

## FINANCIAL RESOURCES LIST

Topic Area	Title - Where To Find It - Description
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### PUBLICATIONS

Managing Debt	<i>Taking Control of Your Debt</i> <a href="http://www.financialmentoring.net/">http://www.financialmentoring.net/</a> or call Port Jobs at (206) 728-3883 Covers the basics of understanding debt, how to identify warning signs of debt problems, how to avoid debt traps, debt dos and don'ts, steps for getting out of debt yourself, and when and where to get outside help.
Creditors	<i>Getting Through Tough Times: Talking with Creditors</i> <a href="http://www.extension.uiuc.edu/ruralroute/talkingwithcreditors.doc">http://www.extension.uiuc.edu/ruralroute/talkingwithcreditors.doc</a> Provides advice on contacting creditors when you can't pay your bills or meet minimum payments. Explains the consequences of not paying bills, and how to successfully negotiate with creditors.
Collection Agencies <i>* Multiple languages</i>	<i>Debtor's Rights – Collection Agencies</i> <a href="http://www.nwjustice.org/">http://www.nwjustice.org/</a> Covers your basic rights with debt collection and collection agencies, including how to stop collections, what property and income is protected from collections, and how to identify unlawful practices. Available in English, Spanish, and Russian.
Credit Counselors	<i>Fiscal Fitness: Choosing a Credit Counselor</i> <a href="http://www.ftc.gov/bcp/online/pubs/credit/fiscal.pdf">http://www.ftc.gov/bcp/online/pubs/credit/fiscal.pdf</a> Provides information on debt repayment plans, and questions to ask when choosing a credit counselor.
Dealing with Debt	<i>Credit, Collections, &amp; Repossessions: Dealing with Debts, Collection Agencies, &amp; Repossessions</i> <a href="http://www.atg.wa.gov">http://www.atg.wa.gov</a> Basic facts on debt, credit reports, collection agencies, repossession, and women & credit. From WA State Attorney General's office.

### SERVICES IN THE COMMUNITY

Debt/Bankruptcy Advice	<i>CENTS: Debt Clinics/Legal Assistance</i> Appointment line: (206) 267-7070 <a href="http://www.centsprogram.com/">http://www.centsprogram.com/</a> The CENTS Program of the King County Bar Association offers free one-on-one 30-minute appointments with an attorney for debt and bankruptcy issues (attorneys do not represent clients in court). Call for appointment – available Mon – Thurs 9:00 AM to Noon.
Debt Support Groups	<i>Debtor's Anonymous</i> (206) 903-9463 <a href="http://www.dawashstate.org/">http://www.dawashstate.org/</a> Offers support group meetings across Washington State for people to share their experiences, strength and hope with each other to solve their common debt problems.
Gambling Support Groups	<i>Gamblers-Anonymous</i> (206) 361-8413 (Seattle Hotline) <a href="http://www.gam-Anon.org">www.gam-Anon.org</a> A self-help support group for the spouse, family or close friends of compulsive gamblers.

### INTERNET RESOURCES

Debt Reduction Calculator	<i>CNN Money</i> <a href="http://cgi.money.cnn.com/tools/debtplanner/debtplanner.jsp">http://cgi.money.cnn.com/tools/debtplanner/debtplanner.jsp</a> Debt reduction online calculator allows you to experiment with various monthly payment amounts, and shows how long it will take to pay off debts and total interest that will be paid.
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# managing money

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### PUBLICATIONS

Spending Plans	<i>Developing a Spending Plan</i> <a href="http://www.financialmentoring.net/">http://www.financialmentoring.net/</a> or call Port Jobs at (206) 728-3883 Covers how to create and use a spending plan to manage your finances and make your money work for you. Explains how to track income and expenses, reduce spending, live within your means, and more.
Spending Less	<i>Getting Through Tough Times: Strategies for Spending Less</i> <a href="http://www.extension.uiuc.edu/ruralroute/strategiesforspendingless.doc">http://www.extension.uiuc.edu/ruralroute/strategiesforspendingless.doc</a> Helpful tips on how to control spending in areas such as food, utilities and household maintenance, transportation, medical expenses, clothing and personal care, recreation and leisure, childcare, and more.
Checking/Savings Accounts	<i>Working With Checking and Savings Accounts</i> (800) 943-5775 <i>Appendix B: Researching a Checking and Saving Account</i> Download at <a href="http://www.fanniemae.foundation.org">http://www.fanniemae.foundation.org</a> Session 2 of the <i>Growing Your Money</i> workbook covers the purpose and benefits of checking and savings accounts, how to compare accounts, open an account, and how to use and manage an account.

