

Upward to Financial Stability

North Carolina Asset-Building Resource Guide

www.cultureofsavings.org



nccdd.org

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North Carolina Asset-Building Resource Guide

This Resource Guide has been compiled by the National Disability Institute (NDI) and The Collaborative with support from the North Carolina Council on Developmental Disabilities to assist individuals, family members, government, and communities in locating services available in each of North Carolina's 100 counties. The purpose of this directory is to assist low- and moderate-income households, along with the organizations dedicated to serving them, to find a resource that can assist them in their pathway to becoming financially secure.

The Guide has been organized into three sections: Local/community resources, Statewide resources, and National resources. There is also information on the framework in building financial security from National Disability Institute and CFED.

The choice of appropriate financial products--checking accounts, savings accounts, consumer loans, among others--is critically important to ensure that households make the most of the income they have. Because of the significant number of products offered by banks, credit unions, and others, we have not included financial products in this guide. Each person is encouraged to do thorough research when contracting for financial products and services.

While the National Disability Institute and The Collaborative have made every effort to ensure the accuracy of the information, we make no guarantees. The inclusion of an organization or service does not imply an endorsement of the organization or service, nor does exclusion imply disapproval. This manual contains information about organizations and websites that are created and maintained by a variety of sources external to NDI and The Collaborative. NDI and The Collaborative does not control, monitor, or guarantee the information contained in links to other external Web sites, and does not endorse any views expressed or products or services offered therein. Under no circumstances shall NDI or The Collaborative or its employees be liable for any direct, indirect, incidental, special, punitive, or consequential damages which may result in any way from your use of the information included in the Resource Manual.

Each organization and consumer using this directory should consider these resources as a starting point in gathering information and knowledge to include understanding those questions necessary for learning how best to evaluate the quality and reputability of the services provided by category.

We hope that you will find this Resource Guide useful, and encourage you to review the frameworks as a starting point in the journey to financial security.

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Action Pathways	316 Green St. Fayetteville, NC 28301	910-485-6973	financial counseling, credit counseling, debt consolidation, homebuyer counseling,	Cumberland, Richmond	www.ccap-inc.org/ cccs
Ada Jenkins Center	212 Gamble St. Davidson, NC 28036	704-896-0471	financial counseling, credit counseling	Mecklenburg, Iredell	www.adajenkins.org
Alexander Senior Center	730 7th St. SW Taylorsville, NC 28681	828-632-1717	Tax preparation Assistance	Alexander	www.alexander- countync.gov/se- nior-center
American Job Centers				To find a Job Center in your community visit the website	www.careeronestop. org/site/ american-job-cen- ter.aspx
BEST Initiative	649 Firetower Rd. Yanceyville, NC 27379	336-694-7447	tax preparation assistance, financial counseling	Caswell	www.piedmontbest. org
Blue Springs-Hoke County Community Development Corporation	114 N. Main St. Suite C Raeford, NC 28376	910-904-0312	homebuyer/home purchase counseling, financial counseling, credit counseling, mortgage delinquency and default counseling	Cumberland, Hoke, Richmond, Robeson, Scotland	www.bluespringsc- dc.org

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Brick Capital Community Development	900 S. Vance St. PO Box 568 Sanford, NC 27330	919-775-2300	financial education, homebuyer education	Lee	www.bc-cdc.org/ about-us
Brunswick Housing Opportunities	3470 Old Ocean Hwy. PO 351 Bolivia, NC 28422	910-253-0699	financial counseling, credit counseling, homebuyer/home purchase counseling	Brunswick	www.bho2020.org
Cape Fear Regional CDC	500 Compton St. Willmington, NC 28401	910-762-7555	financial counseling	Bladen, Brunswick, New Hanover, Pender, Sampson, Columbus	www.cfrcdc.org
Centre for Home-ownership & Economic Development	105 W. Corbin St. Suite 103 Hillsborough, NC 27278	919-241-4718	Financial education, small business development and loans.	North Carolina	www.homeownershipcentre-ed.org
Choanoke Area Development Association	120 Sessoms Dr. Rich Square, NC 27869	252-539-4155	financial education, IDAs	Bertie, Hertford, Halifax, Northampton	www.nc-cada.org
Cleveland County CDC	823 W. Warren St. Shelby, NC 28105	704-480-7701	financial education, homebuyer/home purchase counseling, delinquency and default counseling, foreclosure prevention	Cleveland	www.clevelandcountycdc.org/index.html

