



# *Financial Fitness Greater Austin*

## *Austin Area Direct Public Financial Education Resources*

<b>Organization</b>	<b>Description</b>
<b>ACCION Texas</b> Loan Officer - Ednita Galvan Wells Fargo Building, Suite 201 912 Bastrop Highway (183 Highway) Austin, Texas 78741 (866) 312-3771 <a href="http://www.acciontexas.org">www.acciontexas.org</a>	Offers small business loans and/or technical assistance to small business owners.
<b>A+ Federal Credit Union</b> Dawn M. Ambuehl-Sadek, Community Education Director 6420 US Hwy 290 E Austin, TX 78723 (512) 421-2818 <a href="http://www.aplusfcu.org/education">www.aplusfcu.org/education</a> <a href="mailto:communityeducation@aplusfcu.org">communityeducation@aplusfcu.org</a>	Provides classes to the community on personal finance topics such as budgeting, credit, getting out of debt, saving, investing, estate planning, tax planning, and financing for small businesses. Works with area schools and community youth groups to provide personal finance resources and education to students of all ages. One-on-one financial counseling is also available.
<b>Austin Housing Finance Corporation</b> Janice Kinchion Asset Management and Housing Counseling 1000 East 11 <sup>th</sup> Street, Ste 200 Austin, TX 78702 (512) 974-6001 <a href="mailto:Janice.Kinchion@ci.austin.tx.us">Janice.Kinchion@ci.austin.tx.us</a>	Provides homebuyer and money management classes.
<b>AVANCE-Austin</b> Natasha Rosofsky 2800 S. I-H 35, Suite 160 Austin, Texas 78704 (512) 325-9335	Provides free financial literacy classes as part of their nine-month parenting classes they sponsor for low income families. Families are primarily Spanish speaking.

<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>Capital City African American Chamber of Commerce</b>  Dr. Chiquita Eugene, President  5407 North IH-35, Suite 304  Austin, TX 78723  (512) 459-1181 ext. 203  <a href="mailto:ceugene@capcitychamber.org">ceugene@capcitychamber.org</a></p>	<p>The Chamber teams up with the City of Austin Small Business Development Program to conduct classes called <i>Biz Aid</i>. They range from business plans, marketing, cash flow management &amp; revenue forecasting; and range from introductory, intermediate and advanced. The class fee is \$25 and includes parking, class materials and light refreshments.</p>
<p><b>City of Austin</b>  <a href="http://www.ci.austin.tx.us/ahfc/counseling.htm">www.ci.austin.tx.us/ahfc/counseling.htm</a></p>	<p>Offers classes and on-on-one counseling individuals that need/want information on home buying.</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>
<p><b>Cornerstone Financial Education</b>  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.</p>

<p><b>Financial Literacy Coalition of Central Texas</b>  Jane Parker  1600 B. Smith Rd.  Austin, TX 78721  512-854-9600  <a href="http://www.flcct.org">www.flcct.org</a>  <a href="mailto:jparker@ag.tamu.edu">jparker@ag.tamu.edu</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>Foundation Communities</b>  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.</p>
<p><b>Frameworks Community Development Corporation</b>  Joyce McDonald  Austin, TX  (512) 385-1500 Ext 101  <a href="mailto:joyce@frameworks.org">joyce@frameworks.org</a></p>	<p>Offers homeownership counseling and foreclosure prevention assistance.</p>
<p><b>Goodwill Industries of Central Texas</b>  Nancy Klein  (512) 637-7148</p>	<p>Offers classes and one-on-one financial coaching for qualifying individuals and families in Central Texas.</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 Agrilife Extension Service of Travis County – Family and Consumer Sciences</b>  Jane Parker  1600 B. Smith Rd.  Austin, TX 78721  (512) 854-9600  <a href="mailto:jparker@ag.tamu.edu">jparker@ag.tamu.edu</a></p>	<p>Offers financial literacy classes including <i>When Bad Things Happen to Your Good Name: What You Need to Know About Identity Theft; Beware or Be Taken!</i>; and <i>Credit Restoration: Repairing Your Credit Rating. Wise Up! Women</i> - all can be taught face-to-face or online. Promotes financial security and encourages responsible saving habits for future retirement. The <i>Family Financial Fitness Series</i>, in both English and Spanish, includes setting a budget, how to stretch the family budget, the importance of saving money, and the value of paying creditors. The <i>Basic Investing Home Study</i> Course is designed for individuals who will be investing for the first time or selecting investment products.</p>
<p><b>Texas Legal Services Center</b>  (800) 622-2520  Samantha Hechtman  Special Projects Coordinator  815 Brazos Street, Ste 1100  Austin, TX 78701  (512) 477-6000 Ext. 114</p>	<p>Offers free legal assistance, including financial matters, in both Spanish and English language. Also counsels on identity theft 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>