### SERVICES IN THE COMMUNITY

Managing Money	<i>Take Control of Your Money</i> Call Kellie Port at the Fremont Public Association at (206) 694-6864 <a href="http://www.fremontpublic.org/">http://www.fremontpublic.org/</a> This 2-part money management class helps families stretch their resources, maintain good credit, and build savings to cope with emergencies.
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### INTERNET RESOURCES

Money Management & other topics	<i>Smart About Money</i> <a href="http://www.smartaboutmoney.org">http://www.smartaboutmoney.org</a> From the National Endowment for Financial Education, this website provides information, tools, printed materials, and links to other sites. Covers a variety of topics including money management / financial planning, credit / debt, saving, investing and retirement.
Money Management & other topics *Multiple languages	<i>Hands on Banking®</i> , Wells Fargo Bank <a href="http://www.handsonbanking.org">http://www.handsonbanking.org</a> This interactive website provides easy to understand information on a number of financial topics including managing money, planning for the future, borrowing money, banking services, establishing a business, and buying a home. Available in English and Spanish.

# credit & loans

## FINANCIAL RESOURCES LIST

Topic Area	Title - Where To Find It - Description
<b>PUBLICATIONS</b>	
Credit Basics <i>* Multiple languages</i>	<i>Knowing and Understanding Your Credit</i> <a href="http://www.homebuyingguide.org/">http://www.homebuyingguide.org/</a> (800) 605-5200 Covers the basics on credit, the importance of your credit history, how to read and correct errors on your credit report, and steps to build or reestablish your credit history. Available in English, Chinese, Korean, Vietnamese, Spanish, Russian, Haitian-Creole, Polish & Portuguese. From Fannie Mae Foundation.
Free Credit Reports	<i>Annual Credit Report</i> <a href="https://www.annualcreditreport.com/cra/index.jsp">https://www.annualcreditreport.com/cra/index.jsp</a> Request a free copy of your credit report once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.
Loans	<i>Getting a Loan</i> (800) 943-5775 <a href="http://www.fanniemae.foundation.org/">http://www.fanniemae.foundation.org/</a> Session 4 of the <i>Growing Your Money</i> workbook covers places that give loans, an overview of the lending process, how to complete a loan application, how to evaluate loan rates, and how to avoid predatory lenders.
Loans/Predatory Lending <i>* Multiple languages</i>	<i>Borrowing Basics: What You Don't Know Can Hurt You</i> (800) 792-9600 <a href="http://www.homebuyingguide.com">www.homebuyingguide.com</a> Covers similar topics as the <i>Getting a Loan</i> publication above, with a strong focus on predatory lending. Available in English, Chinese, Korean, Vietnamese, Spanish, Russian, Haitian-Creole, Polish & Portuguese.
Predatory Lending <i>* Multiple languages</i>	<i>Don't Borrow Trouble</i> Coalition for Responsible Lending <a href="http://seattle.gov/housing/PredatoryLending/">http://seattle.gov/housing/PredatoryLending/</a> Short predatory lending brochure with warning signs, illegal practices, questions to ask lenders and local contacts for information, to file a complaint or for legal advice in the Seattle / King County area. Available in English, Spanish, Khmer, Chinese, Oromo, Vietnamese, Amharic, Tagalog, Somali and Tigrigna.
Payday Loans	<i>Payday Loans = Costly Cash</i> <a href="http://www.ftc.gov/bcp/online/pubs/alerts/pdayalrt.pdf">http://www.ftc.gov/bcp/online/pubs/alerts/pdayalrt.pdf</a> Explains how to understand the true costs of payday loans, and offers alternatives to payday loans.
Rent-to-Own Plans	<i>Rent-to-Own Plans: What You Need to Know</i> <a href="http://www.rcrc.rutgers.edu/pubs/publication.asp?pid=FS1012">http://www.rcrc.rutgers.edu/pubs/publication.asp?pid=FS1012</a> Compares the costs of rent-to-own versus credit or cash, and questions to ask when considering rent-to-own.
Credit Repair	<i>Credit Repair: Self-Help May Be Best</i> <a href="http://www.ftc.gov/bcp/online/pubs/credit/repair.pdf">http://www.ftc.gov/bcp/online/pubs/credit/repair.pdf</a> Provides information on how to identify credit repair scams, explains how you can improve your own credit worthiness, and lists legitimate resources for low or no-cost help.
Identity Theft	<i>ID Theft: What's It All About?</i> <a href="http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.pdf">http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.pdf</a> Explains how identity theft occurs, how to tell if you are a victim of identity theft, how to protect your personal information, and what actions to take if your identity has been stolen.
Credit for Immigrants	<i>Where Can I Get Credit?</i> <a href="http://www.consumer-action.org/WhereGetCredit">www.consumer-action.org/WhereGetCredit</a> Provides basic information about various sources to get credit: banks, credit unions, credit cards, charge accounts, rent-to-own, money shops, payday loans, etc.
<b>SERVICES IN THE COMMUNITY</b>	
Credit Basics	<i>Take Control of Your Money</i> Call Kellie Port at the Fremont Public Association at (206)-694-6864 <a href="http://www.fremontpublic.org/">http://www.fremontpublic.org/</a> This is 2-part course covers money management and credit. Credit topics include: consumer credit, credit reports, credit history, repairing credit or establishing a good credit history, and avoiding credit repair scams.
<b>INTERNET RESOURCES</b>	
Additional Links	<i>Credit Resources and Links</i> <a href="http://www.nedlc.org/center/cfe_crl.htm">http://www.nedlc.org/center/cfe_crl.htm</a> From the National Economic Development & Law Center. Various links to downloadable materials. Publications available in Spanish, Russian, and Asian languages.

