

# Financial Resource List

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Move Your Future Forward

## FREE ANNUAL CREDIT REPORTS

- To request your reports by mail, write:  
Annual Credit Report Request Service  
PO Box 105283  
Atlanta, GA 30348-5283
- To request your credit report by telephone:  
Call toll free: 1-877-322-8228  
Hearing impaired consumers can access our TDD service at 1-877-730-4104
- To request your credit report online:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

(Note: this is the *only* Website where you can order free credit reports; there are many imitators whose goal is to sell you something, so read carefully!)

## DEBT MANAGEMENT ASSISTANCE

- Consumer Credit Counseling Services 866-260-5992
- Take Charge America 877-822-5001

## FREE TAX PREPARATION AND EARNED INCOME TAX CREDIT (EITC)

- For answers to questions about the EITC 800-829-1040
- For information about free tax preparation and IRS Volunteer Income Tax Assistance (VITA) tax preparation sites 800-829-1040
- For a free copy of IRS Publication 596 regarding EITC 800-829-3676

## OTHER TAX ASSISTANCE

- Taxpayer Advocate Services 877-777-4778  
Or complete Form 911 at [www.irs.gov](http://www.irs.gov)

## FINANCIAL INFORMATION CLASSES

### *Phoenix – Financial Classes*

- Arizona Women's Education & Employment 602-223-4337
- Community Services of Arizona 480-899-8717
- Consumer Credit Counseling Services  
Phoenix: 602-246-2227  
Yuma: 928-344-5508
- Fresh Start Women's Foundation (for women only) 602-252-8494  
Nominal fee of \$5 per class
- Neighborhood Housing Services of Phoenix 602-258-1659

### *Tucson- Financial Classes*

- Chicanos Por La Causa Tucson 520-882-0018
- Don't Borrow Trouble 520-792-3087
- Consumer Credit Counseling Services 602-246-2227
- Debtors Anonymous 520-620-1349

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## **FREE HOMEBUYER COUNSELING and FORECLOSURE PROGRAMS**

### **Information for down payment assistance grants for homebuyers:**

Arizona Housing Counseling Collaborative

[www.arizonahcc.org](http://www.arizonahcc.org)

### **Information for homeowners at risk of foreclosure:**

Arizona Foreclosure Prevention Task Force

[www.azforeclosureprevention.org](http://www.azforeclosureprevention.org)

Statewide Foreclosure Prevention Hotline

1-877-448-1211

### ***Maricopa County Housing Counseling Agencies***

- Chicanos Por La Causa 602-253-0838
- Community Services of Arizona 623-435-2255
- Desert Mission Revitalization 602-331-5833
- Labor's Community Service Agency 602-263-0815
- Housing our Community 480-649-1335
- Neighborhood Housing Services of Phoenix 602-258-1659
- Neighborhood Housing Services West Valley 623-923-9077
- Newtown CDC 480-517-1589
- Community Housing Resources of Arizona (CHRA) 602-253-8856

### ***Tucson Housing Counseling Agencies***

- Chicanos por la Causa Tucson 520-882-0018
- Family Housing Resources, Inc. 520-318-0993
- Primavera Builders 520-623-5111
- TMM Family Services 520-322-9557
- Tucson Urban League 520-791-9522

### ***Yuma Housing Counseling Agencies***

- Campesinos Sin Fronteras 928-627-6677
- Housing America Corporation 928-627-4221
- Housing Authority of the City of Yuma 928-782-3823

### **Individual Development Account (IDA) Programs**

For participating organizations that assist families to with matching funds to save and build assets (home ownership, small business, education, car purchase), see Assets for Arizona Alliance:

[www.assetsaz.org](http://www.assetsaz.org)

### ***Maricopa County***

- City of Avondale/NHS SW Maricopa County 623-478-3060
- Community Services of Arizona 480-899-8717
- International Rescue Committee 602-433-2440
- MesaCAN 480-833-9200
- Newtown CDC 480-517-1589

### ***Northern Arizona***

- Indigenous Community Enterprises 928-522-6162
- Southern Arizona
- City of Tucson 520-791-4605

## MONEY MANAGEMENT WEBSITES

### Top two Websites for non-biased information on financial topics:

Bank Rate: [www.bankrate.com](http://www.bankrate.com)

Federal Trade Commission: [www.ftc.gov](http://www.ftc.gov)