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Columbus County Dream Center	403 S. Martin Luther King Jr. Ave. Whiteville, NC 28472	910-642-0633	tax preparation assistance, credit counseling, financial counseling, homebuyer counseling, mortgage delinquency and default counseling	Columbus	www.ccdreamcenter.webs.com/
Community Empowerment Fund	208 N. Columbia St. Suite 100 Chapel Hill, NC 27516	919-200-0233	tax preparation assistance, financial counseling, economic self sufficiency programs, matched savings programs	Durham, Orange	www.communityempowermentfund.org
Community Link	601 E. 5th St. Suite 22 Charlotte, NC 28202	704.943.9490	tax preparation assistance, financial education, job search and placement	Cabarrus, Union, Mecklenburg, Davidson, Rowan, Stanly	www.communitylink-nc.org
Compass Center	P. O. Box 1057 Chapel Hill, NC 27514	919-968-4610	financial education	Orange	www.compassctr.org
Consumer Credit Counseling Service	Washington St. Building, 315 E. Washington St. Greensboro, NC 27401	1.888-755-2227	debt consolidation, financial counseling, credit counseling	Greensboro	www.thedebt.doc.com

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Consumer Credit Counseling Service of	Shane Center, 1401 Long St. High Point, NC 27262	336-889-6161		High Point	www.thedebt.doc.com
Consumer Credit Counseling Service	Jamestown Building, 902 Bonner Dr. Jamestown, NC 27282	336-889-6161	financial counseling, mortgage delinquency and default counseling, credit counseling, debt consolidation	Jamestown	www.thedebt.doc.com/contact
Consumer Credit Counseling, Family Guidance Center	17 Hwy. 70 SE. Hickory, NC 28602	828-322-7161	financial counseling, debt consolidation, mortgage delinquency and default counseling, credit counseling	Catawba	www.fgcservices.com
Davidson Housing Coalition	220 Sloan St. Suite A Davidson, NC 28036	704-892-4486	homebuyer/home purchase counseling, financial counseling, credit counseling,	Mecklenburg, Iredell, Davidson	www.davidsonhousing.org
Down East Partnership for Children	215 Lexington St. Rocky Mount, NC 27802	252-985-4300	financial counseling	Nash, Edgecomb	www.depc.org
Durham Regional Financial Center	2634 Durham Chapel-Hill Blvd. Durham, NC 27707	919-688-3381	Credit Counseling, financial counseling, IDAs, homebuyer counseling	Durham, Johnston, Orange, Franklin, Granville, Person	www.drcenter.org

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Durham Rescue Mission	1201 E. Main St. Durham, NC 27701	919-688-9641	tax preparation assistance, economic self sufficiency, job search and placement		www.durhamrescuemission.org
Eagle Market St.	70 S. Market St. Asheville, NC 28802	828-281-1227	financial education, microenterprise	Buncombe	www.eaglemarket-sts.net
Experiment in Self Reliance	3480 Dominion St. Winston-Salem, NC 27101	336-722-9400	IDAs, credit repair, financial education	Forsyth	www.eisr.org
Family Resource Center	3825 Barrett Dr. Suite 104 Raleigh, NC 27609	919-834-9300	Tax preparation Assistance, financial counseling,	Wake	www.frcofraleigh.org
Financial Pathways of the Piedmont	8064 N. Point Blvd. Suite 204 Winston-Salem, NC 27106	336-896-1191	financial counseling, debt consolidation, mortgage delinquency and default counseling,	Forsyth, Stokes	www.financialpaths.org
Foothills Credit Counseling	709 W. Main St. Suite A Forest City, NC 28043	828-286-7062	foreclosure prevention, homebuyer/home-ownership counseling, credit counseling, debt consolidation, financial counseling	Burke, Henderson, Cleveland, McDowell, Polk, Rutherford	www.fhccinc.org

