



**Alliance for Economic Inclusion  
Matrix of Financial Literacy Products and Services**

Financial Literacy Tool	Contact Information (include website)	Target Audience	Resource/Curriculum Description (Including Cost)
<b>National or State-Wide Resources</b>			
ACCION Texas	<b>ACCION Texas</b> Janie Barrera, President & CEO 2014 South Hackberry San Antonio, TX 78210 (210) 507-4283 <a href="http://www.acciontexas.org">www.acciontexas.org</a> jbarrera@acciontexas.org	Adults.	Offers small business loans and/or technical assistance to small business owners in several locations throughout Texas, including Houston, Austin and San Antonio.
Your Money and You	<b>ACCION USA</b> Andrea Stiles Pullas Director, Financial Literacy 56 Roland Street, Suite 300 Boston, MA 02129 <a href="http://www.yourmoney.accion.org">www.yourmoney.accion.org</a>	Low- to moderate-income individuals, with a particular focus on serving the unbanked and underbanked Latino immigrant population.	Free financial education program to help low – to moderate-income individuals improve their financial literacy in four key areas: credit, money management, taxes and insurance, and the fundamentals of running a successful small business. The curriculum is available to the public on-line at <a href="http://www.yourmoney.accion.org">www.yourmoney.accion.org</a> and is available in English and Spanish. Some portions of the curriculum are also available in Portuguese. If you are interested in using <i>Your Money and You</i> please contact us to learn more about our Train the Trainer program and pricing for printed materials.
The Road to Home Ownership Homebuyer Education Program	<b>AIG United Guaranty</b> 230 North Elam Street Greensboro, NC 27401 (800) 334-8966 <a href="http://www.ugcorp.com">www.ugcorp.com</a>	Homebuyers.	<p><i>The Road to Home Ownership Homebuyer Education Program</i> includes several facets. First, the English and Spanish PDF versions of the homebuyer education manual can be downloaded from the website free of charge. The manuals describe the pre- and post-purchase process with chapters on Preparation, Money Management, the Purchase, and Home Ownership. The manual also includes numerous worksheets, a glossary of mortgage terms, and sample mortgage documents. Also on the website is a condensed version of the manual in English, Spanish and Vietnamese. It covers the main points of purchasing a home in only 24 pages. The booklet can be used in outreach sessions such as at a church, school, employer or other community group. The booklet can be used as a first step to market the full course.</p> <p>Web-based homebuyer education is also available on the website in English, Spanish and Chinese. There is no charge for the web-based course provided the loan the borrower seeks is not government insured. The content mirrors the homebuyer manual but allows the student to complete the course at their convenience. The</p>

			<p>homebuyer reads the materials in each chapter and answers questions at the end of each chapter. The homebuyer must score 80% or better on all four quizzes. Upon completion, AIG United Guaranty electronically sends a Certificate of Completion to the lender (not the borrower). The potential lender must register the homebuyer for the course through the website.</p> <p>A Spanish language DVD is available on the website for \$8. The DVD can be used as an outreach tool or in place of the Spanish Participant's Manual. The DVD provides an interactive approach to key areas in the homebuying process. The DVD is entertaining and culturally friendly. It is targeted for the homebuyer who might not feel comfortable reading printed material in Spanish.</p>
America's Credit Union	<b>America's Credit Union</b> <a href="http://www.creditunion.coop">www.creditunion.coop</a>	All ages.	<p>This website has many free online resources for all ages. <i>The Thrive By Five</i> program teaches preschoolers about spending and saving in colorful, interactive activities designed for parents who want to encourage healthy attitudes about money in young children. Available in English and Spanish. This website also has Consumer News and Personal Finance Tips that are timely – targeted for all ages. Lastly, the Educated Investor Center has online resources for the investor.</p>
America Saves	<b>America Saves</b> <a href="http://www.americasaves.org/resources/savings_tip.asp">www.americasaves.org/resources/savings_tip.asp</a>	All ages.	<p>This free online resource has several tips on saving. They can be used directly by consumers or by organizations presenting a workshop on saving. Tips include ideas for saving on food, prescription drugs, banking, insurance, transportation, housing, home heating and cooling, clothing, communications, and entertainment. The website also includes newsletters and links to other resources. It also has a personal and home wealth calculator.</p>
American Bankers Association	<b>American Bankers Association</b> 1120 Connecticut Avenue, N.W. Washington, DC 20036 (800) BANKERS <a href="http://www.ABA.com">www.ABA.com</a> The Education Foundation Link: <a href="http://www.aba.com/Consumer+Connection/NC_aboutef.htm">www.aba.com/Consumer+Connection/NC_aboutef.htm</a>	All ages.	<p>The American Bankers Association Education Foundation provides leadership and banker resources to help consumers take control of their personal finances. They assist the banking industry in teaching personal finance skills in schools and communities across the country. The programs are specifically and uniquely developed for young children, teenagers and adults to provide them with the skills they need to budget, save and manage credit.</p> <p>The website, <i>Consumer Connection</i>, has information about banking services, personal finances and more.</p> <p><b>Teach Children to Save</b>  This program supports banker presentations for K-12 students. Two resources kits are available (Grades K-6 and Grades 7-12) to make presentations easy for bankers and fun for students.</p> <p><b>Get Smart About Credit eLearning Program</b></p>

			<p>Based on the resource kit of the same name, this self-paced interactive program gives teens and young adults an online experience where they learn how to obtain and manage credit. Banks can offer this innovative program from their own website branded with their bank logo and color-customized screens.</p> <p><b>Get Smart About Credit</b> Help teens and young adults get smart about credit. Our resource kit has a six-minute video, worksheets and activities. Also includes identity theft information. Suitable for ages 15 - 25.</p> <p>Currently the website also has a link on how to start a Financial Literacy Program: <a href="http://www.aba.com/NR/rdonlyres/60CB229E-59E0-465D-9AEA-4A6CF25865D6/42373/I0StartingaFinancialEducationProgramatYourBank17.pdf">http://www.aba.com/NR/rdonlyres/60CB229E-59E0-465D-9AEA-4A6CF25865D6/42373/I0StartingaFinancialEducationProgramatYourBank17.pdf</a></p> <p>It also has a PDF on using your website to educate. <a href="http://www.aba.com/NR/rdonlyres/60CB229E-59E0-465D-9AEA-4A6CF25865D6/42387/10UsingYourWebSiteToEducate17.pdf">http://www.aba.com/NR/rdonlyres/60CB229E-59E0-465D-9AEA-4A6CF25865D6/42387/10UsingYourWebSiteToEducate17.pdf</a></p>
Banking Kids	<b>Banking Kids</b> www.bankingkids.com/index_m.html	Children: Preschool, Elementary, Teens	This site includes games and exercises appropriate for all age levels. Topics include money management, budgeting, saving, and banking. Site is colorful and very interactive.
Money Math	<b>Bureau of Public Debt</b> U.S. Department of Treasury Money Math Lessons for Life 200 Chestnut Street, Ste 231 Philadelphia, PA 19106 (215) 597-2423 www.publicdebt.treas.gov/mar/marmoney math.htm <a href="mailto:moneymath@bpd.treas.gov">moneymath@bpd.treas.gov</a>	Students in 7 to 9th grades. Appropriate for classes or after school programs.	<p>Twenty partners, including the U.S. Treasury and the Jump\$tart Coalition for Personal Financial Literacy, created <i>Money Math: Lessons for Life</i>. Money Math is a four-lesson curriculum supplement for middle school math classes, teaching grade 7-9 math concepts using real-life examples from personal finance. The 86-page book is a teacher's guide with lesson plans, reproducible activity pages, and teaching tips. A teacher needs only one copy of Money Math to teach several classes of students. Topics include managing money, staying out of debt and saving for retirement.</p> <p>Free to teachers, Money Math was developed by the Center for Entrepreneurship and Economic Education at the University of Missouri/St. Louis in accordance with national school mathematics standards. The lessons were tested in Missouri schools. Teachers need not be experts in personal finance to use Money Math in the classroom; questions and answers are clearly provided in the book.</p>
Capital One & Consumer Action MoneyWi\$e Program	<b>Capital One</b> Greg Mangum Capital One, 31020-0330 14651 Dallas Parkway, Suite 300 Dallas, TX 75254	<ul style="list-style-type: none"> <li>Adults and young adults with little to no banking experience (written at a tenth grade level)</li> <li>Capital One &amp; Consumer Action</li> </ul>	Free training program to help individuals outside of the financial mainstream enhance their money skills and create positive banking relationships. The <i>MoneyWi\$e</i> program may be used by organizations interested in sponsoring financial education workshops. Capital One and Consumer Action provide the program free of charge in the hope that organizations in the community deliver this information to individuals

	(972) 364-6973 – office <a href="http://www.money-wise.org">http://www.money-wise.org</a>	facilitate ‘train the trainer’ sessions for nonprofit and community partners as needed	<p>who are interested in general financial education or who may be unfamiliar with the benefits of having a relationship with an insured depository institution. Trained Capital One associate volunteers are available to facilitate partnerships among interested parties, deliver the curriculum to target audiences, and provide technical assistance.</p> <p>The curriculum is divided into eleven modules: <i>Banking Basics</i>, an introduction to bank services; <i>Building and Keeping Good Credit</i>, an introduction to credit; <i>Managing Money</i>, how to keep track of your money; <i>Saving to Build Wealth</i>, why you should save; <i>Identity Theft</i>, how to protect yourself and your rights as a consumer; <i>Say No to Senior Scams</i>, protect seniors from unscrupulous business practices; <i>Talking to Teens about Money</i>, for parents to encourage sound money management; <i>Rebuilding Credit</i>, improving one’s credit; <i>Bankruptcy</i>, filing practices and next steps for consumers; <i>Micro-Business</i>, tips to create and sustain a new business; and <i>Buying a Home</i>, what home ownership is all about.</p> <p>All program materials are available in English, Spanish, Chinese, Korean, Russian, and Vietnamese. Training program can be delivered in a CD format and includes an instructor guide, take-home booklet for the workshop participants, and a PowerPoint demonstration. Materials also available on-line at <a href="http://www.money-wise.org">http://www.money-wise.org</a>. Anybody can access this curriculum on-line and view the materials free of charge.</p>
Consumer Credit Counseling Services (CCCS) and Money Management International	<b>CCCS and Money Management International</b> (866) 515-2227 <a href="http://www.MoneyManagement.org">www.MoneyManagement.org</a>	Adults.	<p>Visit the website to find a CCCS office near you. CCCS offers free credit counseling to those who need help with budgeting, basic money management skills and credit problems. Certified counselors are available 24 hours a day, 7 days a week by phone and internet. In-person credit counseling is also available by appointment in local markets in which they operate.</p> <p>CCCS educators also present financial literacy programs to students and adults in schools, businesses, and community organizations. Workshops are often open to the public and include topics such as budgeting, credit, and first time homebuyer education. Visit <a href="http://www.MoneyManagement.org">www.MoneyManagement.org</a> to locate a program in your area or to schedule a program for your organization.</p>
Student Credit Survival Guide	<b>Chase Bank</b> <a href="http://www.chase.com/ccp/index.jsp?pg_name=ccpmapp/individuals/education/page/howtouse_worksheets">www.chase.com/ccp/index.jsp?pg_name=ccpmapp/individuals/education/page/howtouse_worksheets</a>	College students or college bound students.	Website includes numerous worksheets for making financial decisions, targeted to college students. Topics include budgeting, credit cards, and other money survival skills.
Citi Financial Education Curriculum (CFEC)	<b>Citi’s Office of Financial Education</b> Shonna Jones-Jacobs Training Manager	Kids, teens, adults.	This free K-adult financial education curriculum is adaptable for schools, after-school programs and community-based organizations. The lessons address selected national standards in personal finance, math, social science, language arts and economics.

