

Financial Empowerment Curriculum

Moving Ahead Through Financial Management



Resources



RESOURCES

Included in this list of resources is contact information and an overview of a number of organizations and programs that are able to support you in a variety of areas. These resources are divided between the following five categories: Core Resources, Domestic Abuse Resources, State-Specific Resources, Financial Resources and Book Resources.

CORE RESOURCES

National Domestic Violence Hotline

(800) 799-7233 or (800) 787-3224 (TTY)

www.ndvh.org

The National Domestic Violence Hotline services include:

- Crisis intervention, safety planning, information about domestic violence and referrals to local service providers;
- Direct connection to domestic violence resources available in the caller's area provided by a hotline advocate;
- Assistance in both English and Spanish with hotline advocates also having access to more than 140 different languages through interpreter services.

National Network to End Domestic Violence (NNEDV)

660 Pennsylvania Ave. SE, Suite 303

Washington, DC 20003

(202) 543-5566

(202) 543-5626 - Fax

Web <http://www.nnedv.org>

NNEDV is a 501 (c)(3) tax-exempt social change organization representing state domestic violence coalitions. The NNEDV Fund is dedicated to creating a social, political, and economic environment in which violence against women no longer exists.

National Resource Center on Domestic Violence

(800) 537-2238

<http://www.nrcdv.org>

The National Resource Center on Domestic Violence is operated by the Pennsylvania Coalition Against Domestic Violence and provides information and resources, policy development, and technical assistance designed to enhance community response to and prevention of domestic violence

DOMESTIC ABUSE RESOURCES

Abused Deaf Women's Advocacy Services (ADWAS)

4738 11th Ave., NE
Seattle, WA 98105
(206) 726-0093 (TTY)
(206) 726-0017 - Fax

ADWAS has advocates on staff to assist people who are victims of domestic violence and/or sexual assault and need help. Services are free of charge and available to people who are deaf, deaf-blind or hard of hearing.

E-mail: adwas@adwas.org
<http://www.adwas.org/>

Alianza (National Latino Alliance for the Elimination of Domestic Violence)

P.O. Box 672, Triborough Station
New York, NY 10035
(646) 672-1404 or (800) 342-9908
(646) 672-0360 or (800) 216-2404 - Fax
inquiry@dvalianza.org
www.dvalianza.org/

Alianza is a group of nationally recognized Latina and Latino advocates, community activists, practitioners, researchers and survivors of domestic violence. They work together to promote understanding, sustain dialogue, and generate solutions to move toward the elimination of domestic violence affecting Latino communities, with an understanding of the sacredness of all relations and communities.

American Bar Association Commission on Domestic Violence

740 15th Street NW, 9th floor
Washington, DC 20005-1022
(202) 662-1737
<http://www.abanet.org/domviol/home.html>

The American Bar Association Commission on Domestic Violence provides policies, training materials, legal briefs and sample legal forms relevant to domestic violence legal issues and proceedings.

American Civil Liberties Union

www.aclu.org

The ACLU works in courtrooms, legislatures and communities to defend and preserve the individual rights and liberties guaranteed to all people in this country by the Constitution and laws of the United States.

DOMESTIC ABUSE RESOURCES (cont'd)

Asian American Legal Defense and Education Fund (AALDEF)

99 Hudson Street, 12th floor

New York, New York 10013

(212) 966-5932

(212) 966-4303 - Fax

info@aaldef.org

www.aaldef.org

AALDEF was founded by a group of lawyers, law students and community activists who believed that the law should be used as a tool to achieve social and economic justice for Asian Americans and all Americans.

Asian & Pacific Islander Institute on Domestic Violence

450 Sutter Street, Suite 600

San Francisco, California 94108

(415) 954-9988, ext. 315

(415) 954-9999 - Fax

apidvinstitute@apiahf.org

The Asian & Pacific Islander Institute on Domestic Violence's mission is to eliminate domestic violence in Asian and Pacific Islander communities by increasing awareness about the extent and depth of the problem; making culturally specific issues visible; strengthening community models of prevention and intervention; identifying and expanding resources; informing and promoting research and policy; and deepening understanding and analyses of the issues surrounding violence against women.

ASISTA

515 28th Street

Des Moines, IA 50312

(515) 244-2469

questions@asistaonline.org

ASISTA is collaboration between four nationally recognized legal experts who work to provide comprehensive and cutting-edge technical assistance at the intersection of immigration and domestic violence law. Its purpose is to centralize, enhance and expand immigration assistance to frontline advocates and attorneys who provide legal assistance to immigrant victims.