### Other recommended Websites:

- AARP: [www.aarp.org/money](http://www.aarp.org/money)
- Arizona Consumers Council: [www.azconsumer.org](http://www.azconsumer.org)
- Annual credit reports (the **only** site that is actually free): [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Budget Central: [www.tuliptreepress.com](http://www.tuliptreepress.com)
- Consumer Credit Counseling Service/MMI: [www.cccsintl.org](http://www.cccsintl.org)
- Crown Financial Ministries: [www.crown.org](http://www.crown.org)
- Don't Borrow Trouble (a program of Freddie Mac): [www.dbtaz.org](http://www.dbtaz.org)
- The Dollar Stretcher: [www.stretcher.com](http://www.stretcher.com)
- FDIC: [www.fdic.gov/consumers/consumer/moneysmart](http://www.fdic.gov/consumers/consumer/moneysmart)
- Federal Reserve consumer information: [www.federalreserve.gov](http://www.federalreserve.gov)
- Financing long-term care: [www.financinglongtermcare.umn.edu](http://www.financinglongtermcare.umn.edu)
- The Frugal Shopper: [www.frugalshopper.com](http://www.frugalshopper.com)
- GreenPath University: <http://www.greenpath.com/university/welcome.htm>
- Kiplinger Finance: [www.kiplinger.com](http://www.kiplinger.com)
- Late Savers' Guidebook: search "late savers" at [www.smartaboutmoney.org](http://www.smartaboutmoney.org)
- MetLife's Meeting Life: [www.lifeadvice.com](http://www.lifeadvice.com)
- MSN Money: [www.msn.com/money](http://www.msn.com/money)
- The Motley Fool: [www.fool.com](http://www.fool.com)
- The National Center for Financial Education: [www.ncfe.org](http://www.ncfe.org)
- National Consumer League: [www.nclnet.org](http://www.nclnet.org)
- The National Foundation for Consumer Credit: [www.nfcc.org](http://www.nfcc.org)
- Quicken: [www.quicken.com](http://www.quicken.com)
- Retiring Well: [www.retirewell.uiuc.edu](http://www.retirewell.uiuc.edu)
- *The Wall Street Journal's Smart Money*: [www.smartmoney.com](http://www.smartmoney.com)
- Social Security Administration: [www.ssa.gov/retirement](http://www.ssa.gov/retirement)
- Take Charge America (non-profit credit counseling): [www.takechargeamerica.org](http://www.takechargeamerica.org)
- U.S. Dept. of Agriculture: [www.csrees.usda.gov/ProgViewRelated.cfm?prnum=17005&lkid=5](http://www.csrees.usda.gov/ProgViewRelated.cfm?prnum=17005&lkid=5)
- Women's Institute for Financial Education: [www.wife.org](http://www.wife.org)
- Yahoo Finance: <http://finance.yahoo.com/calculator/banking-budgeting/bud11>

## STUDENT LOANS

- Student Loan Borrower Assistance: [www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org)  
Educates borrowers and their families about options and rights related to student loans.

## FINANCIAL WEBSITES FOR YOUTH

- Disney: [piggybank.disney.go.com/media/ap/piggybank/index.html](http://piggybank.disney.go.com/media/ap/piggybank/index.html)
- Federal Citizen Information Center: [www.kids.gov](http://www.kids.gov)
- Jump Start Coalition: [www.jumpstartcoalition.org](http://www.jumpstartcoalition.org)
- Kids Eye View: [www.kiplinger.com/guides/moneysmartkids](http://www.kiplinger.com/guides/moneysmartkids)
- National Council on Economic Education: [www.themint.org](http://www.themint.org)
- National Endowment for Financial Education: [www.nefe.org](http://www.nefe.org)
- University of California Cooperative Extension: [www.moneytalks.ucr.edu](http://www.moneytalks.ucr.edu)  
(en español tambien!)

## PUBLICATIONS

- Fresh Start Women's Foundation, *A Woman's Guide to Taking Charge* (2d ed. 2000), \$15.  
Call 602-523-6730.
- Fannie Mae Foundation: free publications. Call 1-800-688-4663 for English.  
**1-800-782-2729 en español**
  - *Knowing and Understanding Your Credit* (2003)
  - *Opening the Door to a Home of Your Own* (2002)
  - *Choosing the Mortgage that is Right for You* (2002)
- Federal Reserve Bank of Boston, *Pathways to Getting Ahead*.  
Downloadable at [www.bos.frb.org/consumer/pathways/index.htm](http://www.bos.frb.org/consumer/pathways/index.htm)

## BOOKS

- Barajas, Louis, *The Latino Journey To Financial Greatness: 10 Steps To Creating Wealth, Security, And A Prosperous Future For You And Your Family*. (2003)
- Barajas, Louis, *Overworked, Overwhelmed and Underpaid*. (2008)
- Blue, Ron and White, Jeremy, *Surviving Financial Meltdown*. (2009)
- Burkett, Larry, *Making Ends Meet*. (1999)
- Kiyosaki, Robert T. & Sharon L. Lechter, *Rich Dad, Poor Dad*. (2002)
- Oliver, Melvin L. & Thomas M. Shapiro, *Black Wealth, White Wealth*. (2002)
- Ramsey, Dave, *The Total Money Makeover*. (2003)
- Stanley, Thomas J. & William D. Danko, *The Millionaire Next Door*. (2002)

## OTHER GENERAL COMMUNITY RESOURCES

- Community Information and Referral: [www.cir.org](http://www.cir.org)
- Arizona Community Action Association: [www.azcaa.org](http://www.azcaa.org)
- Arizona Department of Economic Security: [www.azdes.gov](http://www.azdes.gov)
- To see if you're eligible for low-income benefits programs: [www.benefitscheckup.org](http://www.benefitscheckup.org)
- To find a local Career One Stop Center: [www.servicelocator.org](http://www.servicelocator.org) or 1-877-872-5627