	(212) 559-9762 <a href="mailto:Shonna.jacobs@citigroup.com">Shonna.jacobs@citigroup.com</a> <a href="http://www.citibank.com/citigroup/financialeducation">www.citibank.com/citigroup/financialeducation</a>		English and Spanish versions of the curriculum are available online, on CD-ROM, or in a 3-ring binder. Major topics include Income, Money Management, Spending and Credit, Saving and Investing.
Finding Pathways to Prosperity	<b>Corporation for Enterprise Development</b> <a href="http://www.cfed.org">www.cfed.org</a> (202) 408-9788	Adults.	<i>Finding Pathways to Prosperity</i> is a curriculum to aid IDA programs in providing financial literacy education, but can also be used by any organization offering financial literacy. Materials include a facilitator's guide with CD ROM for \$8.75 and the student workbook is \$4.95 for class participants (\$13.70 total). The facilitator's guide provides 10 session outlines and information about developing effective training sessions, using participatory training techniques, adapting materials for low-literacy audiences, and other tips. The CD ROM offers customizable handouts, visual aids, and supportive materials. The workbook contains practical information on ten topics including money management and financial planning, setting goals, planning for life's events, addressing attitudes about money, developing spending plans, repairing credit, and considering saving/investing options. Discounts are available for those IDA practitioners and programs without an ability to pay the full price.
Using Credit Wisely	<b>Discover Financial Services</b> <a href="http://www.discoverfinancial.com/financialliteracy/financialliteracy.shtml">www.discoverfinancial.com/financialliteracy/financialliteracy.shtml</a>	Adults.	The <i>Guide to Using Credit Wisely</i> was designed to help consumers understand the basics of credit management. The 28 page color guide can be downloaded free on the website. Topics include understanding credit and credit scores, how to establish and maintain good credit, understanding credit card terms and conditions, tips on how to avoid identity theft and other credit card fraud and financial scams, what to do if you are a victim, tools for managing your credit, and a glossary of credit terms.
What's Up in Finance	<b>Educational Broadcasting Corporation</b> <a href="http://www.thirteen.org/finance">www.thirteen.org/finance</a>	Teens and young adults.	This interactive website provides several ways to learn about finances online. It has interactive games that teach about finance topics such as budgeting and credit. The scenarios are geared towards situations teens can relate to. The site also has a segment on careers in finance, including real interviews with various professionals in different finance professions. The website also includes a half hour video of a reality show hosted by Kwame Jackson from <i>The Apprentice</i> . The reality show features teens and young adults in everyday financial situations using their money smarts to solve a problem. You can not only download the video from the website, but also an instructor guide that will provide resources to use the video as a teaching tool.  This site has an excellent set of free resources for online financial games and other finance related sites for teens and young adults.
Federal Deposit Insurance Corporation Money Smart Curriculum	<b>Federal Deposit Insurance Corporation</b> Jess King Community Affairs Specialist 1601 Bryan Street, 37 <sup>th</sup> Floor	Adults and young adults with little to no banking experience (written at a sixth grade level)	Free training curriculum to help individuals outside of the financial mainstream enhance their money skills and create positive banking relationships. The <i>Money Smart</i> curriculum may be used by financial institutions and other organizations interested in sponsoring financial education workshops. The FDIC provides the

	Dallas, TX 75201 (972) 761-2810 <a href="http://www.fdic.gov">www.fdic.gov</a>		<p>training curriculum free of charge in the hope that organizations in the community deliver this information to individuals who may be unfamiliar with the benefits of having a relationship with an insured depository institution. The Money Smart curriculum can help financial institutions meet the credit needs of their community as required by the Community Reinvestment Act and is one of the approved financial education packages for delivery to high school students, as required by the new Texas legislature. FDIC staff is available to provide technical assistance and to facilitate partnerships among interested parties. The curriculum is divided into ten modules including: <i>Bank on It</i>, an introduction to bank services; <i>Borrowing Basics</i>, an introduction to credit; <i>Check it Out</i>, how to choose and keep a checking account; <i>Money Matters</i>, how to keep track of your money; <i>Pay Yourself First</i>, why you should save; <i>Keep it Safe</i>, your rights as a consumer; <i>To Your Credit</i>, how your credit history will affect your financial future; <i>Charge it Right</i>, how to make a credit card work for you; <i>Loan to Own</i>, know what you're borrowing before you buy; and <i>Your Own Home</i>, what home ownership is all about. The curriculum is available in English, Spanish, Chinese, Korean, Vietnamese, Russian, and Braille. The training curriculum is delivered in a CD format and includes an instructor guide, scripts, participant guide, overheads, and interactive exercises. There are no copyright restrictions, so the curriculum may be photocopied and distributed as needed. The curriculum is also available in a computer based program for use in computer labs and is on-line at <a href="http://www.fdic.gov">www.fdic.gov</a>.</p> <p><i>Coming in Summer 2008: Money Smart for Young Adults – A version of Money Smart specifically written and designed for young adults (grades 7-12). Like Money Smart, it will lack copyright restrictions and commercial branding so that it can be customized to individual needs. The curriculum will include eight modules: Bank on It, Check It Out, Money Matters, Pay Yourself First, Borrowing Basics, Charge It Right, Paying for College and Cars, and A Roof Over Your Head.</i></p>
Federal Deposit Insurance Corporation Learning Bank	<b>Federal Deposit Insurance Corporation</b> <a href="http://www.fdic.gov/about/learn/learning/index.html">www.fdic.gov/about/learn/learning/index.html</a>	Kids – Kindergarten through 5 <sup>th</sup> Grade.	This website walks children through the facts about the FDIC and the banking industry. It also has links to resources published by the FDIC and aimed at children and teens.
Federal Reserve Bank of Dallas Building Wealth	<b>Federal Reserve Bank of Dallas</b> Julie Gunter Sr. Community Affairs Advisor 2200 N. Pearl St., 10 <sup>th</sup> Floor Dallas, TX 75201 (214) 922-5275 <a href="mailto:julie.gunter@dal.frb.org">julie.gunter@dal.frb.org</a>	High school through Adult	<i>Building Wealth: A Beginner's Guide to Securing Your Financial Future</i> is an introduction for individuals and families seeking to develop a plan for building personal wealth. It contains five sections: learn the language, budget to save, save and invest, take control of debt, and protect your wealth. The publication, written in both English and Spanish, is available in print and as an interactive version on the Dallas Fed's web site. A new CD-ROM version of <i>Building Wealth</i> was recently released that, in addition to the interactive worksheets, includes video and animated vignettes illustrating typical money decisions faced by many consumers today. Printed guides

			and CD-ROMs are available at no charge to consumers by calling (800) 333-4460 ext. 5254, or by ordering online from the Dallas Fed's website, <a href="http://www.dallasfed.org">www.dallasfed.org</a> . Instructors, bank representatives and others conducting financial education training may order classroom sets (up to 45 copies) at no charge. For larger quantities, please contact Julie Gunter at (214) 922-5275, or email <a href="mailto:julie.gunter@dal.frb.org">julie.gunter@dal.frb.org</a> .
Federal Reserve Kids Page	<b>Federal Reserve Board</b> <a href="http://www.federalreserve.gov/kids/default.htm">www.federalreserve.gov/kids/default.htm</a>	Children.	This website geared towards young children walks them through facts about the Federal Reserve System.
Federal Reserve Board Consumer Information	<b>Federal Reserve Board</b> <a href="http://www.federalreserve.gov/consumers.htm">www.federalreserve.gov/consumers.htm</a>	Adults.	This free online resource has timely consumer information on bank accounts and services, consumer credit, identity theft, leasing, mortgages, and personal finance. Can be used as a resource for consumers or as an informational tool for organizations searching for resources to assist clients.
Federal Reserve Board  There's a Lot to Learn about Money  Great Minds Think: A Kids Guide to Money	<b>Federal Reserve Board</b> <a href="http://www.federalreserveeducation.org">www.federalreserveeducation.org</a>	Middle and high school students.	<p>This free online resource is aimed at teaching middle school and high school students about economics and personal finances by having them construct a newspaper front page. Students are provided with instructions and a template for designing the newspaper, and are expected to consult with the Federal Reserve's web site for information needed. The project helps teachers meet national and state academic content standards for high school economics and personal finance courses.</p> <p>This website also includes public service announcements, as well as educational resources. Here you can find links to instructional materials and tools that can increase the understanding of the Federal Reserve, economics and financial education. All of the curriculum, newsletters, booklets and other resources provided are free. Topics include basic banking, consumer protection, home ownership and mortgages, interest rates, and credit.</p> <p><i>Great Minds Think: A Kids Guide to Money</i> is a free, self-directed activity book that teaches the basic concepts of financial decision making in a fun way. Covered topics include earning, spending, saving, and opportunity cost. A certificate is included so children can celebrate when they complete the activities. The book is designed for children ages 9–12. To order free copies, e-mail <a href="mailto:learningcenter@clev.frb.org">learningcenter@clev.frb.org</a> or call (216) 579-3188.</p>
Helping People in Your Community Understand Basic Financial Services	<b>The Financial Services Education Coalition</b> <a href="http://www.fms.treas.gov/eft/promotional/helping.html">www.fms.treas.gov/eft/promotional/helping.html</a>	Adults.	This Department of the Treasury guide is intended for community educators for use with a variety of audiences who currently do not have accounts with financial institutions or who need basic information about how to use accounts.
My Money Management	<b>The Financial Services Roundtable</b> <a href="http://www.mymoneymanagement.net/">www.mymoneymanagement.net/</a>	Adults.	This website provides free resources for almost every financial topic. Topics include money management, saving, investing, managing debt, homeownership, and identity theft. It is available in English and Spanish. It also has a very detailed budget available for download. The site is used as a resource for teachers and financial

			counselors.
Credit Smart	<b>Freddie Mac</b> www.freddiemac.com/creditsmart/	Adults.	Free to download off the website. Handbook is very colorful and attractive. Twelve modules include (1) Your Credit and Why It Is Important, (2) Managing Your Money, (3) Goal Setting, (4) Banking Services, (5) Establishing and Maintaining Credit, (6) Understanding Credit Scoring, (7) Thinking Like a Lender, (8) Avoiding Financial Traps, (9) Restoring Your Credit, (10) Planning for Your Future, (11) Becoming a Homeowner, and (12) Preserving Homeownership. Available in English, Spanish, Chinese, Korean, and Vietnamese.  Also available free online are several resources for consumers at www.freddiemac.com.
Greensheet Youth Scoop	<b>Greensheet Education Foundation, Better Business Bureau Education Foundation, Allstate, Primeway Federal Credit Union</b>	Teenagers.	Several educational supplements can be downloaded for free from this site. <i>Student Financial News</i> , available in English and Spanish, is a short guide to financial topics including basic banking, budgeting, the banking system, banking services, establishing credit, and protecting wealth. <i>Smart Consumer</i> , available in English only, covers building credit, employment skills, and ways to finance college.
HSBC Commit to Change	<b>HSBC</b> www.hsbc.committochange.com/education/	Children 5-7 years old.	<i>Tuska &amp; Pepi</i> – an illustrated story book and activity book to help children learn about money. Free to download.
Jump\$tart	<b>The Jump\$tart Coalition for Personal Financial Literacy</b> 919 18 <sup>th</sup> Street, #300, NW Washington, DC 20006 (888) 45-educate www.jumpstart.org	Youth K-12, educators, parents.	The goal of this program is to improve the financial literacy of young adults. Jump\$tart's website includes a database of personal finance resources available from a variety of education providers. Once you locate your material of interest, the website will direct you to the source for ordering. Most resources are free or low cost.
Junior Achievement	<b>Junior Achievement (JA)</b> www.ja.org	Youth Kindergarten through 12 <sup>th</sup> Grade.	JA offers financial literacy programs at every grade level K-12 in the classroom and after school. JA partners business volunteers with local classrooms, where JA volunteers facilitate lessons in financial literacy, workforce preparation, and economics. JA trains and prepares all volunteers and provides the lesson plans and materials.
The Learning Center Mastercard	<b>Mastercard</b> www.mastercard.com/us/personal/en/learningcenter/	Adults.	This website has three free learning sections, each with links and tips. In the <i>Credit Wise</i> section, learn the ins and outs of building and protecting your credit so that the financial future you're building today remains bright tomorrow.  In the <i>Debt Know-How</i> section, learn how to determine a healthy debt load. This section includes myths vs. facts, quizzes, helpful links, and interactive tools.  In the <i>Staying Secure</i> section, find out how to avoid fraud and protect your assets and identity.
Life Advice	<b>MetLife</b>	Adults.	This online resource answers questions and gives advice for making most adult