Coalition Against Trafficking in Women (CATW)

<http://www.catwinternational.org/>

CATW is a non-governmental organization that promotes women's human rights by working internationally to combat sexual exploitation in all its forms. It was the first international non-governmental organization to focus on human trafficking, especially sex trafficking of women and girls.

DOMESTIC ABUSE RESOURCES (cont'd)

The Faith Trust Institute

2400 N. 45th Street, #10
Seattle, WA 98103
(206) 634-1903
(206) 634-0115 Fax
www.faithtrustinstitute.org

The FaithTrust Institute (previously named the Center for the Prevention of Sexual and Domestic Violence) provides training and educational resources for clergy, lay leaders, seminary faculty, chaplains, policy makers of religious institutions, and community advocates on the faith aspects of sexual and domestic violence.

Family Violence Prevention Fund

383 Rhode Island Street, Suite 304
San Francisco, CA 94103-5133
(415) 252-8900
<http://www.endabuse.org>

The Family Violence Prevent Fund is a national organization focused on the prevention of domestic violence. It offers programs focused on men and youth, promotes leadership within communities to ensure that violence prevention efforts become self-sustaining and transform the way health care providers, police, judges, employers and others address violence.

Incite! Women of Color Against Violence

P.O. Box 23921
Oakland, CA 94623
(484) 932-3166
incite_national@yahoo.com
www.incite-national.org

INCITE! Women of Color Against Violence is a national activist organization of radical feminists of color advancing a movement to end violence against women of color and their communities through direct action, critical dialogue and grassroots organizing.

Institute on Domestic Violence in the African American Community

University of Minnesota, School of Social Work
290 Peters Hall
1404 Gortner Avenue
St. Paul, MN 55108-6142
(612) 624-5357
(877) 643-8222 - Toll free
(612) 624-9201 - Fax
nidvaac@che.umn.edu

DOMESTIC ABUSE RESOURCES (cont'd)

The Institute on Domestic Violence in the African American Community provides a vehicle for scholars, practitioners and observers of family violence in the African American community to share their perspectives through (1) research, (2) examination of service delivery and intervention mechanisms, and (3) identification of appropriate and effective responses to prevent/reduce family violence.

Jewish Women International (JWI)

2000 M Street NW, Suite 720
Washington, DC 20036

(202) 857-1300 or (800) 343.2823

(202) 857-1380 - Fax

<http://www.jewishwomen.org/>

Jewish Women International is a community of women joining hands, hearts and minds to break the cycle of family violence in the U.S., Israel and around the world.

National Association for the Advancement of Colored People (NAACP)

4805 Mt. Hope Drive
Baltimore, MD 21215
(877) NAACP-98
NAACP 24-hour hotline: (410) 521-4939

The mission of the National Association for the Advancement of Colored People is to ensure the political, educational, social and economic equality of rights of all persons and to eliminate racial hatred and racial discrimination.

National Center on Domestic and Sexual Violence

<http://www.ncdsv.org/>

The National Center on Domestic and Sexual Violence provides training, consulting and advocacy. It promotes community collaboration as the model approach to problem solving for domestic and sexual violence issues at the local, state, regional and national levels. The National Center also collaborates with law enforcement, legal system agencies, advocacy organizations, social service agencies, the military and other community entities to integrate efforts to end domestic and sexual violence. The National Center trains law enforcement officers on their response to domestic and sexual violence with funding from the Office on Violence Against Women and in partnership with the Federal Law Enforcement Training Center, the National Sheriffs Association and the National Center for Rural Law Enforcement.

DOMESTIC ABUSE RESOURCES (cont'd)

National Clearinghouse on Abuse in Later Life

Wisconsin Coalition Against Domestic Violence
307 South Paterson Street, Suite 1
Madison, WI 53703
(608) 255-0539

The National Clearinghouse on Abuse in Later Life provides technical assistance, training, resources and networking on abuse of older adults and adults with disabilities.

National Clearinghouse for the Defense of Battered Women

125 S. 9th Street, Suite 302
Philadelphia, PA 19107
(215) 351-0010
(215) 351-0779 - Fax

The National Clearinghouse assists battered women who, in response to their victimization, end up in conflict with the law. It provides technical assistance, support, resources, networking and training to help battered women who are forced to defend themselves when faced with life-threatening violence from their abusers.