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Goodwill Industries	2701 University Pkwy. Winston-Salem, NC 27115	338-724-3821	donate, shop, train, work	102 Offices across North West N.C.	www.goodwillnwc.org/about-donating/locations
Goodwill Industries of Eastern, NC	4808 Chin Page Rd. Durham, NC 27703	919-493-1182	financial education, job search,	39 Centers across Eastern N.C.	www.goodwillenc.org
Goodwill	5301 Wilkinson Blvd. Charlotte, NC 28208	704-372-3434	Tax preparation Assistance, job search, financial education	18 Communities of Central N.C.	www.goodwillsp.org
Home Reinvestment Partners	110 E. Geer St. Durham, NC 27701	919-667-1000	tax preparation assistance, home purchase counseling, mortgage delinquency and default counseling		www.reinvestment-partners.org
Housing Assistance Corp.	602 Kanauga Rd. Hendersonville, NC 28739	828-692-4744	housing counseling, homeownership counseling	Transylvania, Henderson, Polk	www.housing-assistance.com

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Housing Consultants Group	415 N. Edgeworth Suite 125 Greensboro, NC 27401	338-553-0948	financial education, homeownership counseling, mortgage delinquency and default counseling, IDAs	Guildford	www.housingconsultantsgroup.com
Johnson Lee Harnett Community Action	1102 Massey St. Smithfield, NC 27577	919-934-2145	financial counseling, rapid rehousing, rental assistance	Johnston, Lee, Harnett	www.jlhcommunityaction.org
Kingdom CDC	129 N. Main St. Spring Lake, NC 28390	910-484-2722	homeownership counseling, credit counseling, mortgage delinquency and default counseling	Cumberland	www.kingdomcdc.org
Latin American Coalition	4938 Central Ave. Suite 101 Charlotte, NC 28205	704-531-3848	tax preparation, job search and placement	Mecklenburg, Union	www.latinamerican-coalition.org
Latino Community Credit Union	1420 Hardimont Rd. Raleigh, NC 27611	919-855-9696	credit counseling, financial education	Wake	www.latinoccu.org
Lexington Housing CDC	21 West Second St. Lexington, NC 27292	336-236-1675	homebuyer/home purchase counseling, credit counseling, financial counseling	Davidson	www.lexingtoncdc.com/about_us

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Macedonia Family Resource Center	401 Lake Ave. High Point, NC 27260	336-883-0300	food pantry, emergency medicine, GED, Computer Training, Technology Access Point	Macedonia	www.macedonia-center.org
Monroe Union CDC	349 E. Franklin St. Monroe, NC 28111	704-283-8804	financial education, homebuyer counseling, credit counseling, mortgage delinquency and default counseling,	Union	www.muccdc.com
Mountain Bi-zworks	153 S. Lexington Ave. Asheville, NC 28801	828-253-2834	microenterprise, micro-lending	Western, NC	www.mountainbi-zworks.org
OnTrack Financial Education and Counseling	50 S. French Broad Ave. Suite 227 Asheville, NC 28801	828-255-5166	Tax preparation Assistance, credit counseling, financial counseling, foreclosure prevention, mortgage delinquency and default counseling	Ashe, Avery, Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Swain, Transylvania, Watauga, Yancey	www.ontrackwnc.org/index.htm

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Prosperity Unlimited	1660 Garnett St. Kannapolis, NC 28083	704-933-7405	financial education, homebuyer counseling, credit counseling, mortgage delinquency and default counseling,	Cabarrus, Rowan, Stanly	www.prosperitycdc.org
Raleigh Area Development Association	4030 Wake Forest Rd. Suite 205 Raleigh, NC 27609	919-807-8400	credit counseling, financial education, housing counseling, mortgage default and delinquency counseling	Wake	www.rada-nc.org
Restoring Hope Center	507 Warren Ave. Laurinburg, NC 28352	910-276-4460	financial counseling and food pantry		
River City Community Development Corp.	501 East Main St. Elizabeth City, NC 27909	252-331-2925	financial education, IDAs, housing counseling, microenterprise, job search	Camden, Chowan, Currituck, Dare, Gates, Pasquotank, Perquimans, Washington	www.rivercitycdc.org
Senior Resources of Guilford	P.O. Box 21993 Greensboro, NC 27420	336-373-4816	Tax preparation Assistance	Greensboro and High Point	www.senior-resources-guilford.org/ contactus.cfm
Telemon Corporation	5560 Munford Rd. Suite 201 Raleigh, NC 27612	919-851-7611	tax preparation assistance, mortgage counseling, job search	Wake	www.telamon.org