	<a href="http://www.lifeadvice.com">www.lifeadvice.com</a>		financial decisions.
The Academy of Finance	<b>The National Academy Foundation (NAF)</b> <a href="http://www.naf.org">www.naf.org</a>	High school students.	A school-to-career curriculum operating in 40 states and 300 high schools, serving over 20,000 students. The Office of the Comptroller of the Currency partners with schools or school districts in 28 locations across the country to support academies of finance. Banks serve as advisory board members to local affiliates and employ hundreds of students every summer through the academy's internship program.
Financial Fitness for Life	<b>The National Council on Economic Education</b> <a href="http://www.fffl.ncee.net">www.fffl.ncee.net</a>	Children and young adults.	Provides free personal finance and economics education through classroom curricula and the Internet. Presents key concepts in economics and personal finance, using a variety of real life examples appropriate to particular age groups.
High School Financial Planning Program	<b>National Endowment for Financial Education</b> High School Department 5299 DTC Boulevard, Suite 1300 Greenwood Village, CO 80111 (303)224-3510 <a href="http://www.nefe.org">www.nefe.org</a>	High school students and adults.	Free training and curriculum. The National Endowment for Financial Literacy (NEFE) addresses youth financial literacy using the NEFE <i>High School Financial Planning Program</i> (HSFPP). The program consists of a seven unit student manual, instructor's guide, Web pages, resources and financial tools for teachers, students and parents.  The <i>High School Financial Planning Program</i> topics include: (1) Your Financial Plan: Where It All Begins; (2) Budgeting: Making the most of your Money; (3) Investing: Making Money Work for You; (4) Good Debt: Using Credit Wisely; (5) Your Money: Keeping It Safe and Secure; (6) Insurance: Protects What You Have; (7) Your Career: Doing What Matters Most.  Material is available in English and Spanish and is linked to education standards in all 50 states.
Financial Fitness Training Program	<b>NeighborWorks America</b> <a href="http://www.nw.org">www.nw.org</a>  Taught locally through:  BCL of Texas 2212 S. Congress Ave. Austin, TX 78704 (512) 912-9884  Foundation Communities 3036 S. 1st St., Suite 200 Austin, TX 78704-6382 (512) 447-2026	Adults.	NeighborWorks® America, working with national partners, has developed a free "Financial Fitness" program to help individuals and families develop sound money management skills. More than 90 NeighborWorks organizations participate in the financial fitness program. The program topics include setting financial goals, managing assets and liabilities, and using financial institutions wisely.
Predatory Lending Program	<b>Neighborworks America</b> <a href="http://www.nw.org/network/comstrat/predatoryl">www.nw.org/network/comstrat/predatoryl</a>	Homeowners, elderly.	This online resource provides a guide to help consumers target and avoid some financial products that might pose threats to them, possibly resulting in the loss of

	ending/		their homes. Designed as an online resource for consumers or as a resource for organizations providing workshops on the topic of predatory lending. Free.
Banking on the Future	<b>Operation HOPE, Inc.</b> <a href="http://www.BankingonOurFuture.org">www.BankingonOurFuture.org</a>	Kids and teens grades 4 through 12, as well as adults.	Youth learn about the basics of banking & credit unions, checking & savings accounts, insurance, credit and investments. <i>Banking on Our Future</i> is free and fun for this age group. Four online modules focus on (1) the basics of banking, (2) checking and savings accounts, (3) the power of credit, and (4) basic investments. They are also able to reach out to adults using their extensive partnerships with volunteer instructors.
Its My Life	<b>PBS Kids</b> <a href="http://www.pbskids.org/itsmylife/money/index.html">www.pbskids.org/itsmylife/money/index.html</a>	Children.	This fun website teaches young kids about making money, managing money, savings money, and spending wisely. It includes interesting resources and fun games. The <i>Mad Money</i> game is appropriate for teaching money management skills.
Practical Money Skills for Life	<b>Practical Money Skills for Life</b> Attn: Corporate Relations P.O. Box 194607 San Francisco, CA 94119-4607.  <a href="http://www.practicalmoneyskills.com/english/index.php">http://www.practicalmoneyskills.com/english/index.php</a> Site is available in English, Spanish and Chinese	All Ages.	PracticalMoneySkills.com is a free website designed to help educators, parents and students practice better money management for life. Visa partnered with consumer advocates, educators and financial institutions to launch this national program to improve the nation's financial skills.  In addition to providing online tools and resources, Visa created free classroom material that educators can use to teach personal finance. Available online or in a binder format, the classroom curriculum is free. It offers a teacher's guide, student worksheets and quizzes and interactive brain-teasers that can be played by students via the Web or from a CD-ROM. Additionally, Visa donates computer labs, ensuring that schools in need have access to the equipment needed to take advantage of <i>Practical Money Skills for Life</i> .  <i>Practical Money Skills for Life</i> is educator-developed and educator-approved. Access a list of schools that use practicalmoneyskills.com to help promote financial understanding in their classrooms.
RAISE Texas Online Database for Asset Building Programs in Texas	<b>RAISE Texas</b> Woody Widrow 1300 Guadalupe Street, Ste 100 Austin, TX 78701 (512) 477-4431 ext 129 <a href="http://www.covenantcapital.org/html/publicpolicy/search">www.covenantcapital.org/html/publicpolicy/search</a>	Adults.	This database allows people to look up an asset building activity by selecting the program from the list (i.e. IDA, free tax assistance, homebuyer education, etc) and then typing in a zip code.
Kids Bank.com	<b>Sovereign Bank</b> <a href="http://www.kidsbank.com/">www.kidsbank.com/</a>	Young children.	Fun characters take very young children through the learning process about money and banking. Includes some good lessons about saving.
Planet Orange	<b>Teachers Resource Center</b> <a href="http://www.orangekids.com/">www.orangekids.com/</a>	Young children.	Discover Planet Orange, and open your eyes to the world of money! Brave the desert, climb mountains, and dodge alligators while you explore everything there is to know

			about earning, spending, saving, and investing.
Texas Appleseed Financial Education Brochure set	<b>Texas Appleseed</b> Ann Baddour Senior Policy Analyst 1609 Shoal Creek Blvd. Austin, TX 78701 (512) 473-2800 Ext 104 <a href="mailto:abaddour@texasappleseed.net">abaddour@texasappleseed.net</a>	The brochures were designed for low-income immigrants, but have also been used for other unbanked and low-income communities. They are available in English and Spanish.	Free to nonprofit organizations. There is a charge for financial institutions and for-profit entities. The nine brochure series can be used as a supplement to one-on-one or class room financial education interactions. They are designed to span engagement in the financial service system, from basic access to banking services, to credit cards, car loans, and home loans. They include quick advice to consumers on how to avoid product pitfalls, guidance on shopping around, important questions to ask, and contact information for complaints. The brochure titles are: (1) Bank on Your Future/Su Dinero Su Familia y Su Futuro; (2) Identification Needed for an Account; (3) Credit, Debit, and ATM Cards; (4) Sending Money Home; (5) Reduce your Taxes; (6) Using Credit Cards; (7) Avoiding Dangerous Loans; (8) Car Loans; and (9) Home Loans.
Texas Credit Union League/National Endowment for Financial Education	<b>Texas Credit Union Foundation</b> Courtney Nickles Associate Director 4455 LBJ Freeway, Ste. 1100 Farmers Branch, Texas 75244 (800) 442-5762, Ext. 6448 <a href="http://www.tcuf.coop">www.tcuf.coop</a> or <a href="http://www.nefe.org">www.nefe.org</a>	High School students program available in English and Spanish.	Through its seven unit Student Guide and Instructor's Manual, HSFPP teaches students how to handle and manage money. While most financial education programs focus on subjects to be learned, the NEFE HSFPP turns the focus on the students, so the curriculum is not about creating a budget, but creating THEIR budgets, THEIR financial plan, THEIR savings plan, THEIR investing plan. The NEFE HSFPP personalizes learning so that students can immediately begin to apply learned skills in their own life.
Home Economics Network	<b>Texas Mortgage Bankers Association</b> 823 Congress Avenue, Ste 220 Austin, Texas 78701 (512) 480-8622 <a href="http://www.TexasMBA.org">www.TexasMBA.org</a>	Young adults.	This short video introduces credit to young adults. The video expands their knowledge of credit, the value of good credit, and how to build and maintain credit. The video can be ordered free of charge on the website.  The website also has online videos about saving, credit, budgeting, and home ownership. In addition, instructors can download a teacher's guide for these four topics. It includes a very good budget worksheet.
Value Your Money 360 Degrees of Financial Education	<b>The Texas Society of CPA's</b> <a href="http://www.valueyourmoney.org">www.valueyourmoney.org</a> 14651 Dallas Parkway, Ste 700 Dallas, TX 75254-7408	All ages: Children, high school, college, young professionals, families.	This free online resource includes activities and information for individuals and families of all ages and in various financial situations. The site includes activities that parents can complete with children to teach them the value of money and how to make wiser financial decisions. Lessons change based on the time of year, in order to make them more relevant. The site also includes activities and resources for educators. You can request a CPA to speak to your group from this site, as well. Register online to receive a monthly email newsletter on financial topics.
My Money	<b>U.S. Financial Literacy and Education Commission (FLEC)</b> Department of Treasury <a href="http://www.mymoney.gov">www.mymoney.gov</a> (202) 622-9372 <a href="http://www.treasury.gov/financialeducation">www.treasury.gov/financialeducation</a>	Individual consumers and organizations who reach out to consumers.	Free <i>My Money</i> tool kit is available online or by calling 1-888-MyMoney. The kit contains publications on saving, investing, protecting and getting the most out of your money. Also available online are resources for several financial topics such as budgeting and taxes, credit, financial planning, home ownership, paying for education, privacy, fraud and scams, responding to life events, retirement planning, savings and investing, and starting a small business. The resource material is quite comprehensive and provides links to other government entities that can assist with

			specific money issues or concerns.
USA.gov	<b>U.S. General Services Administration</b> www.USA.gov	Adults and children of all ages.	This website has several free resources appropriate to all ages including information about financial crimes and scams, investing, money and taxes (for kids and adults), and personal finance. Most resources are for adults, but the <i>Teen Consumer Scrapbook: Finances</i> is written by teens for teens and has catchy topics that teens can relate to. Topics include budgeting, saving, credit cards, financing a college education, investing, payday loans, scholarship scams, buying goods and services, rights and responsibilities, transportation, compound interest, payday loans, scholarship scams, and debit cards.
Hands on Banking	<b>Wells Fargo</b>  Janet Gonzales Community Development Officer Houston, TX (713) 319-1730  Theresa Alvarez Community Development Officer Austin, TX (512) 794-2744  Jennifer Moriarty Community Development Officer San Antonio, TX (210) 856-5133.  Laura Jaramillo Texas Manager (713) 319-1728	Hands on Banking targets from the 4 <sup>th</sup> and 5 <sup>th</sup> grade levels to Adult level. The program is designed for those with little to NO banking experience. The level is appropriate for each age group.	<i>Hands on Banking</i> is a curriculum to enhance banking skills and create positive banking relationships. The <i>Hands on Banking</i> curriculum may be used by organizations and the education system. <i>Hands on Banking</i> is an approved financial education package for delivery to high school students, as required by the new Texas legislature. The Community Development Officers (CDO) conduct free training to organizations or schools at NO cost. We not only provide the training but the CDO's and/or other Wells Fargo Team Members go out to teach the program at NO cost. This service is provided with the hope that the teachings will make a difference in the individual's day to day lives and to meet the requirements of the Community Reinvestment Act. The program is divided into 4 age groups, 4 <sup>th</sup> -5 <sup>th</sup> Grade, 6 <sup>th</sup> -8 <sup>th</sup> grade, Young Adults and Adults. The topics vary from Budgeting, Protecting your Credit, Rebuilding your Credit, Saving for the Future and First Time Homebuyer Information. The curriculum is in both English and Spanish. The curriculum is both in CD version and directly from the internet, <a href="http://www.handsonbanking.org">www.handsonbanking.org</a> . The materials from the program can be printed and copied as needed for education purposes.
The Woodstock Institute	<b>The Woodstock Institute</b> 407 S Dearborn Suite 550 Chicago, Illinois 60605 (312) 427-8070 telephone <a href="http://www.woodstockinst.org">http://www.woodstockinst.org</a>	Works with community organizations, financial institutions, foundations, government agencies including regulatory bodies, the media, and others to promote its goals.	Woodstock Institute is a 33-year old Chicago-based policy and advocacy nonprofit that works locally, nationally, and internationally to promote community reinvestment and economic development in lower-income and minority communities. The Institute's goals are to increase the assets of targeted families and communities and, in particular, increase the supply of affordable rental and owner-occupied housing, and promote small business development, and access to fairly priced and appropriate financial services.  The Institute engages in applied research, policy analysis, technical assistance, coalition building, public education, program design, and evaluation to promote its