National Coalition Against Domestic Violence (NCADV)

P.O. Box 18749
Denver, CO 80218-0749
(303) 839-1852
<http://www.ncadv.org>

NCADV offers coalition-building, support for community-based programs for battered women and their children, public education, technical assistance, policy development, organizational leadership of traditionally underrepresented groups, and social change work to end violence against women.

National Coalition of Anti-Violence Programs

240 West 35th Street, Suite 200
New York, NY 10001
(212) 714-1141
<http://www.thetaskforce.org/>

National Council of Jewish Women

53 West 23rd Street, 6th floor
New York, NY 10010-4204
(212) 645-4048
(212) 645-7466
Email action@ncjw.org
<http://www.ncjw.org/>

DOMESTIC ABUSE RESOURCES (cont'd)

The National Council of Jewish Women is a volunteer organization that takes a progressive stance on issues such as child welfare, women's rights and reproductive freedom.

The National Council of La Raza (NCLR)

1126 16th Street, NW
Washington, DC 20036
(202) 785-1670
(202) 776-1792 - Fax
www.nclr.org

NCLR – the largest national Hispanic civil rights and advocacy organization in the United States – works to improve opportunities for Hispanic Americans. To achieve its mission, NCLR conducts applied research, policy analysis and advocacy. It provides a Latino perspective in five key areas – assets/investments, civil rights/immigration, education, employment and economic status, and health.

National Electronic Network on Violence Against Women (VAWnet)

National Resource Center on Domestic Violence
6400 Flank Drive, Suite 1300
Harrisburg, PA 17112-2791
(800) 537-2238
(800) 553-2508 - TTY
<http://www.vawnet.org>

Online resources on sexual and domestic violence providing advocates with domestic violence and sexual violence statistics, training manuals, public policy updates and ally-building tools.

National Health Resource Center on Domestic Violence

383 Rhode Island Street, Suite 304
San Francisco, CA 94103-5133
(888) Rx-ABUSE (792-2873)
<http://www.endabuse.org/health>

Provides resource and training materials, clinical tools, technical assistance, information and referrals, training and models for local, state and national health policy-making for those interested in improving healthcare's response to domestic violence.

National Immigration Law Center (NILC)

3435 Wilshire Blvd., Suite 2850
Los Angeles, CA 90010
(213) 639-3900
(213) 639-3911- Fax

DOMESTIC ABUSE RESOURCES (cont'd)

1101 14th St., N.W., Suite 410
Washington, D.C. 20005
(202) 216-0261
(202) 216-0266 - Fax
www.nilc.org

The NILC is dedicated to protecting and promoting the rights of low-income immigrants and their family members. It is a leading expert on immigration, public benefits and employment laws affecting immigrants and refugees. NILC's extensive knowledge of the complex interplay between immigrants' legal status and their rights under U.S. laws is an essential resource for legal aid programs, community groups and social service agencies across the country. The NILC Web site includes tables and charts of public benefits eligibility both for federal benefits as well as state benefits.

The National Latina/o Lesbian, Gay, Bisexual & Transgender Organization (LLEGO)

1420 K Street, NW, Suite 400
Washington, DC 20005
(202) 408.5380
(202) 408.8478 – Fax

LLEGO, the National Latina/o Lesbian, Gay, Bisexual & Transgender Organization, is the only national nonprofit organization devoted to representing Latina/o lesbian, gay, bisexual and transgender (LGBT) communities and addressing their needs regarding an array of social issues ranging from civil rights and social justice to health and human services.

National Tribal Justice Resource Center

4410 Arapahoe Ave, Suite 135
Boulder, CO 80303
(303) 245-0786
(877) 97NTJRC
mail@tribalresourcecenter.org
<http://www.tribalresourcecenter.org/>

The National Tribal Justice Resource Center is dedicated to tribal justice systems, personnel and tribal law. It is the central clearinghouse for information on Native American and Alaska Native tribal courts, providing both technical assistance and resources for the development and enhancement of tribal justice system personnel. Programs and services developed by the Resource Center are offered to all tribal justice system personnel – whether working with formalized tribal courts or with tradition-based tribal dispute resolution forums.

DOMESTIC ABUSE RESOURCES (cont'd)

Resource Center on Domestic Violence: Child Protection and Custody

P.O. Box 8970
Reno, NV 89507
(800) 52-PEACE (527-3223)
<http://www.nationalcouncilfvd.org>

The Resource Center on Domestic Violence: Child Protection and Custody provides information, materials, consultation and technical assistance related to child protection and custody within the context of domestic violence.

