



Innovative Programs that Increase Family Income & Wealth

LOCAL RESOURCES

Alliance for Multicultural Community Services

<http://www.allianceontheweb.org/>

Asset Building Initiatives help promote the movement toward economic self-sufficiency. This organization offers services such as: Individual Development Account, Micro-lending, Micro enterprising and financial literacy.

Career and Recovery Resources, Inc.

<http://www.careerandrecovery.org/programs/programs9.html>

The HOPE program is specifically designed for job seekers who are (a) medically diagnosed with HIV/AIDS; (b) reside in housing supported by the HOPWA program (Housing Opportunities for Persons with HIV/AIDS); and (c) are able to work either full or part-time. Programs include: Job-Readiness Training, Job Placement Assistance, Computer Literacy Training, and Benefits Counseling,

Covenant Community Capital

<http://www.covenantcapital.org/>

By offering a Smart Savings Program this Houston non-profit seeks to enhance regular savings patterns of low-to-moderate income families to ultimately, purchase a "productive asset."

Credit Coalition

<http://www.creditcoalition.org/>

This coalition offers courses in English and Spanish to educate and counsel individuals on the fundamentals of good credit (i.e. homebuyer and financial education, counseling on reverse mortgages and foreclosure intervention). Their website also offers a resource webpage with a compilation of valuable credit resources.

Family Services of Greater Houston

http://www.familyservices.org/programs/car_loans.asp

The Ways to Work Car Loans program helps qualified clients obtain a low-interest loan to purchase a quality used automobile with the aim to stabilize a family's access to employment. The loans are offered with mainstream financial tools, assistance in accessing available resources, financial education & coaching, as well as psychotherapy counseling on a fee sliding scale.

Gulf Coast Community Services Association

<http://www.gccsa.org/outreachskills.html>

The Employment Skills Program provides the necessary assessment and assistance to give eligible clients an opportunity to become productive working citizens. Services include: skills assessment, career planning interview, develop job plan, job training, interview preparation, and Dress for Success enrollment.

Literacy Advance

<http://www.advancinglives.org/>

The "Resources" tab of this website provides a library of educational resources for Tutors and Learners alike. Topic areas include Adult Basic Education, Computer Literacy, Family Literacy and English as a Second Language.

Memorial Assistance Ministries

<http://www.maministries.org/needhelp.html>

Offering employment services and emergency financial assistance, this organization can be a critical aid in avoiding short-term financial crises and moving beyond.

Money Management International

<http://www.moneymangement.org/>

MMI offers help with budgeting, money management and credit issues 365 days a year. Specifically, the website holds a list of financial tools for budgeting, calculators to determine affordability of new purchases and a credit quiz.

Neighborhood Centers Inc.

<http://www.neighborhood-centers.org/en-us/content/What+We+Do.aspx>

This organization offers a multitude of services including Neighborhood Tax Centers to help low-income families obtain eligible



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Earned Income Tax Credits. NCI has also recently opened the Neighborhood Centers Inc. Credit Union. This offers an alternative to traditional financial institutions for establishing credit, savings and asset development.

SER Jobs for Progress

<http://www.ser-national.org/>

This organization offers programs in Financial Literacy, Senior Community Service Employment Program and Technology adoption. The programs work with individual participants to develop skills that are relevant and reliable to today and tomorrow's work place.

Skills for Living

<http://www.skills4living.org/>

S4L programs are designed to ensure that low income, working Houston families receive excellent training in financial literacy, asset building, and college and career development programs. The program combines in-class learning, with mentoring from professional in the community (which not only provide support to the participants but also expands their social network). There is a program for adults and also for college-aged persons as an early intervention to get them thinking about and planning for their future.

The Vietnamese Civic Center

<http://www.vietciviccenter.org/index.html>

The Nha-Viet Library operated by the Vietnamese Civic Center provides selection of courses to improve literacy and employment opportunities, coupled with assistance in applying for services to access financial assistance. Class offerings include: basic computer literacy, ESL, and Citizenship preparation. Employment and financial assistance involves: applications for welfare and food stamps (Lone Star card), unemployment; job search, applications and placement

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The Women's Resource of Greater Houston

<http://www.thewomensresource.org/>

At the heart of this organization's effort to help women control their money so they can control their destiny, are the Money Smart™ Classes. The classes vary in topic and educational need, from opening a checking account, to investing, and building credit. They are also very accessible being offered in English, Spanish, Vietnamese and Chinese, for free and open to the public.