			goals. Its areas of expertise include: community reinvestment and economic development policies and practices, the financial and insurance services industries, the impact of high cost housing and consumer loans, community development financial institutions, and the influence of financial conditions on family well-being.
Consumer Jungle	<b>Young Adult Consumer Education Trust</b> www.consumerjungle.org	High School Students (students and teachers).	This interactive web-based program helps high schools students become savvy consumers. The free consumer education curricula is engaging and relevant – covering such topics as credit cards, transportation, living on your own, personal finances, telecommunications, and e-fraud. It was developed with input from students, teachers and parents. The interactive games and activities can be used at home or in the classroom.
YOUNG MONEY	<b>YOUNG MONEY</b> www.youngmoney.com	Young adults and high school students.	This website offers free timely advice and resources to teach money skills to young adults.  YOUNG MONEY® Classroom is an instructional resource that high school teachers can use to further learning opportunities in their classroom setting. In each issue, the teacher and students read—discuss and think about—money management, investing, careers, financial aid, entrepreneurship, technology, travel, and more. YOUNG MONEY magazine is delivered six times throughout the school year—September, October, December, February, April, and May. By participating in YOUNG MONEY Classroom, you will get each issue. A Classroom Set Subscription includes 20 copies of the magazine at a bulk discount rate of \$149.00 and includes tax & shipping. (\$9.95 each additional subscription). Classroom activities can be downloaded from the website for free, however. They are interactive, timely, and include an instructor guide as well as activity guide for the students. Several subjects to choose from.
<b>Austin, Texas Resources</b>			
Federal Deposit Insurance Corporation Money Smart	<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 Janice.Kinchion@ci.austin.tx.us	Adults and youth.	Provide homebuyer classes and money management classes using the Money Smart curriculum.
Federal Deposit Insurance Corporation Money Smart Curriculum	<b>AVANCE-Austin</b> Toni Aguirre 2800 S. I-H 35 , Suite 160 Austin, Texas 78704 (512) 326-9335	Adults and young adults with little to no banking experience (written at a sixth grade level).	AVANCE provides free financial literacy classes as a resource to the nine-month parenting classes they sponsor for low income families. Families are primarily Spanish speaking.

<p>Capital City African American Chamber of Commerce</p>	<p><b>Capital City African American Chamber of Commerce</b>  Dinita Caldwell  Training &amp; Outreach Manager  5407 North IH-35, Suite 304  Austin, TX 78723  T: (512) 459-1181 ext. 205  <a href="mailto:dcaldwell@capcitychamber.org">dcaldwell@capcitychamber.org</a></p>	<p>Adult entrepreneurs.</p>	<p>The chamber teams up with the City of Austin Small Business Development Program to conduct classes called Biz Aid. Dinita Caldwell from the chamber leads the classes. They range from business plans, marketing, cash flow management &amp; revenue forecasting – all classes range from intro, intermediate and advance. The classes are \$25 and the fee includes parking, class materials and light refreshments.</p>
<p>Money Smart Curriculum/Caritas of Austin Curriculum</p>	<p><b>Caritas of Austin</b>  Ángela-Jo Medina  Education Program Coordinator  611 Neches Street,  Austin, Texas 78701  (512) 479-4610</p>	<p>Caritas of Austin clients, Basic Needs Coalition Member clients. Adults and newly arrived documented refugees.</p>	<p><i>Smart Shopping:</i> Clients learn to compare prices, find the best bargain and get the most bang for their buck without blowing their budget.</p> <p><i>Money Management:</i> This 3-class series helps clients strengthen their money management skills. It covers the following: Assessing your Financial Plan; Management, Credit and Scams Class; Financial Institutions and Saving.</p> <p><i>Advanced Personal Finances (Spanish Only):</i> This Spanish-language class aims to assist Spanish-speaking clients in improving their money management abilities. It includes information on Assessing your Financial Situation, Savings, Managing and Maximizing your Savings, and Credit &amp; Loans. Evening: One time only Tuesday evening class.</p> <p><i>Refugee Orientation Financial Literacy Classes:</i> These classes, offered within the broader context of Refugee Orientation, focus on teaching refugee clients to administer their personal finances, establish budgets and save. It is designed to breed familiarity and understanding of the US Banking &amp; Credit System. This component also includes Consumer Protection &amp; US Tax System classes, which are facilitated by TRLA. All Refugee Orientation classes are facilitated in Spanish on an on-going basis and in other languages as needed.</p>
<p>CCCS</p>	<p><b>CCCS of Greater Dallas – Austin</b>  (866) 901-2227  (512) 447-0711  1106 Clayton Lane, Suite 490W  Austin, TX 78723</p> <p>(800) 783-5018  (512) 697-0875  4818 E. Ben White, Ste 101  Austin, TX 78741</p>	<p>Homebuyers.</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>Financial Literacy Coalition Central Texas (FLCCT), Inc.</p>	<p>www.cccs.net  <b>County Extension Agent – Family &amp; Consumer Sciences</b>  Jane Parker  1600 B. Smith Rd.  Austin, TX 78721  <a href="http://www.flcct.org">www.flcct.org</a>  <a href="mailto:jparker@ag.tamu.edu">jparker@ag.tamu.edu</a></p>	<p>Instructional volunteers recruited to teach financial literacy to community groups, youth groups and adult workplace groups.</p>	<p>FLCCT’s mission is to foster community prosperity by enhancing the knowledge and skills Central Texans need for improved financial decision-making.</p> <p>FLCCT conducts financial literacy classes through the community. A train-the-trainer approach is used by the coalition to involve volunteers in teaching these classes. The program focuses 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 that is mentioned below:</p> <p>Federal Deposit Insurance Corporation Money Smart Curriculum</p> <p>Ohio Extension Service  All My Money Curriculum</p> <p>National Endowment for Financial Education  High School Financial Planning Program</p> <p>Welcome to the Real World  Illinois Extension Service</p> <p>Consumer Action  Money Wise Curriculum</p>
<p>East Austin Economic Development Corporation</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>Homebuyers.</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>Frameworks Community Development Corporation</p>	<p><b>Frameworks CDC</b>  Joyce McDonald  Austin, TX  (512) 385-1500 xt 101  <a href="mailto:joyce@frameworks.org">joyce@frameworks.org</a></p>	<p>Homebuyers.</p>	<p>Homeownership counseling.</p>
<p>Greater TEXAS Federal/Aggieland Credit Union</p>	<p><b>Greater TEXAS Federal/Aggieland Credit Union</b>  Brandy Logan  Marketing Director  (512) 458-2558 ext 1158</p>	<p>Adults.</p>	<p>Offers BALANCE, a free financial fitness program of their own design. The program offers a toll-free hotline where consumers may call and get money management counseling, debt management advice, credit report review counseling, housing counseling, and identity theft solutions. Offered in English and Spanish.</p>

			The credit union will also do any type of financial seminar requested by community organizations or employer groups.
Guaranty Bank	<b>Guaranty Bank</b> Susan Riley 8333 Douglas Ave Dallas, TX 75225 (214) 360-4814	All ages.	Bank employees bring financial literacy programs to venues provided by organizations and to their constituents using Credit Smart from Freddie Mac.
Libertad Bank	<b>Libertad Bank</b> Banking Services – Javier Garcia Credit Building/Mortgage – Roman Van Hapsburg 512 East Riverside Drive, Ste 100 Austin, TX 78704 (512) 326-5404	Adults.	Bank employees visit non-profit organizations, employers, community centers, and festivals to distribute information and present financial literacy workshops. They use their own curriculum and provide this service for free.
Financial Fitness Training Program	<b>NeighborWorks America</b> <a href="http://www.nw.org">www.nw.org</a>  Taught locally through:  BCL of Texas 2212 S. Congress Ave. Austin, TX 78704 (512) 912-9884  Foundation Communities 3036 S. 1st St., Suite 200 Austin, TX 78704-6382 (512) 447-2026	Adults.	NeighborWorks® America, working with national partners, has developed a FREE“Financial Fitness” program to help individuals and families develop sound money management skills. More than 90 NeighborWorks organizations participate in the financial fitness program. The program topics include setting financial goals, managing assets and liabilities, and using financial institutions wisely.
<i>Starting Over!</i> Debtor Education Taught at the Travis County Extension Office on the 3 <sup>rd</sup> Wednesday of each month at 1:30 p.m.  <i>When Bad Things Happen to Your Good Name: What You Need to Know About Identity Theft</i>	Texas Cooperative Extension – Travis County Jane Parker 1600 B. Smith Rd. Austin, TX 78721 <a href="mailto:jparker@ag.tamu.edu">jparker@ag.tamu.edu</a>	Individuals who have filed for bankruptcy and are required to attend a debtor education course by an approved provider before debts can be discharged.  Adults.	<i>Starting Over</i> is a 2 ½ hour debtor education course including information on developing a budget, managing money, using credit wisely and other resources. Participants are provided with a certificate providing proof of attendance.  Participants will: o Understand what identity theft is and how it can happen o Know what to do to minimize the chance of becoming a victim of identity theft o Know what to do if they do become a victim of identity theft