Sacred Circle

National Resource Center to End Violence Against Native Women
722 Saint Joseph Street
Rapid City, SD 57701
(605) 341-2050
scircle@sacred-circle.com
www.sacred-circle.com/

Sacred Circle, National Resource Center to End Violence Against Native Women, provides training, consultation and technical assistance to Indian nations, tribal organizations, law enforcement agencies, prosecutors and courts to address the safety needs of native women who are battered, raped and stalked. Sacred Circle is operated by Cangleska, Inc. of the Oglala Sioux Tribe at the Pine Ridge Indian Reservation in South Dakota. It provides resource information and materials, technical assistance and consultation to tribes, tribal organizations and other individuals and entities seeking to assist tribes and tribal organizations within the context of domestic violence.

Wider Opportunities for Women (WOW)

1001 Connecticut Avenue NW, Suite 930
Washington, DC 20036
(202) 464-1596
(202) 464-1660 - Fax
info@WOWonline.org
<http://www.wowonline.org>

WOW is committed to increasing women and girls access to well-paid work. It is recognized for its skills-training models, technical assistance and advocacy for women workers. It has helped women learn to earn, with programs emphasizing literacy, technical and non-traditional skills, welfare-to-work transition and career development.

STATE-SPECIFIC RESOURCES

Each U.S. state & territory has a domestic violence state coalition that connects survivors and interested members of the public to resources in their local community. State coalitions support local hotline/shelter programs through training, policy development, outreach to diverse communities, and public education.

Coalition Name	Office Number	Hotline Number	Web site
Alabama Coalition Against Domestic Violence	334-832-4842	800-650-6522	www.acadv.org
Alaska Network on Domestic Violence & Sexual Assault	907-586-3650	800-799-7233 (National Hotline) TTY:800-787-3224	www.andvsa.org
Arizona Coalition Against Domestic Violence	602-279-2900 TTY:602-279-7270	800-799-7233 (National Hotline) TTY:800-787-3224	www.azcadv.org
Arkansas Coalition Against Domestic Violence	501-907-5612	800-269-4668	www.domesticpeace.com
California Partnership to End Domestic Violence	916-444-7163	800-524-4765	
Colorado Coalition Against Domestic Violence	303-831-9632 888-778-7091	800-799-7233 (National Hotline) TTY:800-787-3224	www.ccadv.org
Connecticut Coalition Against Domestic Violence	860-282-7899	888-774-2900	www.ctcadv.org
Delaware Coalition Against Domestic Violence	302-658-2958	800-799-7233 (National Hotline) TTY:800-787-3224	www.dcadv.org
District of Columbia Coalition Against Domestic Violence	202-299-1181	800-799-7233 (National Hotline) TTY:800-787-3224	www.dccadv.org
Florida Coalition Against Domestic Violence	850-425-2749	800-500-1119	www.fcadv.org
Georgia Coalition Domestic Violence	404-209-0280	800-334-2836	www.gcadv.org
Hawaii State Coalition Against Domestic Violence	808-832-9316	800-799-7233 (National Hotline) TTY:800-787-3224	www.hscadv.org
Idaho Coalition Against Sexual & Domestic Violence	208-384-0419	800-669-3176	www.idvsa.org

STATE-SPECIFIC RESOURCES (cont'd)

Illinois Coalition Against Domestic Violence	217-789-2830	800-799-7233 (National Hotline) TTY:800-787-3224	www.ilcadv.org
Indiana Coalition Against Domestic Violence	317-917-3685	800-332-7385	www.violenceresource.org
Iowa Coalition Against Domestic Violence	515-244-8028	800-942-0333	www.icadv.org
Kansas Coalition Against Sexual and Domestic Violence	785-232-9784	888-363-2287	www.kcsdv.org
Kentucky Domestic Violence Association	502-209-5382	800-799-7233 (National Hotline) TTY:800-787-3224	www.kdva.org
Louisiana Coalition Against Domestic Violence	225-752-1296	800-799-7233 (National Hotline) TTY:800-787-3224	www.lcadv.org
Maine Coalition to End Domestic Violence	207-941-1194	800-799-7233 (National Hotline) TTY:800-787-3224	www.mcedv.org
Maryland Network Against Domestic Violence	301-352-4574	800-634-3577 (MD Helps)	www.mnadv.org
Jane Doe, Inc- Massachusetts Coalition Against Sexual Assault & Domestic Violence	617-248-0922 TTY: 617-263-2200	877-785-2020 (Safelink)	www.janedoe.org
Michigan Coalition Against Domestic Violence	517-347-7000 TTY: 517-381-8470	800-799-7233 (National Hotline) TTY:800-787-3224	www.mcadv.org
Minnesota Coalition for Battered Women	651-646-6177	800-289-6177	www.mcbw.org
Mississippi Coalition Against Domestic Violence	601-981-9196	800-898-3234	www.mcadv.org
Missouri Coalition Against Domestic Violence	573-634-4161	800-799-7233 (National Hotline) TTY:800-787-3224	www.mocadv.org
Montana Coalition Against Domestic & Sexual Violence	406-443-7794	888-404-1194	www.mcadv.com
Nebraska Domestic Violence & Sexual Assault Coalition	402-476-6256	800-876-6238 (English Hotline) 877-215-0167 (Spanish Hotline)	www.ndvsac.org