Workforce Solutions

<http://www.wrksolutions.com/jobs/careerplanning.html>

Focusing on industry demands and trends, this Career Planning segment of the Workforce Solutions offers guidance on selecting a career that is projected to have long-term demand and thus, employment opportunities.

Christian Community Service Center

<http://www.ccschouston.com/>

Catholic Charities

<http://www.catholiccharities.org/>

The WorkFaith Connection

<http://www.workingconnection.org/>

United Way THRIVE

<http://www.unitedwayhouston.org/?id=357>

UCP of Greater Houston

<http://www.ucphouston.org/public/pag1.aspx>

ACCION Texas

<http://www.acciontexas.org/>



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NATIONAL RESOURCES

There are a multitude of national resources available today. The below are a mere sampling to offer a starting point.

LISC Financial Opportunity Centers/Center for Working Families

www.lisc.org

Women's Institute for Financial Education

<http://www.wife.org/about.htm>

Jump\$tart Coalition for Financial Literacy

www.JumpStartCoalition.org

Institute for Financial Literacy

www.FinancialLit.org

360 Financial Literacy

www.360FinancialLiteracy.org

NSLP Financial Literacy Online

www.nslpflonline.org

Girl Scouts of America

http://www.girlscouts.org/program/program_opportunities/financial_literacy/

The Mint

www.themint.org

Decision Partners

www.DecisionPartners.org

NATIONAL RESOURCES

as listed on the **Financial Literacy Coalition of Central Texas** website

<http://www.flcct.org/resources.php>

Useful Websites for Financial Literacy Education (Revised 4/08)

Organization	Website	Info in Spanish?
AARP	www.aarp.org/money	yes
Alliance for Investor Education	www.investoreducation.org	no
American Bankers Association	www.aba.com/consumer+connection	no
American Financial Services Association	www.moneyskill.org	?
American Institute of CPA's	www.360financialliteracy.org	no
Choose to Save	www.choosetosave.org	yes
Bankrate	www.bankrate.com	no
Better Business Bureau	www.bbb.org	no
Credit Card Ratings	www.cardratings.com	?
Credit Reporting	www.annualcreditreport.com	no
Consumer Action	www.consumer-action.org	yes



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Consumer Credit Counseling Service	www.cccs.net	yes
Consumer Federation of America	www.consumerfed.org	no
Consumers Union	www.consumersunion.org	yes
Cooperative State Research, Education & Extension Service	www.csrees.usda.gov/financialsecurity.cfm	yes
Credit Union National Association	www.creditunion.coop	yes
Department of Housing and Urban Development	www.hud.gov	yes
Federal Consumer Information Center	www.pueblo.gsa.gov	yes
Federal Deposit Insurance Corporation	www.fdic.gov	yes
Federal Reserve Bank of Dallas	www.dallasfed.org	yes
Federal Trade Commission	www.ftc.gov	yes
Feed the Pig by the American Institute of Certified Public Accountants (AICPA)	www.feedthepig.org	no
FirstGov for Consumers	www.consumer.gov	no
High School Financial Planning Program	hsfpp.nefe.org/home/	yes
Internal Revenue Service	www.irs.gov	yes
Jump Start Coalition	www.jumpstart.org	no
MsMoney	www.msmoney.com	no
National Consumer Law Center	www.consumerlaw.org	no
National Consumers League	www.natlconsumersleague.org	no
National Endowment for Financial Education (NEFE)	www.nefe.org	no
National Foundation for Credit Counseling	www.nfcc.org	no
National Fraud Information Center	www.fraud.org	yes
Office of the Attorney General (Texas)	www.oag.state.tx.us	yes
Office of the Consumer Credit Commissioner (Texas)	www.occc.state.tx.us	yes
Privacy Rights Clearinghouse	www.privacyrights.org	yes
Securities and Exchange Commission	www.sec.gov	yes
Smart About Money (NEFE)	www.smartaboutmoney.org	yes
Texas Cooperative Extension	fcs.tamu.edu	yes
Texas Saves	www.txsave.org	yes
Texas Society of Certified Public Accountants	www.valueyourmoney.org	yes
The Motley Fool	www.fool.com	no
United States Treasury	Ustreas.gov	yes
United States Financial Literacy and Education Commission	www.mymoney.gov	yes
Visa	www.practicalmoneyskills.com	?
Wells Fargo Hands on Banking curriculum	www.handsonbanking.com	?
Wi\$e Up	www.wiseupwomen.org	no
Equifax Credit Reporting Agency	www.equifax.com	no
Experian Credit Reporting Agency	www.experian.com	no
Transunion Credit Reporting Agency	www.transunion.com	no