<p><i>Beware or Be Taken! Series</i></p> <ul style="list-style-type: none"> <li>• Protecting Older Adults from Fraudulent Schemes</li> <li>• Protecting Yourself From Telemarketing Fraud</li> <li>• Protecting Yourself from Marketplace Fraud and Misrepresentation</li> </ul> <p><i>Credit Restoration: Repairing Your Credit Rating</i></p> <p><i>Wise Up! Women</i></p> <p><i>Family Financial Fitness Series</i></p>		<p>Family and community educators, older adults, caregivers of older adults, and other community groups.</p> <p>People interested in restoring their creditworthiness</p> <p>Wi\$e Up is a program designed for Generation X &amp; Y women.</p> <p>Families</p>	<p>Participants will have an increased understanding of the types of fraudulent schemes perpetrated against older adults and the possible ways of protecting themselves from being victims.</p> <p>Participants will learn about possibly fraudulent tactics used by telemarketers to encourage consumers to make purchases and gain sufficient knowledge to protect themselves from such schemes.</p> <p>Participants will gain a better understanding of how to protect themselves from fraud in the marketplace and how to resolve related consumer complaints.</p> <p>Participants will learn the steps to repair their credit rating and improve their creditworthiness.</p> <p>Can be taught face-to-face or online. The goal is to promote financial security and to encourage responsible saving habits for future retirement.</p> <p>Lesson topics include:</p> <p>Unit 1 <u>Basic Building Blocks of Successful Financial Management</u></p> <p>Unit 2 <u>Investing Basics</u></p> <p>Unit 3 <u>Finding Money to Invest</u></p> <p>Unit 4 <u>Ownership Investments</u></p> <p>Unit 5 <u>Fixed-Income Investing</u></p> <p>Unit 6 <u>Mutual Fund Investing</u></p> <p>Unit 7 <u>Tax-Deferred Investments</u></p> <p>Unit 8 <u>Investing with Small Dollar Amounts</u></p> <p>Unit 9 <u>Getting Help: Investing Resources</u></p> <p>Unit 10 <u>Selecting Your Team of Financial Professionals</u></p> <p>Unit 11 <u>Investment Fraud</u></p> <p>Handouts are in English and Spanish</p> <p>4-lesson series:</p> <ul style="list-style-type: none"> <li>• Setting a Budget</li> </ul>
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<p><i>Basic Investing Home Study Course</i></p>		<p>Individuals who:</p> <ul style="list-style-type: none"> <li>• Are a beginning investor</li> <li>• Want to know how to find money to invest</li> <li>• Want to learn more about making investing decisions</li> <li>• Want to achieve long range investment results</li> </ul>	<ul style="list-style-type: none"> <li>• How to stretch your family's budget</li> <li>• The importance of saving money</li> <li>• The value of paying creditors</li> </ul> <p>This 11-unit home study course was developed by the Cooperative Extension system for beginning investors with small dollar amounts to invest at any one time. It is designed for individuals who will be investing for the first time or selecting investment products, such as a stock index fund or unit investment trust that they have not purchased previously.</p> <p>The course units were developed in a logical order. "Basic" topics such as setting goals, investment terms (e.g., diversification, dollar-cost averaging, asset allocation), and finding money to invest lay a foundation to help readers understand how and why they're investing.</p> <p>After exploring "the basics," the course describes specific types of investments (e.g., stocks and bonds) in detail. You'll begin to understand their characteristics, how they are purchased, and what it costs to purchase each investment. There are also units that focus specifically on tax-advantaged investments and investments that can be purchased with \$1,000 or less.</p>
<p>Texas Legal Services Center</p>	<p><b>Texas Legal Services Center</b>  (800) 622-2520  Randal Chapman  Outreach Coordinator  815 Brazos Street, Ste 1100  Austin, TX 78701  (512) 477-6000 Ext. 101</p>	<p>Adults, including seniors.</p>	<p>Spanish and English language free legal assistance, including financial matters. Also counsels on Identity Theft issues.</p>
<p>Texas RioGrande Legal Aid, Inc. (TRLA)</p>	<p><b>Texas RioGrande Legal Aid, Inc.</b>  Tracey Whitley  Financial Literacy Project Manager  4920 N. I-H 35  Austin, Texas 78752  (512) 374-2762  <a href="http://www.trla.org">www.trla.org</a></p>	<p>Recent immigrants and poverty population throughout 68 county service area.</p>	<p>Free financial curriculum designed by TRLA. TRLA offers classes in schools and once per month at Caritas in Austin. Will work with others to bring classes to the target population, depending on location and availability of instructors.</p>
<p>Texas Taxpayer Assistance Project</p>	<p><b>Texas RioGrande Legal Aid, Inc.</b>  Linda Paulson  Enrolled Agent  4920 North IH 35</p>	<p>Persons for whom English is a second language.</p>	<p>Free training provided to low-income persons on their rights and responsibilities with respect to federal income tax. We speak to any groups interested in the topic, but with a focus on persons for whom English is a second language. Our sessions frequently take place where new immigrants may gather, including ESL classes,</p>

	Austin, TX 78751 (512) 374-2744 <a href="mailto:lpaulson@trla.org">lpaulson@trla.org</a> <a href="http://www.trla.org">www.trla.org</a>		citizenship classes, faith-based groups, farmworker centers, domestic violence shelters, public schools, and social service agencies. 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.
Washington Mutual	<b>Washington Mutual</b> michelle.miller@wamu.net (469) 556.9049	All ages.	Brings financial literacy to the Austin, Houston and San Antonio communities using their own literacy product in both English and Spanish (WaMoola for LIFE). Their employees are entitled to complete two CRA qualified events per year – per financial center in order to assist with achieving their goals and objectives. Also provides homebuyer education workshops.
Hands on Banking	<b>Wells Fargo</b>  Theresa Alvarez Community Development Officer Austin, TX (512) 794-2744  Laura Jaramillo Texas Manager (713) 319-1728	Hands on Banking targets from the 4 <sup>th</sup> and 5 <sup>th</sup> grade levels to Adult level. The program is designed for those with little to NO banking experience. The level is appropriate for each age group.	<i>Hands on Banking</i> is a curriculum to enhance banking skills and create positive banking relationships. The <i>Hands on Banking</i> curriculum may be used by organizations and the education system. <i>Hands on Banking</i> is an approved financial education package for delivery to high school students, as required by the new Texas legislature. The Community Development Officers (CDO) conduct free training to organizations or schools at NO cost. We not only provide the training but the CDO's and/or other Wells Fargo Team Members teach the program at NO cost. This service is provided with the hope that the teachings will make a difference in the individual's day to day lives and to meet the requirements of the Community Reinvestment Act. The program is divided into 4 age groups, 4 <sup>th</sup> -5 <sup>th</sup> Grade, 6 <sup>th</sup> -8 <sup>th</sup> grade, Young Adults and Adults. The topics vary from Budgeting, Protecting your Credit, Rebuilding your Credit, Saving for the Future and First Time Homebuyer Information. The curriculum is in both English and Spanish. The curriculum is both in CD version and directly from the internet, <a href="http://www.handsonbanking.org">www.handsonbanking.org</a> . The materials from the program can be printed and copied as needed for education purposes.
<b>Houston, Texas Resources</b>			
Acorn Housing	<b>Acorn Housing</b> 2600 South Loop West, Ste 270 Houston, TX 77054 (713) 863-9002 <a href="http://www.acornhousing.org">www.acornhousing.org</a>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish, Vietnamese.
Federal Deposit Insurance Corporation Money Smart Curriculum	<b>Alliance for Multicultural Community Services</b> Ferol Beer, IDA Program Coordinator Dere Je Woldegiorgise Asset Building Senior Coordinator Tiebe Menkir	English and Spanish speaking families, adults, refugees, and political asylee.	Free financial literacy classes provided using the Money Smart curriculum. Also provides homeownership counseling, Individual Development Accounts (requires financial literacy), and small business loans and/or technical assistance to small business owners.

	Acting Director 6440 Hillcroft, Ste 411 Houston, TX 77081 (713) 776-4700 <a href="http://www.allianceontheweb.org">www.allianceontheweb.org</a> <a href="mailto:ferol@allianceontheweb.org">ferol@allianceontheweb.org</a> <a href="mailto:derejew@allianceontheweb.org">derejew@allianceontheweb.org</a>		
Federal Deposit Insurance Corporation Money Smart Curriculum	<b>Almeda CDC</b> Patricia Preston Executive Director 5133 Almeda Genoa Road Houston, Texas 77081 (713) 991-0765	Adults and Children.	They bring financial literacy to the community using Money Smart. Focus is on helping children in all capacities and encouraging adults to become home owners.
Avenue Community Development Corporation	<b>Avenue Community Development Corporation</b> 2505 Washington Avenue, Ste 400 Houston, TX 77007 (713) 864-8099 <a href="http://www.avenuecdc.org">www.avenuecdc.org</a>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase using the "Realizing the American Dream Keys to Homeownership". Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish. Accepts referrals from PTO's, churches, civic clubs, the city, HUD and financial institutions.
Young Consumer Advocate Program	<b>Better Business Bureau Education</b> Lilly Cuff Project Coordinator Foundation 1333 West Loop South, Ste. 1200 Houston, Texas 77027 (713) 341-6144 <a href="mailto:lcuff@bbbhouston.org">lcuff@bbbhouston.org</a>	Youth aged 16 to 21, primarily high school.	The Young Consumer Advocate Program has been approved by the State Board of Education as a provider for instructional information in two areas: 1) understanding interest, avoiding and eliminating credit card debt; and, 2) bankruptcy.
Consumer 101	Lilly Cuff Project Coordinator 1333 West Loop South, Ste. 1200 Houston, Texas 77027 (713) 341-6144 <a href="mailto:lcuff@bbbhouston.org">lcuff@bbbhouston.org</a>	Adults.	Through a series of presentations individuals learn: a) how to avoid scams and fraudulent business practices; b) consumer rights and misconceptions; c) how to handle their debt; and d) the real cost of doing business through cash-advance loans or rent-to-own companies.
Silver Sleuth	Barbara Parrott McGinity, LMSW Program Director 1333 West Loop South, Ste. 1200 Houston, Texas 77027	Senior Citizens.	Educating older adults about schemes and scams targeting this vulnerable population and providing information on how to protect themselves and providing one-on-one assistance in resolving problems due to fraudulent business activities.

	(713) 341-6184 <a href="mailto:bmcginity@bbbhouston.org">bmcginity@bbbhouston.org</a>		All presentations are done on request from the general public, groups, non-profits who provide serves to target population, and any other interested groups.
Credit Smart Asian Guidebooks	<b>Boat People SOS, Inc. (BPSOS)</b> Trish Nguyen Branch Manager 11205 Bellaire Boulevard, Suite #B22 Houston, TX 77072 281-530-6888 <a href="http://www.bpsos.org">www.bpsos.org</a>	Vietnamese-Americans with no knowledge about homeownership issues	Free guidebooks to help Vietnamese individuals obtain much needed homes through education and assistance utilizing Freddie Mac's CreditSmart® Asian guidebooks, educational workshops and one-on-one assistance. The new guidebooks feature information on credit and homeownership and are designed specifically for the Asian American community. The Vietnamese language version was developed in association with BPSOS. CreditSmart Asian features three modules: <ul style="list-style-type: none"> <li>▪ The Importance of Good Credit — With this first guidebook, consumers learn the significance of establishing and maintaining a good credit history. Because many Asian Americans avoid debt by paying cash for all purchases, they think that no credit is good credit. This book underscores the importance of establishing a positive credit history to obtain better interest rates and loan options.</li> <li>▪ Steps to Homeownership — The second book in the series guides the consumer through the steps involved in the home buying process. Topics include how to select a real estate professional, seeking out a lender, how to determine a budget, finding the best type of mortgage loan, how to make an offer, and what to expect at settlement. If the consumer is already credit savvy, he or she may opt to start with this book.</li> <li>▪ Homeowner Benefits and Responsibilities — The final book provides tips on how to maintain and protect the home once homeownership is achieved, stressing the importance of this large financial investment. The guidebook provides invaluable tips on responsibilities of being a homeowner, such as property maintenance and repair, taxes and insurance needs, managing money as a homeowner and avoiding foreclosure.</li> </ul> <p><i>The guidebooks are available through all Boat People SOS offices nationwide. For a complete set of the CreditSmart Asian guidebooks, call Boat People SOS at (281) 530-6888, or visit <a href="http://www.freddiemac.com/creditsmart/creditsmart_asian.html">http://www.freddiemac.com/creditsmart/creditsmart_asian.html</a>.</i></p>
CCCS of the Gulf Coast	<b>CCCS of the Gulf Coast</b> (800) 308-2227 or (713) 923-2227  7915 FM 1960 West, Ste 240 Houston, TX 77070 <a href="mailto:Jeanine.lipka@moneymanagement.org">Jeanine.lipka@moneymanagement.org</a>  9009 West Loop South, Ste 700 Houston, TX 77070 <a href="mailto:Daniel.fenton@moneymanagement.org">Daniel.fenton@moneymanagement.org</a>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English. Uses the Money Management International curriculum.