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
North Carolina Community Disability, Assistive Technology & Transportation Services			Transportation, Assistive Technology Disability Services		www.carenorth-carolina.org/list14_north_carolina_disability_transportation_senior_services.htm
Triad Goodwill	1235 S. Eugene St. Greensboro, NC 27406-2393	336-255-9801	financial education, job search	Rockingham, Guilford	www.triadgoodwill.org
Triangle Family Services	3937 Western Blvd. Raleigh, NC 27606	919-821-0790	credit counseling, financial counseling, mortgage delinquency counseling, homebuyer counseling, debt consolidation, credit counseling	Durham, Wake, Chatham, Johnston, Orange	www.tfsnc.org
Tyrrell County Community Development	604 E. Main St. Columbia, NC 27925	252-796-1991	financial education, IDAs	Tyrell, Washington, Hyde, Chowan	email contact: tyrellcountycdc@gmail.com
W.A.M.Y. Community Action	723 Cranberry St. Newland, NC 28657	1-800-571-9269	family self sufficiency, financial counseling	Avery, Mitchell, Watauga, Yancey	www.wamycommunityaction.org
Wheels For Hope		336-355-9130	Used reliable vehicle loan program	Triangle, Triad, Western Carolina, NC	wheels4hope.org

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Wilson Community Improvement Association	504 East Green St. Wilson, NC 27893	252-243-4855	credit counseling, housing counseling, financial education	Wilson	www.wciainc.org
Women's Center of WakeCounty	112 Cox Ave. Raleigh, NC 27605	919-829-3711	financial counseling	Wake	www.wcwc.org
Women's Resource Center-Hickory	125 3rd St. North-east P.O. Box 1608 Hickory, NC 28603	828-322-6333	financial counseling	Alexander, Burke, Catawba, Gaston, Iredell, Lenoir, Lincoln, Wilkes	www.wrchickory.org
Work Incentive Planning Associates	600 Ames St. Fayetteville, NC 28301	910-401-5495	SSI and SSDI Benefits Counseling	Eastern Communities	www.servicesource.org/services-by-state/north-carolina/work-incentives-planning
Work Incentive Planning Associates	2801 Mail Service Center Raleigh, NC 27699	919-401-5495	SSI and SSDI Benefits Counseling	North, West and Southern Communities	www.ncdhhs.gov/divisions/dvrs

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AgraBility		336-430-2970	Assistive Technology, Assessment for Agricultural Accommodations	Greenville, Raleigh, Greensboro	www.ncagrability.org
ArcNC	343 E. Six Forks Rd. Suite 320 Raleigh, NC 27609	800-782-4632	Housing choice guide, disaster relief	Offices in Raleigh, Asheville, Charlotte, Greensboro, Greenville, New Bern, Southern Pines, Wilmington	www.arcnc.org
Center for Economic Empowerment and Development	230 Hay St. Fayetteville, NC 28301	910-323-3377	Job readiness, public benefits, microenterprise	All counties	www.nceed.org
College Foundation of North Carolina	PO Box 41966 Raleigh, NC 27629	866-866-2362	student loans and tuition assistance	All counties	www.cfnc.org
Disability Rights North Carolina	3724 National Dr. Suite 100, Raleigh, NC 27612	877-235-4210 (voice) 888-268-5535 (TTY)	Advocacy and guidance related to legal rights, including housing, work, and more	All counties	www.disability-rightsnc.org/contact-us
Habitat For Humanity	323 W. Jones St. Suite 501 Raleigh, NC 27603	919-390-1660	home purchase, housing education, recycled items		habitatnc.org/
Housing--Public Housing Agencies	451 7th St. S.W. Washington, DC 20410	202-708-1112	Housing choice vouchers and family self-sufficiency programs	Click on North Carolina to find all public housing agencies in the state	www.portal.hud.gov/hudportal/HUD?src=/states/north_carolina