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### PUBLICATIONS

Saving Money	<i>Saving for Your Future</i> <a href="http://www.financialmentoring.net/">http://www.financialmentoring.net/</a> or call Port Jobs at (206) 728-3883 Covers the basics of how to save money to reach your financial goals, such as paying yourself first, creating savings goals, making a savings plan, and tips for successful saving.
Saving for Home Ownership <i>* Multiple languages</i>	<i>Opening the Door to a Home of Your Own</i> <a href="http://www.homebuyingguide.org/">http://www.homebuyingguide.org/</a> (800) 688-4663 Outlines the steps that a mortgage lender uses to decide whether a person qualifies for a loan, including credit history. Available in English, Chinese, Korean, Vietnamese, Spanish, Russian, Haitian-Creole, Polish & Portuguese.
Child Tax Credit	<i>Got Kids? Child Tax Credit</i> (800) 829-3676 <a href="http://www.irs.gov/pub/irs-pdf/p3965.pdf">http://www.irs.gov/pub/irs-pdf/p3965.pdf</a> This IRS brochure provides basic information about the Child Tax Credit.
Places to Save <i>* Multiple languages</i>	<i>Successful Saving and Investing</i> <a href="http://www.consumer-action.org">http://www.consumer-action.org</a> Covers the basics of where to save money, types of accounts, and investing your savings. Available in English, Spanish, Chinese, Korean, Russian, and Vietnamese.

### SERVICES IN THE COMMUNITY

IDAs	<i>It Pays to Dream!</i> <a href="http://www.uwkc.org/ida/">http://www.uwkc.org/ida/</a> (800) 621-4636 The United Way of King County partners with 13 local organizations to offer Individual Development Accounts, a matched savings program designed to help low-income people save for a home, an education, or a business. The IDA brochure and website provide basic information on IDAs, who qualifies, and how to open an account.
Home Ownership	<i>1st Time Homebuyer Assistance Information</i> <a href="http://www.metrokc.gov/dchs/csd/Housing/1stTime.htm">http://www.metrokc.gov/dchs/csd/Housing/1stTime.htm</a> Resources in King County for first time homebuyers.
Free Tax Preparation & Earned Income Tax Credit	<i>United Way of King County</i> (206) 461-3700 <a href="http://www.uwkc.org/ourcommunity/endinghomelessness/citc/default.asp">http://www.uwkc.org/ourcommunity/endinghomelessness/citc/default.asp</a> United Way of King County and the King County EITC Campaign provide free tax preparation services at 13 sites throughout King County from January - April. Taxes are prepared by IRS trained and certified volunteers and filed electronically for a rapid refund. Volunteers speak multiple languages.