	<p>11550 Fuqua, Ste 350 Houston, TX 77034 <a href="mailto:Jeanine.lipka@moneymanagement.org">Jeanine.lipka@moneymanagement.org</a></p> <p>12605 East Freeway, Ste 500 Houston, TX 77015 <a href="mailto:Tommye.white@moneymanagement.org">Tommye.white@moneymanagement.org</a></p> <p>1 Greenway Plaza, Ste 130 Houston, TX 77046 <a href="mailto:Jeanine.lipka@moneymanagement.org">Jeanine.lipka@moneymanagement.org</a></p> <p>4600 Highway 6 North, Ste 250 Houston, TX 77084 <a href="mailto:Jeanine.lipka@moneymanagement.org">Jeanine.lipka@moneymanagement.org</a></p> <p>1716 Mangum Houston, TX 77084 <a href="mailto:Tommye.white@moneymanagement.org">Tommye.white@moneymanagement.org</a></p>		
Center Point Energy	<p><b>Center Point Energy</b> Sandra Dodd Senior Marketing Consultant 1301 Travis Houston, Texas 77002 (713) 207-3560</p>	Homebuyers.	They provide presentations to adults on “What to Look for When Buying a Home.” For qualified low- to moderate-income home owners, they also provide an incentives program.
“Fundamentals of Good Credit” curriculum	<p><b>Credit Coalition</b> Sherrie Young Executive Director 3300 Lyons Ave. #203A Houston, TX 77020 (713) 224-8100 (866) 346-8100 toll-free</p>	Teens, Young Adults and Adults	Free financial and homebuyer education materials available to participants in the Credit Coalition’s six week, 15 hour, Financial and Homebuyer Education series, <i>Fundamentals of Good Credit</i> . Designed to empower consumers to enter or re-enter the financial mainstream to be able to make informed, reasonable and responsible decisions in regard to their financial and specific housing goals. The FOGC curriculum is divided into the following sections: Introduction to Personal Financial Management (Knowing Where Your Money Goes), Your Credit Report, Basic Banking, The Credit Process, You Are the Lender, Consumer Laws and Rights, Your Re-entry Into the Financial Mainstream (Your Spending Plan) and Homebuyers’ Training.
Financial Literacy DVD Series; “Nuestro Barrio”	<p><b>Countrywide Home Loans</b> Olga Garza V.P. Regional Multicultural Sales</p>	Adults with little to no financial/banking experience. Focused on Latino audience.	Olga Garza is a contact person who facilitates the presentation and discussion of a DVD series called “Nuestro Barrio” that uses a “novela” format to introduce financial literacy themes. This is offered for free.

<p>Sponsored by: Bank of Texas Mortgage Group and 2006 Reinvestment Association of North Carolina</p>	<p>Manager 1301 McKinney, Ste.3120 Houston, TX 77010 (713) 307-7300 Office (713) 922-5587 Cell <a href="mailto:Olga_garza@countrywide.com">Olga_garza@countrywide.com</a></p>		<p><u>More information on the DVDs:</u> Sponsored by: Bank of Texas Mortgage Group and the 2006 Community Reinvestment Association of North Carolina</p> <p>Name of DVD: “Nuestro Barrio”: Subtitles for both Spanish and English speakers The Complete First season, 3-Disc Set</p> <p>Using a novela –style storyline, the DVDs summarize financial themes: Manuel and Marisol Diaz are Latino immigrants who have it all: their own family restaurant, great marriage, beautiful home, two handsome sons, and a community of friends who look up to them for their financial savvy. There’s just one problem, Salvador, the vengeful owner of a local night club, wields an old secret that Manuel knows could destroy him. As the secret unfolds, it soon becomes clear that there is even more at stake than Manuel had feared. At the heart of all the twists and intrigues, you will discover the financial secrets that will help you realize your own dreams.</p>
<p>Matched IDA Savings Plans Financial Education and Homebuying Classes through Houston’s Credit Coalition</p>	<p><b>Covenant Community Capital</b> Stephan Fairfield 3300 Lyons, Ste. 203 Houston, TX 77020 (713) 223-1864 <a href="http://www.covenantcapital.org">http://www.covenantcapital.org</a></p>	<p>Low to moderate income adults with little to no banking experience. (Bilingual: English/Spanish)</p>	<p>Covenant Community Capital’s Smart-Savings Program is a special matched-savings account program designed to help low-to-moderate-income families and individuals in Houston establish a pattern of regular savings and, ultimately, purchase a "productive asset." A "productive asset" is something of value that is likely to return substantial long-term benefits to its owner - benefits like security, stability, and opportunities for more income.</p> <p>Smart-Savings participants may use their savings and match money towards any of three productive assets: a home, a small business, or a post-secondary education. Smart-Savings participants also receive financial-education classes and asset-specific counseling in conjunction with the savings match. Covenant’s financial education partner is the Credit Coalition, although they also work with numerous community partners to strengthen the financial knowledge of program participants.</p>
<p>FDIC Money Smart Curriculum  Primerica Financial Services</p>	<p><b>Dress for Success Houston</b> Chandra Brooks, Program Director 3915 Dacoma, Ste A Houston, TX 77092 (713) 957-3779 <a href="http://www.dressforsuccess.org">www.dressforsuccess.org</a> Chandra@dressforsuccess.org</p>	<p>Adult Women.</p>	<p>Financial literacy provided to women after they have become successfully employed through their in-house program. Financial literacy component offered by The Women’s Resource Group of Greater Houston using the FDIC Money Smart curriculum or Primerica using the Primerica Financial Services curriculum.</p>
<p>Dominion Community Development Corporation</p>	<p><b>Dominion Community Development Corporation</b></p>	<p>Homebuyers.</p>	<p>HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency</p>

	Daniel Williams Acting Director 1102 Pinemont Drive, Ste B Houston, TX 77018 (713) 957-2789		and default resolution counseling. Languages: English.
Equity National Mortgage, Inc.	<b>Equity National Mortgage, Inc.</b> Yashara Ramey Managing Partner 1310 Dorothy Street Houston, Texas 77008 713-802-0244	Homebuyers.	Pre- and post-purchase homebuyer education, as well as homebuyer and credit repair seminars. Also has mortgage foreclosure prevention counseling.
Federal Reserve Bank of Dallas, Houston Branch Building Wealth Curriculum, Eng & Sp	<b>Family Services of Greater Houston</b> Joshua Reynolds Manager, Program Development 3815 Montrose, Suite 200 Houston, TX 77006 (713) 802-7872 <a href="mailto:jreynolds@familyservices.org">jreynolds@familyservices.org</a> <a href="http://www.familyservices.org">www.familyservices.org</a>	Family Services' Case Management Clients: indigent, largely minority adults  Financial literacy has been provided to 284 individuals in the 7 months that the module has been offered as part of case management services for families and for seniors.	No-cost training curriculum. A personal finance education resource for schools, nonprofit community organizations, financial services providers and consumers to help young people, adult consumers, families and others develop a plan for building personal wealth. Presents an overview of personal wealth-building strategies that includes setting financial goals, budgeting, saving and investing, managing debt, and understanding credit reports and credit scores.
Fifth Ward Community Development Corporation	<b>Fifth Ward Community Development Corporation</b> 4300 Lyons Avenue, Ste 300 Houston, TX 77226 (713) 674-0175 <a href="http://www.fifthwardcrc.org">www.fifthwardcrc.org</a>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English.
Forest Lawn Community Development Corporation	<b>Forest Lawn Community Development Corporation</b> Wanda Samples 8101 Wileyvale Street Houston, Texas 77016 713-631-0976	Homebuyers.	Offers homebuyer education.
Greater TEXAS Federal/Aggieland Credit Union	<b>Greater TEXAS Federal/Aggieland Credit Union</b> Brandy Logan Marketing Director (512) 458-2558 ext 1158	Adults.	Offers BALANCE, a free financial fitness program of their own design. The program offers a toll-free hotline where consumers may call and get money management counseling, debt management advice, credit report review counseling, housing counseling, and identity theft solutions. Offered in English and Spanish.  The credit union will also do any type of financial seminar requested by community



			organizations or employer groups.
Guaranty Bank	<b>Guaranty Bank</b> Claudia Sanchez Community Development Specialist (281) 587-6351 Claudia.sanchez@guarantybank.com	All ages.	Bank employees bring financial literacy programs to venues provided by organizations and to their constituents using Credit Smart from Freddie Mac.
Gulf Coast Community Services Association	<b>Gulf Coast Community Services Association</b> 5000 Gulf Freeway, Bldg 1 Houston, TX 77023 (713) 393-4787 <a href="http://www.gccsa.org">www.gccsa.org</a>  Housing: Steven Marshall (713) 393-4712  Community Learning: Maria Campos (713) 393-4735  IDA: Norma Moreno (713) 393-4715  Youth Services: Jeff Wallace (713) 393-4787	Homebuyers and income-eligible individuals and families in Harris County.	HUD approved Housing Counseling Agency. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish.  Through the Community Learning Program, ESL, GED and other adult education is provided. As a part of many of these classes, financial education is introduced using the FDIC Money Smart curriculum.  The financial services department offers an Individual Development Account Program (IDA), which requires money management training using the FDIC Money Smart curriculum. Business development workshops are provided for those saving to start a business.  The Youth Service EYES Program provides services to youth at select schools. The program includes summer career development, a youth savings incentive program, interactive field trips and wealth-building workshops.
Harris County Housing Resource Center	<b>Harris County Housing Resource Center</b> <a href="http://www.hrc.hctx.net/">www.hrc.hctx.net/</a> (713) 578-2055	Homebuyers.	HRC is a service of the Harris County Community and Economic Development Department. Here you will find information on affordable housing and community resources collected from all over Harris County, TX. The HRC offers recorded information for housing and emergency assistance in English and Spanish, and is available 24 hours a day, 7 days a week by calling (713) 578-2055. On the website, there are pages of information and links to resources that can be downloaded and printed in many languages. Information is updated regularly.  Homebuyer education is offered March through September of each year through Houston area HUD certified providers.
Holmes Community Development Corporation	<b>Holmes Community Development Corporation</b> Mable Carter Executive Director 8310 Southview Street	Homebuyers.	Offers homebuyer education seminars.

	Houston, Texas 77051 (713) 731-9116		
Home Sweet Home Community Redevelopment Corporation	<b>Home Sweet Home Community Redevelopment Corporation</b> 4605 Wilmington Houston, TX 77051 Demetria Reed <a href="mailto:hshcrhomes@sbcglobal.net">hshcrhomes@sbcglobal.net</a> <a href="http://www.hshcrhomesandssccyc.org/">www.hshcrhomesandssccyc.org/</a>	Adults.	Free money management and foreclosure prevention workshops at the Sunnyside Multi-purpose Center, Houston, TX. Once per month. Schedules available on website.  Classes for children are also provided, but not on a regular schedule. Check the website for details.
Houston Area Urban League	<b>Houston Area Urban League</b> 1301 Texas Avenue Houston, TX 77002 (713) 393-8729 <a href="http://www.haul.org">www.haul.org</a> jfair-payton@haul.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English.
B.A.S.E. Training Curriculum	<b>Houston Area Urban League, Inc.</b> Tracey Hawthorne Director of Economic Development 1301 Texas Avenue Houston, Texas 77002 <a href="http://www.haul.org">www.haul.org</a>	New and Existing Business owners who have not received formal business development training	Over the past two years we have worked diligently to create relationships and reach further into our community to provide training through partnerships and other non-profits and professional organizations.  Many small business owners have participated in networking events and training workshops provided by our community partners throughout 2004. Additionally, we provide technical assistance to new and existing businesses. What do we mean by technical assistance? This is the process of engaging entrepreneurs in one-on-one counseling to resolve financial, marketing and other assistance they may need. By working with other community based organizations, economic development corporations and government agencies we are able to reach a larger segment of professionals who have the expertise to reduce the challenges many small business owners face.  This very successful intensive training provides an intimate training session for a select group of business owners. Each workshop involves professionals who are tops in their field to assist in the areas of Business Plan development, Marketing, Start-Up Assistance, Financial Planning, Cash Flow, Bidding, Presentation Skills, Etiquette and more. The classes are held every Tuesday and Thursday evening for 8 weeks and ends with a graduation ceremony.  Partnerships provide us an unlimited amount of training resources. This program is free to the community.
Houston Area Urban League Young	<b>Houston Area Urban League Young</b>	The Houston Area Urban League	The Young Professionals are committed to supporting the objectives of the Urban