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Individual Development Accounts listed by CFED				Listing of Individual Development Accounts in North Carolina	www.cfed.org/programs/idas/directory_search/#submitter
Trust Company of NC	100 W. Chatham St. Cary, NC 27511	919-557-4556	Living wills, estate assistance	All counties	www.trustcompanync.com/contact-us
MDC, Inc.	307 W. Main St. Durham, NC 27701	919-381-5802	Screening for eligibility for work support resources including tax assistance, nutrition assistance, health insurance, and student financial aid, financial education		www.mdcinc.org
NC Assistive Technology Program	805 Ruggles Dr. Raleigh, NC 27699	919-855-3500	Assistive technology		www.ncatp.org
NC Community Action Agencies	4428 Louisburg Rd. Suite 101 Raleigh, NC 27616	919-790-5757	Variety of services including financial education & self-sufficiency	Contact the agency serving your county	www.nccaa.net/Member-Agencies.aspx
NC Community College Small Business Centers			Microenterprise	Click on "Contact your local SBC" to find the Center nearest you	www.ncsbc.net

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
NC Department of Health and Human Services	101 Blair Dr. Raleigh NC 27603	919-855-4800 800-215-7227 (Client Assistance Program)	Low income services, disability services, health care, child care, housing, client assistance program, financial and nutrition assistance, assistive technology	Click on “Assistance” and select which service you are interested in	www.ncdhhs.gov/
NC Division of Social Services	2401 Mail Service Center Raleigh, NC 27699	919-527-6335	Variety of support services provided at the county level including Emergency and Energy Assistance, SNAP	Click on “Local DSS Directory” and select your county name from the drop down box	www2.ncdhhs.gov/dss/contact/
NC Department of Vocational Rehabilitation	2001 Mail Service Center Raleigh, NC 27699	919-855-4800	Training, employment support services	Contact the office nearest to you	www.ncdhhs.gov/divisions/dvrs/vr-local-offices
NC Institute of Minority Economic Development	114 W. Parrish St. Durham, NC 27701	919-956-8889	Microenterprise, on the job training	Click on programs and services	www.theinstitutenc.org
NC Public Libraries	109 E. Jones St. Raleigh, NC	919-807-7450	Some public libraries offer financial education and tax preparation assistance	Contact the library nearest you: In the search box enter “library locations”	www.statelibrary.ncdcr.gov/
NC Rural Center	4021 Carya Dr. Raleigh, NC 27610	919-250-4314	Microenterprise, micro-lending	Serving NC’s 85 Rural Counties	www.ncruralcenter.org
North Carolina Senior Care			Multiple service directory for Seniors		www.carenorthcarolina.org/a2_north_carolina_members.htm

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NC Senior Centers/Local Councils on Aging	2001 Mail Service Center Raleigh, NC 27699	919-855-4800	Senior Centers offer a variety of supports to seniors; some offer financial education and tax preparation assistance		www.ncdhhs.gov/document/senior-centers-directory
NC Small Business and Technology Centers	5 West Hargett St. Suite 600 Raleigh, NC 27601	919-715-7272	Microenterprise, capital, marketing services	15 Centers in Boone/Hickory, Chapel Hill, Charlotte, Culowhee/Asheville, Durham, Elizabeth City, Fayetteville, Greensboro, Pembroke, Raleigh, Wilmington, Winston-Salem	www.sbtcdc.org/offices/
NC Works Career Centers	313 Chapanoke Rd. Suite 120 Raleigh, NC	919-814-0400	Career assessment, training, job search	Contact the Career Center nearest you or use the online portal	www.nccommerce.com/workforce/job-seekers
North Carolina Housing Finance Agency	3508 Bush Street Raleigh, NC 27609	919-877-5700	Down payment assistance, mortgage loans, affordable rental housing, foreclosure prevention	All counties	www.nchfa.com
State Employees Credit Union	PO Box 29606 Raleigh, NC 27626	888-732-8562	Tax preparation assistance by appoint at all branches	Contact the branch nearest you	www.bing.com/search?q=State+Employees+Credit+Union&form=I-E10TR&src=I-E10TR&pc=DCJB
The Collaborative	4021 Carya Drive Raleigh, NC 27610	919-212-4267	Financial education	All counties	www.cultureofsavings.org

