



United Way Capital Area



Financial Fitness Greater Austin

**Austin Area Direct Public Financial Education Resources**

Organization	Description
<p><b>Cornerstone Financial Education</b>            Seth Mason            3011 North Lamar Blvd.            Austin, Texas 78705            512-263-0532  <a href="http://www.CSFEDU.org">www.CSFEDU.org</a></p>	<p>HUD approved Housing Counseling Agency. Provides various education and counseling programs. Programs are designed to assist individuals to better understand how money and credit work. Individual and group presentations are available in the following areas: budgeting, goal setting, credit, personal finance, home buying, foreclosure mitigation and debt management.  <b>Core Bank On Partner, please inform that you are part of the Bank On program</b></p>
<p><b>Foundation Communities</b>            Katie Hazekamp            Community Financial Center            2600 W Stassney Lane            Austin, TX 78745            512-610-4026</p>	<p>Helps individuals and families develop sound money management skills through one-on-one financial coaching. The program topics include setting financial goals, budgeting, reducing debt, increasing credit scores and using financial institutions wisely. Must meet qualifying criteria to qualify for assistance.  <b>Core Bank On Partner, please inform that you are part of the Bank On program</b></p>
<p><b>BCL of Texas</b>            Raquel Valdez            Business Strategies Coordinator            2212 S. Congress Avenue            Austin, TX 78704            (512) 912-9885  <a href="mailto:rvaldez@bcloftexas.org">rvaldez@bcloftexas.org</a></p>	<p>Provides homebuyer education programs and assists first time homebuyers with the purchase of their home. Programs offered include free one-on-one business counseling, business plan development, and technical assistance and mentoring. Refer to the website for calendar. Offered in English and Spanish.</p>
<p><b>Consumer Credit Counseling Service (CCCS)</b>            Sally Borie            Education Coordinator            1106 Clayton Lane, Suite 490W            Austin, TX 78723            (866) 901-2227            (512) 447-0711  <a href="http://www.cccs.net">www.cccs.net</a></p>	<p>HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling as well as debt management counseling.</p> <p>Also offers free one-on-one financial counseling and financial classes in both a classroom setting and on-line. Class topics include <i>Money Matters</i>, <i>Dollars and Sense</i>, and <i>Credit Fix Mix Up</i>. Class schedules are available online. Also available on the website are two free self-paced interactive programs - <i>Money Smart*Credit Smart</i> and <i>Money Matters</i>.</p>



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<p><b>Financial Literacy Coalition of Central Texas</b>          1600 B. Smith Rd.          Austin, TX 78721          512-854-9600  <a href="http://www.flcct.org">www.flcct.org</a></p>	<p>Provides classes to the community on basic financial management topics such as budgeting, the use and pitfalls of credit, banking, borrowing and saving. Also included are adult learning principles, performance, and orientation to financial literacy curricula. Call for available classes.</p>
<p><b>East Austin Economic Development Corporation</b>          1009 East 11<sup>th</sup> Street, Ste 103          Austin, TX 78702          (512) 472-1472</p>	<p>HUD approved Housing Counseling Agency. Provides homebuyer counseling for home improvement, and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling.</p>
<p><b>Frameworks Community Development Corporation</b>          (512) 385-1500</p>	<p>Offers homeownership counseling and foreclosure prevention assistance.</p>
<p><b>Manos de Cristo</b>          4911 Harmon Avenue          Austin TX 78751          (512) 477-7454  <a href="http://www.manosdecristo.org/education.html">www.manosdecristo.org/education.html</a></p>	<p>Offers financial classes introducing New Americans to our financial system and teaches necessary financial skills to succeed. Topics covered include: opening a savings account, using credit cards, writing and cashing checks, taking out loans, buying cars and homes, and other skills. These skills empower students to achieve their financial goals, such as saving money for their children’s education, purchasing a home, and owning a business.</p>
<p><b>Texas Legal Services Center</b>          (800) 622-2520          Colton Lawrence          Special Projects Coordinator          815 Brazos Street, Ste 1100          Austin, TX 78701          (512) 477-6000 Ext. 114</p>	<p>Offers free legal information to low-income Texans on a wide range of legal issues -- including consumer matters -- in both Spanish and English language. Also, operates the free legal website <a href="http://www.texaslawhelp.com">www.texaslawhelp.com</a> that provides a wide range of legal information on consumer, family, and other civil legal issues.</p>
<p><b>Texas Rio Grande Legal Aid, Inc.</b>          Heather Godwin          4920 North IH 35          Austin, TX 78751          (512) 374-2747  <a href="http://www.trla.org">www.trla.org</a></p>	<p>Provides free training to low-income persons on their rights and responsibilities with respect to federal income taxes. Topics include: the basics of the U.S. tax system, reasons to file a tax return, how to file a tax return if you do not have a valid SSN, how to select a tax preparer, dangers of refund anticipation loans, filing status, dependent exemptions, Earned Income Tax Credit, Child Tax Credit, claims for innocent and injured spouse, taxpayers’ rights when dealing with the IRS, and how to appeal an IRS decision.</p>