Professionals	<b>Professionals</b> Bryce Kennard, President 1301 Texas Avenue Houston, TX 77002 (713) 870-9204 <a href="http://www.haul.org/yp">www.haul.org/yp</a>	Young Professionals diverse group of professionals is our greatest asset. Our multi-faceted, growing membership is comprised primarily of young professionals in the age range of 25 – 40 that represent various industries and professions throughout Houston.	League as it endeavors to improve the quality of life for people of color through economic and political awareness, community development and real world education. As an auxiliary of the Houston Area Urban League, we engage young men and women in the movement towards the achievement of professional development, social and economic equality, and community service. Through the hosting of public forums, presentations from guest speakers from Houston's professional arenas, developmental seminars and outreach efforts benefiting adults and youth, HAULYP seeks to cultivate its membership by helping them grow participants professionally as well as civically.  The Professional Development/Committee plans programs and brings speakers designed to enhance HAULYP professional knowledge and development. Topics include (but are not limited to): * Financial planning *Business entrepreneurship * Career building skills & job fair information * Political awareness/activism.
Various Curricula	<b>The Houston READ Commission</b> Tracy Baskin, Executive Director 5400 Griggs Road Houston, TX 77021 (713) 640-8201 <a href="http://www.houread.org">www.houread.org</a>	High school students, English and Spanish speaking families, and seniors.	Financial and other literacy services using a variety of curriculum. Workshops are conducted at the Palm Center, Sharpstown, and San Jose Learning Centers as well as 150 plus sites throughout Houston.
Houston Volunteer Lawyers Program's Low Income Taxpayer Clinic	<b>Houston Volunteer Lawyers Program</b> Greg Cain, Director 712 Main Street, Suite 2700 Houston, TX 77002 (713) 228-0732	Low income taxpayers (at or below 250% of poverty level) in controversy dispute with IRS regarding tax filings at the examination, collection, or appeals level.	We are partially funded by the IRS and have a mission of referring taxpayers to a local attorney for free representation in certain tax matters. We assist qualified taxpayers who need help with tax problems, including documenting claimed benefits (such as the Earned Income Tax Credit), seeking relief from joint liability (innocent spouse relief), or choosing from available options for paying back taxes (installment agreements, offers in compromise, or non-collectible status).
FDIC Money Smart Curriculum	<b>Inwood North Community Outreach</b> James West, Executive Director 5400 West Mt. Houston Houston, TX 77088 (281) 931-1650 <a href="http://www.incopcdc.org">www.incopcdc.org</a> james.west6191@sbcglobal.net	English and Spanish speaking families.	Financial literacy provided using the Money Smart curriculum at their location.
Latino Learning Center	<b>Latino Learning Center</b> 3522 Polk Street Houston, TX 77003 (713) 223-1391 <a href="http://www.latinolearningcenter.org">www.latinolearningcenter.org</a> llc_org@hotmail.com	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Languages: Spanish.

Literacy Advance of Houston	<b>Literacy Advance of Houston</b> Jane Holston, Executive Director 2424 Wilcrest, Ste 120 Houston, TX 77042 (713) 266-8777 <a href="http://www.literacyadvance.org">www.literacyadvance.org</a> jane.holston@literacyadvance.org	English and Spanish speaking families, adults, and seniors.	Financial literacy provided at their location and various sites in the community.
Memorial Assistance Ministries	<b>Memorial Assistance Ministries</b> Martha Macris, Executive Director 1625 Blalock Road Houston, TX 77080 (713) 468-4516 xt 108 <a href="http://www.maministries.org">www.maministries.org</a> mmacris@maministries.org	Spanish speaking families and adults.	Financial literacy provided using in-house created curriculum. Classes held on site and at local churches.
Money Management International, Inc.	<b>Money Management International, Inc.</b> 9009 West Loop South, Ste 700 Houston, TX 77096 (888) 845-5669 Daniel.fenton@moneymanagement.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish.
Museum of Cultural Arts	<b>Museum of Cultural Arts</b> Reginald Adams, Executive Director 908 Wood Street, Ste 150 Houston, TX 77002 (713) 224-2787 <a href="http://www.mocah.org">www.mocah.org</a> Reginald@mocah.org	Elementary, middle and high school students.	Combines art, banking and entrepreneurship to teach students to connect the business aspect of society with artistic impression. Services are provided in various sites, such as schools and community centers.
Neighborhood Centers, Inc.	<b>Neighborhood Centers, Inc.</b> 4500 Bissonnet Bellaire, TX 77401 (713) 669-5221 www.neighborhood-centers.org	Youth, middle and high school students, English and Spanish speaking families, adults, and seniors.	Financial literacy provided by banks and credit unions. Presented on-site at one of various Neighborhood Centers in Houston and surrounding cities.
Money Management International - Understanding Money and Credit  Federal Reserve Bank of Dallas- Building Wealth, A Beginner's Guide to Securing Your Financial Future  Federal Deposit Insurance Corporation-	<b>Neighborhood Recovery Community Development Corporation</b> Yvonne Green Asset Builder Counselor/LISC AmeriCorps Member 5445 Almeda Road, Ste 505 Houston, TX 77004 (713) 520-5232	Adults of all ages with a broad range of banking experiences (from no experience to moderate) and that are mostly first time homebuyers.	Free <i>MoneyHealth &amp; Health Workshop</i> includes free one-on-one counseling. Free training curriculum to help individuals inside and outside of the financial mainstream enhance their money skills, create positive banking relationships and understand the importance of saving and managing money. The curriculum includes the following: <i>Assess Your Financial Situation</i> , self-assessment of financial situation and taking control of your finances including knowing what you own (assets) and owe (liabilities); <i>Set Financial Goals</i> , develop financial goals both short and long term. <i>Create A Budget</i> , reaching your goals by recording and tracking your income and

<p>Money Smart Curriculum</p> <p>Money Management International – Your Credit</p> <p>NeighborWorks America-Realizing the American Dream</p> <p>U.S. Department of Housing and Urban Development-The Homebuyer Education and Learning Program Guide</p>	<p><a href="http://www.nrcdc.org">www.nrcdc.org</a></p>		<p>expenses while being organized; <i>Use Credit Wisely</i>, credit management; <i>Commit To A Savings Plan</i>, money management and savings; <i>Overview of Credit Reporting</i>, history of credit bureaus; <i>What is a Credit Report</i>, what’s included in a credit report; <i>How to Obtain A Credit Report</i>, accessing a credit report; <i>Credit Scoring</i>, what makes up a credit score, how to review and dispute your credit report for errors; <i>Identify Fraud</i>, understanding identity theft.</p> <p><b>\$25</b>/per family for 8-hour workshop; <b>Free one-on-one counseling</b>. Training to help individuals/families understand the home mortgage process counseling them to become qualified for purchasing a home; helping them with budget and financial understanding as well as helping them to learn minor home maintenance and repair. NeighborWorks curriculum include: <i>Are You Ready to Buy a Home</i>, an overview of the homebuying process; <i>Managing Your Money</i>, managing your personal finances to achieve financial security; <i>Understanding Credit</i>, using credit wisely, strategies to build a better credit record and slash your debts; <i>Getting a Mortgage Loan</i>, steps involved in obtaining a mortgage loan; <i>Shopping for a Home</i>, detail steps in the homebuying process and understanding the team of professionals; <i>Keeping Your Home &amp; Managing Your Finances</i>, taking care of your home and finances.</p>
<p>Financial Homeownership Education Financial Counseling for Mortgage Lending</p>	<p><b>New Vision Houston Alliance</b> Joe An Green-Sheppard Certified Housing Counselor PO Box 263371 Houston TX 77207 (281) 546-6844 Efax: 1 (866) 802-0495 <a href="mailto:joeann@newvisionha.org">joeann@newvisionha.org</a> <a href="http://www.newvisionha.org">www.newvisionha.org</a></p>	<p>Families who are 60% to 80% of medium income (qualify for city or state down payment assistance).</p>	<p>Assists families in preparing for the financial responsibility of a mortgage. If a credit report has not been obtained, there is a \$15 charge for the credit report. Counseling services are fee. Each family is assessed and a personal action plan is established. The curriculum used includes a 10 step process that covers the entire homeownership process with a special emphasis on budget and credit. Counseling is one-on-one.</p>
<p>NID-HCA Cooksey</p>	<p><b>NID-HCA Cooksey</b> 4018 Charles Street Houston, TX 77004 (713) 987-7003 <a href="http://www.nidonline.org">www.nidonline.org</a> acooksey67@aol.com</p>	<p>Homebuyers.</p>	<p>HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English.</p>
<p>NID-HCA Dightman</p>	<p><b>NID-HCA Dightman</b> 7220 Homestead Road Houston, TX 77028 (713) 635-6941 <a href="http://www.nidonline.org">www.nidonline.org</a> mdightman@hotmail.com</p>	<p>Homebuyers.</p>	<p>HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English.</p>
<p>NID-HCA Frye</p>	<p><b>NID-HCA Frye</b></p>	<p>Homebuyers.</p>	<p>HUD approved Housing Counseling Agency. Provides homebuyer counseling for</p>

	2208 Blodgett Street Houston, TX 77004 (713) 521-3502 <a href="http://www.nidonline.org">www.nidonline.org</a> Sheila@fryehoc.com		equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish.
National Endowment for Financial Education (NEFE) and Junior Achievement	<b>People's Trust Federal Credit Union</b> Linda Birt (713) 428-3255 Linda.Birt@peoplestrustfcu.org	All ages.	Bank employees bring NEFE, Junior Achievement and variations of these two programs to schools, churches, employers, and non-profit groups.
Prepared 4 Life	<b>Prepared 4 Life</b> Debbie Dalton, VP Resource Development 1800 West Loop South, Ste 1875 Houston, TX 77027 (713) 626-5511 <a href="http://www.prepared4life.org">www.prepared4life.org</a> ddalton@prepared4life.org	Middle school students.	Provides financial literacy in middle schools using their own curriculum. Also offers curriculum on life skills, how to own and operate a business, and entrepreneurship.
Primerica Financial Services	<b>Primerica Financial Services</b> Donald Thibodeaux, District Leader P.O. Box 301178 Houston, TX 77230 (713)269-9277 fls90@primerica.com <a href="http://www.primerica.com/dthibodeauxjr">www.primerica.com/dthibodeauxjr</a>	Adults and young adults with low to moderate financial literacy	Free one-on-one or group instruction educating consumers on income protection, debt elimination, and investing for the future. All are given the opportunity to have a free Financial Needs Analysis (\$300 - \$500 value) performed. Once consumers understand how money works through a proper education, they can then make wiser financial decisions. We practice education first, coupled with Top Tier Solutions to common financial challenges, as well as an opportunity for untrained consumers to earn extra income by sharing their newly learned principles with others.
Re-Ward Third Ward, Inc.	<b>Re-Ward Third Ward, Inc.</b> 3202 Trulley Avenue Houston, TX 77004 (713) 651-8050 Reward3rdward@sbcglobal.net	Homebuyers.	HUD approved Housing Counseling Agency. Provides pre-purchase homebuyer education and counseling. Also provides mortgage delinquency and default resolution counseling. Languages: English.
Skills 4 Living	<b>Skills 4 Living</b> Lorraine Decker, President 7660 Woodway, Ste 599 Houston, TX 77063 (713) 782-9974 <a href="http://www.Skills4Living.org">www.Skills4Living.org</a> loraine@Skills4Living.org	Low-income working families in Houston. Mostly single mothers. Also middle and high school students.	Skills 4 Living programs are designed to ensure that low income, working Houston families receive thorough training in financial literacy, asset building, and college and career development programs. Skills 4 Living provides these five programs free of charge to qualified families: <ul style="list-style-type: none"> <li>• <i>20-20 Power Workshops</i> are intensive, free, weekly 2-hour workshops in English and Spanish combined with mentoring from professionals. Families set goals and their achievements are benchmarked by the mentors. The primary objective is to increase the family income and net worth each by 20% in a 9 month period. The classes include career planning and financial</li> </ul>

			<p>training.</p> <ul style="list-style-type: none"> <li>• <i>ACE</i> (Adult Computer Education) is a supplementary program that teaches families basic computer use as well as Microsoft Word and Excel proficiency. <i>ACE</i> is offered only to families enrolled in our 20-20 Power Workshops.</li> <li>• <i>SOAR</i> (Summer of Awesome Reading) and <i>STAR</i> (Success Through Active Reading) are reading comprehension programs for 4th through 8th grade students. <i>SOAR</i> is a 3 week program offered during the summer. <i>STAR</i> is offered during the 20-20 Power Workshops.</li> <li>• <i>Real Life</i> is a 28-hour financial literacy and career/college planning curriculum which incorporates an exciting reality game to help low income high school and college students spend time in their future to realize the importance of making the right decisions today to achieve their goals.</li> <li>• <i>Neighbor For Neighbor</i> reduces family expenses and builds community relations by families trading skills and talents with one another through a community "time bank."</li> </ul> <p>All the programs work together to educate and encourage participants to accept personal responsibility for their future. With this intense, personal guidance, families are getting better jobs with benefits, completing high school and college and saving money for their future. They are also learning the financial planning concepts to ultimately become financially independent.</p>
Junior Achievement and NEFE	<b>Smart Financial Credit Union</b> 1businessdevelopment@smartcu.org	Adults and children.	Uses the JA and NEFE curriculum to bring a full menu of financial education classes to high schools, middle schools, employers, community based organizations, colleges and universities in the counties of Harris, Fort Bend and Montgomery. They provide this service free of charge to those organizations with a desire to bring this outreach to the community. For scheduling classes, please send an e-mail to the email address provided.
Southeast Texas Housing Finance Corporation	<b>Southeast Texas Housing Finance Corporation</b> Benny Rodriguez Development Director 11111 South Sam Houston Houston, Texas 77089	Homebuyers.	Provides first-time homebuyer education classes in Fort Bend County and Pasadena.
Neighborworks America curriculum	<b>Tejano Center for Community Concerns</b> 6901 Brownwood Houston, TX 77020 (713) 673-1080	Homebuyers.	HUD approved Housing Counseling Agency and Neighborworks America organization. Provides homebuyer education and counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish.