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	WEBSITE
Able National Resource Center			ABLE Savings Account availability and comparison	www.ablenrc.org
Americans with Disabilities Act National Network		800-949-4232 (voice and TTY)	Services, training, products and guidelines	www.adata.org/national-network
Association for Financial Planning and Coaching	79 S. State St. Suite D3 Westerville, Oh 43081		Find a local financial coach	www.afcpe.org/find-an-afc/search-results
Better Money Habits			financial education tools	www.bettermoneyhabits.com/khan-academy-partnership.html
Center For Home Ownership	8064 N. Point Blvd. Suite 200 Winston Salem, NC 27106	336-773-0286	financial education and supports for owning a home	www.centerforhomeownership.org
Center for Responsible Lending	302 West Main St. Durham NC 27701	919-313-8500	Resources for consumers, guides to debt collection and tips to avoid predatory debt on car loans and payday loans and more	www.responsiblelending.org
CFED	1200 G Street Washington, DC 20005	202-408-9788	Research and briefs on creating financial opportunity	www.cfed.org
Consumer Financial Protection Bureau	1700 G Street Washington, DC 20552	855-411-2372	Click on "Get Assistance" for information about financial education, student loans, homeownership and credit discrimination; Click on "Submit a complaint" to file a complaint about financial products or services	www.consumerfinance.gov

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Doorway to Dreams	114 Western Ave. Boston, MA 02134	617-541-9066	Financial entertainment/games; click on “Innovations” and go to Financial Entertainment		www.d2dfund.org
Federal Deposit Insurance Corporation		877-275-3342	MoneySmart financial education		www.fdic.gov/consumers/consumer/moneysmart
Hands On Banking			financial education tools		www.handsonbanking.org/en
VITA IRS			free tax preparation sites and training for volunteers		www.apps.irs.gov/app/vita
MyFreeTaxes		855-698-9435	File taxes for free online		www.myfreetaxes.com
Job Accomodation Network		800-526-7234 (voice) 877-781-9403 (TTY)	Workplace accomodations and assistive technology questions and answers		www.askjan.org
Jump Start			Financial Education games for kids.		www.jumpstart.com
Federal Financial Literacy and Education Commission			Financial education tools		www.mymoney.gov
Mint.com			Online money management and financial education		www.mint.com
National Disability Insitute	1667 K Street NW Suite 640 Washington, DC 20006	202-296-2040	Information and resources including webinars, disability news, additional resources		www.realeconomicimpact.org
National Dollars and SENSE		800-497-8665	Assistive technology funding		www.gatfl.org/ds

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
National Foundation for Consume Credit Counseling		800-388-2227	credit, bankruptcy, housin, student loan debt counseling, debt management, financial education		www.nfcc.org
National Lead Center			improve competitive and integrated employment, and economic self-sufficiency for people with disabilities		www.leadcenter.org
National Pass It On	512 Means St. Suite 250 Atlanta GA 30318	404-894-0541	assistive technology reutilization		www.passitoncenter.org
Pooled Trust			Listing of Pooled Trust Administrators in North Carolina		http://specialneedsanswers.com/pooled-trust
Social Security Administration		800-772-1213	SSI and SSDI benefits, retirement and “Ticket to Work work” incentives		www.ssa.gov
Social Security Ticket To Work		866.968.7842	Employment Network, Work Incentive Program Advisors, Voacational Rehabilitation and Work Incentive Webinar series.		https://www.choose-workttw.net/
U. S. Department of Housing and Urban Development	451 7th St., S.W. Wash- ington DC 20410	202-708-1112	Housing counselor locator, rental assistance, public housing locator		www.hud.gov
U.S Department of Labor	200 Constitution St. N.W. Washington DC 20210	866-487-2365	training and toolkits on workforce topics		https://www.workforce3one.org/

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U. S. Office of Personnel Management	1900 E. Street, N.W, Washington DC 20415	202-606-1800	access to civil service jobs and initiatives designed to diversity the workforce and increase the hiring of persons with disabilities including schedule "A" application		https://www.opm.gov/
U. S. Department of Veterans Affairs	Veterans Crisis Line: 1-800-273-8255 Press 1	800-827-1000 (benefits) 877-222-8387 (health care)	health benefits, employment readiness, other benefits for veterans		http://www.va.gov/
VISA, Inc./ Practical Money Skills	900 Metro Center Blvd. Foster City CA 94404-2172	email: info@practicalmoneyskills.com	financial education, games		www.practicalmoneyskills.com/games