### INTERNET RESOURCES

Saving for an Education	<i>Start Saving for College Today! Guaranteed Education Tuition</i> <a href="http://www.get.wa.gov/index.shtml">http://www.get.wa.gov/index.shtml</a> Details on Washington State's college savings (529) program.
Saving for an Education	<i>Financial Aid</i> <a href="http://www.finaid.org/">http://www.finaid.org/</a> Provides information on financial aid and funding for college tuition.
Home Ownership	<i>Washington Home Ownership Center</i> <a href="http://homeownership-wa.org/index.htm">http://homeownership-wa.org/index.htm</a> This website takes a person through home ownership education and the steps to purchasing a new home.

# other resources

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### PUBLICATIONS

Car Insurance      *Car Insurance: Are You Protected?* <http://www.financialmentoring.net/> or Call Port Jobs at (206) 728-3883  
Outlines car insurance basics, types of coverage, and how to shop for car insurance.

### SERVICES IN THE COMMUNITY

Family Resources      *People Point/Bridge to Benefits*      <http://www.peoplepoint.info/>      peoplepoint@seattle.gov  
*\* Multiple languages*  
This is a Washington State program that helps families receive assistance with childcare, health care, energy and utilities, food assistance, and Earned Income Tax Credit. Multilingual information is available on the website in Cambodian, Chinese, Korean, Laotian, Russian, Spanish, and Vietnamese.

Family Resources      *Seattle Crisis Clinic*      <http://www2.ci.seattle.wa.us/crisisclinic/>      (206) 461-3200 or (800) 621-INFO  
Provides local community resource listings, available online or over the phone.

Legal Services      *Coordinated Legal Education, Advice and Referral* (888) 201-1014  
[http://www.nwjustice.org/about\\_njp/clear.html](http://www.nwjustice.org/about_njp/clear.html)  
The Northwest Justice Project's CLEAR program is a toll-free telephone service for low-income residents of Washington State to obtain free legal assistance with civil (non-criminal) problems.

Transportation      *Working Wheels Car Ownership Program*      (206) 694-6833      <http://www.working-wheels.org/>  
A program of the Fremont Public Association that sells affordable used cars to qualified low-income workers.

### INTERNET RESOURCES

Self-Sufficiency Calculator      *Seattle/King County Self-Sufficiency Calculator*      <http://www.wdcssc.com/ssc/sschome.aspx>  
This online calculator helps families determine their self-sufficiency standard, what benefits they qualify for, and what wages they need to earn to stay out of poverty.

Family Resources      *Parent Power / Eligibility Wizard*      <http://www.washingtonparentpower.org/>  
This website lists a number of resources in Washington State to help parents raise healthy and confident children. The Eligibility Wizard is an online calculator to identify what services families may be eligible for.

Financial Literacy      *National Endowment for Financial Education*      <http://www.nefe.org/amexeconfund/index.html>  
The NEFE website has an online clearinghouse for financial literacy resources, and includes information on prices and how to order materials. Many resources are free, and can be downloaded.

Immigrants and  
Legal aid providers      *Self Help Resources*      <http://www.washingtonlawhelp.org/WA/index.cfm>  
The Northwest Justice Project in collaboration with other legal providers offers self-help resources for immigrants and others. Includes naturalization information, public benefits, and more. Contains many downloadable publications. Available in English and Spanish

Immigrants      *Immigrant Life*      <http://www.ilw.com/life/>  
Provides basic information for immigrants including: Social Security, driver's license, bank accounts, credit cards, renting an apartment, and filing taxes.