	<a href="http://www.tccc-ryss.org">www.tccc-ryss.org</a> tejanocenter@sbcglobal.net		Offers an adult GED program with a financial literacy component.
Urban Business Initiative	<b>Urban Business Initiative</b> Esmerelda Valague, Executive Director 5330 Griggs Road Houston, TX 77021 (713) 845-2472 <a href="http://www.urbanbusiness.org">www.urbanbusiness.org</a> director@urbanbusiness.org	English and Spanish speaking families, adults, seniors, and disabled adults.	Provides financial literacy using own curriculum and technical assistance to small business owners. Services are provided on-site and at various locations throughout Houston.
Federal Deposit Insurance Corporation Money Smart Curriculum	<b>Washington Mutual</b>  1. Alex Salinas 3000 Woodridge Dr Houston, TX 77087 (713) 644 2791 Alex.Zalinas@wamu.net  2. Adrienne Medina 2929 Shaver Rd & Spencer Pasadena, TX (832) 386-0440  3. Rosie Adame 2909 Shaver Pasadena, TX 77505 (832) 386-0440	Adults and young adults with little to no banking experience	They provide free, bilingual (English/Spanish) training in the Money Smart Curriculum.
Washington Mutual	<b>Washington Mutual</b> michelle.miller@wamu.net (469) 556.9049	All ages.	Brings financial literacy to the Austin, Houston and San Antonio communities using their own literacy product in both English and Spanish (WaMoola for LIFE). Their employees are entitled to complete two CRA qualified events per year – per financial center in order to assist with achieving their goals and objectives. Also provides homebuyer education workshops.
Federal Deposit Insurance Corporation Money Smart Curriculum	<b>Wells Fargo</b> Laura R. Jaramillo 1000 Louisiana St., Suite 1030 Houston, TX 77002 (713) 319 1728	Adults with little to no banking experience.	They provide free, bilingual (English/Spanish) training in the Money Smart Curriculum.
Hands on Banking	<b>Wells Fargo</b>  Janet Gonzales	Hands on Banking targets from the 4 <sup>th</sup> and 5 <sup>th</sup> grade levels to Adult level. The program is designed for those	<i>Hands on Banking</i> is a curriculum to enhance banking skills and create positive banking relationships. The <i>Hands on Banking</i> curriculum may be used by organizations and the education system. <i>Hands on Banking</i> is an approved financial



	<p>Community Development Officer Houston, TX (713) 319-1730</p> <p>Laura Jaramillo Texas Manager Houston, TX (713) 319-1728</p>	with little to NO banking experience. The level is appropriate for each age group.	education package for delivery to high school students, as required by the new Texas legislature. The Community Development Officers (CDO) conduct free training to organizations or schools at NO cost. We not only provide the training but the CDO's and/or other Wells Fargo Team Members go out to teach the program at NO cost. This service is provided with the hope that the teachings will make a difference in the individual's day to day lives and to meet the requirements of the Community Reinvestment Act. The program is divided into 4 age groups, 4 <sup>th</sup> -5 <sup>th</sup> Grade, 6 <sup>th</sup> -8 <sup>th</sup> grade, Young Adults and Adults. The topics vary from Budgeting, Protecting your Credit, Rebuilding your Credit, Saving for the Future and First Time Homebuyer Information. The curriculum is in both English and Spanish. The curriculum is both in CD version and directly from the internet, <a href="http://www.handsonbanking.org">www.handsonbanking.org</a> . The materials from the program can be printed and copied as needed for education purposes.
The Women's Home	<p><b>The Women's Home</b> Paula Paust, Executive Director 607 Westheimer Houston, TX 77006 (713) 521-3150 <a href="http://www.tehwomenshome.org">www.tehwomenshome.org</a> ppaust@thewomenshome.org</p>	Adult women.	Volunteers provide financial literacy at The Women's Home using various curricula. The Women's Home also has four transitional housing units where literacy training occurs.
Federal Deposit Insurance Corporation Money Smart Curriculum	<p><b>Women's Resource Center of Greater Houston</b> Lynne Quinn 2200 Post Oak Blvd., Suite 50 Houston, TX 77056 (713) 667-4493</p>	Adults with little to no banking experience.	They provide free, bilingual (English/Spanish) training. Their instructors are professionals who volunteer their time to teach the curriculum. Your organization provides the audience and the venue, and their volunteers will provide instruction and materials.
<b>San Antonio, Texas Resources</b>			
Acorn Housing	<p><b>Acorn Housing</b> 2300 West Commerce Street, Ste 104 San Antonio, TX 78207 (210) 432-4663 <a href="http://www.acornhousing.org">www.acornhousing.org</a></p>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement, and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish.
Financial Literacy Program	<p><b>Antioch Community Transformation Network</b> Carol Heat 210-1 South Grimes Street, Ste 109 San Antonio, TX 78203</p>	Adults.	Provide adult literacy, parenting classes and housing counseling.
Army Community Service	<p><b>Army Community Service</b> Consumer Affairs &amp; Financial Assistance</p>	Adults.	Provide classes on personal financial planning and money management.

	Lydia Rodriguez 2010 Stanley Road, Ste 95 Fort Sam Houston, Tx 78234 (210) 221-9171		
Avenida Guadalupe Association	<b>Avenida Guadalupe Association</b> 1313 Guadalupe Street, Ste 100 San Antonio, TX 78207 (210) 223-3151 <a href="http://www.avenidaguadalupe.org">www.avenidaguadalupe.org</a>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish.
CCCS of Greater San Antonio	<b>CCCS of Greater San Antonio</b> (800) 410-2227 (210) 979-4300 <a href="mailto:dsurratt@cccssa.org">dsurratt@cccssa.org</a> <a href="http://www.cccssa.org">www.cccssa.org</a>  6851 Citizens Parkway, Ste 100 San Antonio, TX 78229  Southwest San Antonio Office Air Force Federal Credit Union 151 Valley Hi Drive San Antonio, TX 78221  Southside San Antonio Office Bank of America Building 111 Rayburn San Antonio, TX 78221	Homebuyers.	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. Languages: English and Spanish.
City of San Antonio Housing and Neighborhood Services Department	<b>City of San Antonio Housing and Neighborhood Services Department</b> 1400 South Flores San Antonio, TX 78204 (210) 207-5400 <a href="http://www.sanantonio.gov/nad">www.sanantonio.gov/nad</a> <a href="mailto:davidgarza@sanantonio.gov">davidgarza@sanantonio.gov</a>	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer pre-purchase education. Languages: English.
City of San Antonio Community Initiatives Department	<b>City of San Antonio Community Initiatives Department</b> 1325 North Flores, Ste 114 PO Box 839966 San Antonio, TX 78205	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and mortgage delinquency and default resolution counseling. Languages: English and Spanish.

	(210) 207-8221 <a href="http://www.sanantonio.gov/communit/cad">www.sanantonio.gov/communit/cad</a> mgoeken@sanantonio.gov		
Col. Victor J. Ferrari Community Family Resource and Learning Center	<b>Col. Victor J. Ferrari Community Family Resource and Learning Center</b> John Taylor 107 West Rampart San Antonio, TX (210) 207-7650	Adults.	Provide classes on money management and credit.
Greater TEXAS Federal/Aggieland Credit Union	<b>Greater TEXAS Federal/Aggieland Credit Union</b> Brandy Logan Marketing Director (512) 458-2558 ext 1158	Adults.	Offers BALANCE, a free financial fitness program of their own design. The program offers a toll-free hotline where consumers may call and get money management counseling, debt management advice, credit report review counseling, housing counseling, and identity theft solutions. Offered in English and Spanish. To be a member, an individual has to work for one of a their select employer groups.  The credit union will also do any type of financial seminar requested by community organizations or employer groups.
Guaranty Bank	<b>Guaranty Bank</b> Claudia Sanchez Community Development Specialist (281) 587-6351 Claudia.sanchez@guarantybank.com	All ages.	Bank employees bring financial literacy programs to venues provided by organizations and to their constituents using Credit Smart from Freddie Mac.
Neighborhood Housing Services of San Antonio	<b>Neighborhood Housing Services of San Antonio</b> 851 Steves Avenue PO Box 10339 San Antonio, TX 78210 (210) 533-6673 www.nhsfosa.org lhall@nhs-satx.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. Languages: English and Spanish.
San Antonio Alternative Housing Corporation	<b>San Antonio Alternative Housing Corporation</b> 1215 South Trinity San Antonio, TX 78207 (210) 224-2349 betsys@saahc.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish.
San Antonio Housing Trust Foundation	<b>San Antonio Housing Trust Foundation</b> 2515 Blanco Road	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. Languages: English and

	PO Box 15915 San Antonio, TX 78212 (210) 735-2772 <a href="http://www.sahousingtrust.org">www.sahousingtrust.org</a> celinag@sahousingtrust.org		Spanish.
Unitarian Universalist Housing Assistance Corporation	<b>Unitarian Universalist Housing Assistance Corporation</b> 221 West Poplar San Antonio, TX 78212 (210) 731-8203 <a href="http://www.uuhac.org">www.uuhac.org</a> glewis@uuhac.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. Languages: English and Spanish.
Washington Mutual	<b>Washington Mutual</b> michelle.miller@wamu.net (469) 556.9049	All ages.	Brings financial literacy to the Austin, Houston and San Antonio communities using their own literacy product in both English and Spanish (WaMoola for LIFE). Their employees are entitled to complete two CRA qualified events per year – per financial center in order to assist with achieving their goals and objectives. Also provides homebuyer education workshops.
Hands on Banking	<b>Wells Fargo</b>  Jennifer Moriarty Community Development Officer San Antonio, TX (210) 856-5133.  Laura Jaramillo Texas Manager (713) 319-1728	Hands on Banking targets from the 4 <sup>th</sup> and 5 <sup>th</sup> grade levels to Adult level. The program is designed for those with little to NO banking experience. The level is appropriate for each age group.	<i>Hands on Banking</i> is a free curriculum to enhance banking skills and create positive banking relationships. The <i>Hands on Banking</i> curriculum may be used by organizations and the education system. <i>Hands on Banking</i> is an approved financial education package for delivery to high school students, as required by the new Texas legislature. The Community Development Officers (CDO) conduct free training to organizations or schools at NO cost. We not only provide the training but the CDO's and/or other Wells Fargo Team Members teach the program at NO cost. This service is provided with the hope that the teachings will make a difference in the individual's day to day lives and to meet the requirements of the Community Reinvestment Act. The program is divided into 4 age groups, 4 <sup>th</sup> -5 <sup>th</sup> Grade, 6 <sup>th</sup> -8 <sup>th</sup> grade, Young Adults and Adults. The topics vary from Budgeting, Protecting your Credit, Rebuilding your Credit, Saving for the Future and First time Homebuyer Information. The curriculum is in both English and Spanish. The curriculum is both in CD version and directly from the internet, <a href="http://www.handsonbanking.org">www.handsonbanking.org</a> . The materials from the program can be printed and copied as needed for education purposes.