CFED HOUSEHOLD FINANCIAL SECURITY FRAMEWORK

Issue Areas	Description	Examples
Learn	Build financial skills and human capital	Financial education, financial counseling, k-12 education
Earn	Maximize income through quality jobs and public benefits	Access to public benefits, wages, tax credits for working families
Save	Ready for emergencies, your goals, and the future through appropriate financial products, services, and incentives	Affordable rental housing, BankOn, Child Savings Accounts, direct deposit, tax time savings, emergency savings, IDAs, retirement savings, consumer-friendly financial products
Invest	Assets that will generate wealth and income	Credit repair/counseling, housing and homeownership, microenterprise/small business, homebuyer assistance
Protect	Gains made through insurance and avoiding predatory practices	Access to health insurance, avoiding predatory loans, foreclosure prevention, mortgage delinquency counseling

NATIONAL DISABILITY INSTITUTE FINANCIAL SECURITY STRATEGIES

The National Disability Institute focuses on five key strategies to achieve Economic Security. These are benefits planning and work supports, employment, free tax preparation, financial education, and asset development.

Public benefits and Work Supports:

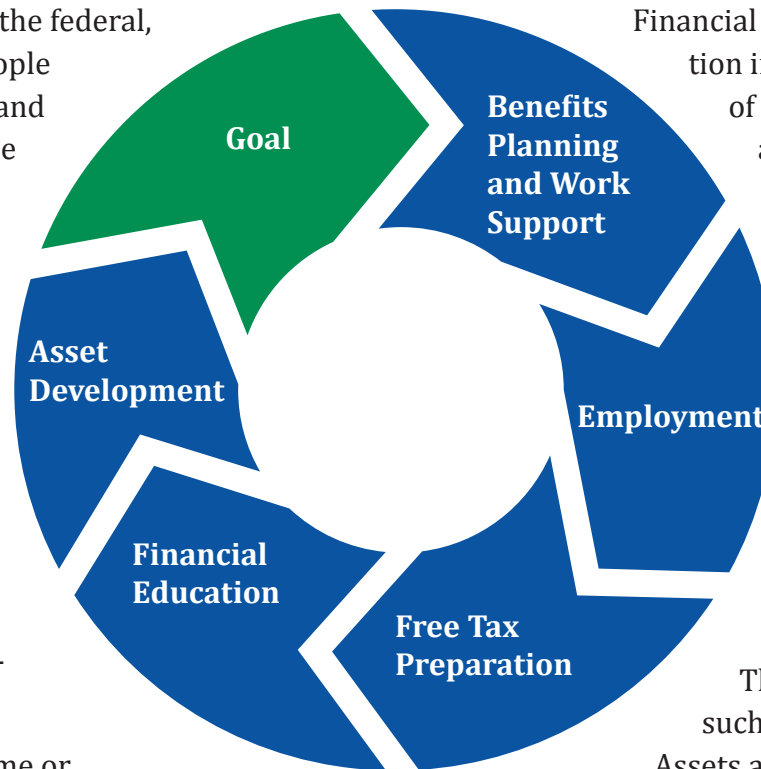
Public Benefits are made available by the federal, state or local government to assist people who need help with food, healthcare, and day-to-day expenses. Examples include Supplemental Security Income, Social Security Disability Income, Medicaid, Housing Choice Vouchers, and Supplemental Nutrition (food stamps). Work Supports are those supports that lead to an increase in job retention/placement and possible advancement. Examples include Social Security Administration Work Incentives, Medicaid Buy-in, Family Self-Sufficiency Program, and SNAP Employment & Training Program

Employment may be full-time, part-time or seasonal. Additionally, employment may be through a small business/microenterprise that is started by a consumer themselves. Employment may be competitive, customized for an individual's needs and skills, and/or supported by job coaches or other support professionals.

Free Tax Preparation Service enables individuals to have their tax return prepared by a trained preparer so that they can take advantage of available tax credits and deductions, at little to no cost to the consumer. Reference the Resource Guide Community Section for available Tax Preparation Services

Financial Literacy/Education: Financial education increases the participant's knowledge of personal finances, with the goal of applying that new knowledge to their personal financial decision-making. Examples of topics covered in Financial Literacy/Education Programs include banks and credit unions, savings, credit, debt management, and housing.

Asset Development: When individuals are able to make ends meet each month through the various strategies covered above, they can begin to invest in longer term assets. These assets can be for specific goals, such as saving for a downpayment for a car. Assets allow individuals to live securely today, pay for unexpected expenses, and weather downturns in income. Examples of assets include savings, an education, a solid work history, assistive technology, a circle of friends and family who offer support, owning a home, a small business, or retirement accounts.



Credit Counseling: Credit counseling assesses an individual's credit profile and status, using information from credit reporting bureaus, credit scores, delinquency information on existing debt. The NFCC site offers several financial tools to help people better manage their money. These tools include calculators, a budget worksheet, consumer tips, and videos. Credit Counseling Services include mortgage delinquency and default counseling, financial education, income tax assistance, homebuyer counseling, reading and understanding credit reports. In addition, credit repayment plans are also available; to help people to repay unsecured credit within 3 years. There is an emphasis on correcting credit reports and raising credit scores.

Family Self-Sufficiency Program: A federal program under the Department of Housing and Urban Development, families receiving the Housing Choice Voucher (Section 8) or rental assistance set employment goals and save money toward goals.

Financial Education: Financial education increases the participant's knowledge of personal finances, with the goal of applying that new knowledge to their personal financial decision-making. Financial education may occur individually or in classroom settings, and an array of free financial education is also offered online through nonprofits and financial institutions.

Financial Capability: A set of consumer behaviors that lead to tangible improvements in an individual's health. For persons with disabilities there are additional steps that an individual might need to take to improve their financial health. The following provides a guide and tangible steps on how financial capability is measured for individuals with disabilities.

Financial Counseling: Financial Counseling assesses an individual's overall financial status. The field of financial counseling has expanded to include the areas of providing consumer credit counseling, debt management services, housing counseling, student loan counseling, bankruptcy counseling, and financial education services.

Homebuyer purchase counseling: This helps to prepare individuals for the process of applying and qualifying for the purchase of an affordable home. By participating, individuals will also meet homebuyer education requirements for many federal, state and local first-time homebuyer programs. Participating banks and credit unions may provide matched savings grants to help participants with down payments and renovations. Accessing these programs can save people hundreds or maybe even thousands of dollars by providing information about how to make informed decisions. The courses often help people learn about programs that can lower their payments or to make a first home more affordable. A first time home buyer is someone who has not owned and occupied a home of their own in the past three years.

Housing Counseling: One on one meetings with individuals to assess options for affordable housing. Housing counselors are specially trained and will help to assess current housing situation, evaluate options, and make a plan for housing. Unlike a broker or financial institution representative, housing counselors offer independent advice to clients.

IDA/Matched Savings Programs: Individual Development Accounts offer low income workers the opportunity to save money and have some or all of their savings matched. The savings can be used for a goal set by the saver, including work training, education, home

purchase, starting a business, and/or creating an emergency fund. Savers are eligible for a match to their savings depending on eligibility requirements for the programs, which are funded at the federal, state, and local levels, both publicly and privately. Federally funded IDAs are exempt from counting as an asset for the purposes of remaining eligible for SSI or Medicaid; while people save money, they can still be eligible for benefits.

Income Tax Assistance: VITA, Virtual Tax Preparation, and Tax Counseling for the Elderly (TCE) are provided by IRS-certified volunteers. The qualified income tax return preparation is free and returns are electronically filed to speed up the refund process for individuals, veterans and persons with disabilities who earn less than published eligibility requirements.

Mortgage Delinquency, Default Counseling and Foreclosure Prevention: Counseling associated with managing mortgage payments can include the following: A repayment Plan to bring an account current within 10 months. Loan Modification, allowing for a permanent change to a loan agreement that makes it more affordable for the homeowner. For FHA loans, a second mortgage could be set-up to provide the opportunity to pay up to 12 months of arrears. The Fannie Mae Homesaver Advance provides a loan for up to 15 months to cover the past due mortgage payments. In some cases, free legal assistance can assist with a predatory loan by having the amount above the value of the home and late fees discharged. In addition, the interest rate can be lowered, free of additional re-financing charges.