STATE-SPECIFIC RESOURCES (cont'd)

Nevada Network Against Domestic Violence	775-828-1115	800-500-1556	www.nnadv.org
New Hampshire Coalition Against Domestic & Sexual Violence	603-224-8893	866-644-3574 (Domestic Violence Hotline) 800-277-5570 (Sexual Assault Hotline)	www.nhcadsv.org
New Jersey Coalition for Battered Women	609-584-8107	800-572-7233	www.njcbw.org
New Mexico Coalition Against Domestic Violence	505-246-9240	800-773-3645	www.nmcadv.org
New York State Coalition Against Domestic Violence	518-482-5465	800-942-6906 (English Hotline) 800-942-6908 (Spanish Hotline)	www.nyscadv.org
North Carolina Coalition Against Domestic Violence	919-956-9124	888-232-9124	www.nccadv.org
North Dakota Council on Abused Women's Services	701-255-6240	888-255-6240	www.ndcaws.org
Ohio Domestic Violence Network	614-781-9651	800-934-9840	www.odvn.org
Oklahoma Coalition Against Domestic Violence & Sexual Assault	405-524-0700	800-522-7233	www.ocadvsa.org
Oregon Coalition Against Domestic Violence & Sexual Assault	503-230-1951	888-235-5333	www.ocadsv.com
Pennsylvania Coalition Against Domestic Violence	717-545-6400	800-932-4632 TTY: 800-553-2508	www.pcadv.org
Coordinadora Par para la Mujer (Puerto Rico)	787-281-7579	800-799-7233 (National Hotline) TTY:800-787-3224	www.pazparalamujer.org
Rhode Island Coalition Against Domestic Violence	401-467-9940	800-494-8100	www.ricadv.org
South Carolina Coalition Against Domestic Violence & Sexual Assault	803-256-2900	800-260-9293	www.sccadvasa.org

STATE-SPECIFIC RESOURCES (cont'd)

South Dakota Coalition Against Domestic & Sexual Violence	605-945-0869	800-430-7233	www.southdakotacoalition.org
Tennessee Coalition Against Domestic & Sexual Violence	615-386-9406	800-356-6767	www.tcadsv.org
Texas Council on Family Violence	512-794-1133	800-799-7233 (National Hotline) TTY:800-787-3224	www.tcfv.org
Utah Domestic Violence Council	801-521-5544	800-897-5465	www.udvc.org
Vermont Network Against Domestic Violence & Sexual Assault	802-223-1302		www.vtnetwork.org
Virginia Sexual and Domestic Violence Action Alliance	804-377-0335	800-838-8238	www.vsdvalliance.org
Women's Coalition of St. Croix (Virgin Islands)	340-773-9272	800-383-8328	www.wcstx.com
Washington State Coalition Against Domestic Violence	206-389-2515 TTY: 206-389-2900	800-562-6025	www.wscadv.org
West Virginia Coalition Against Domestic Violence	304-965-3552	800-799-7233 (National Hotline) TTY:800-787-3224	www.wvcadv.org
Wisconsin Coalition Against Domestic Violence	608-255-0539	800-799-7233 (National Hotline) TTY:800-787-3224	www.wcadv.org
Wyoming Coalition Against Domestic Violence & Sexual Assault	307-755-5481	800-990-3877	www.users.qwest.net/~wyomingcoalition

FINANCIAL RESOURCES

American Association of Retired Persons (AARP)

<http://www.aarp.org/>

(800) 424-3410

AARP, a private nonprofit membership organization for mature Americans, promotes social welfare and education through its extensive programs and activities. AARP offers information on consumer issues, focusing on how to avoid scams and manage money. The *Money and Work* section of its Web site features tips and additional resources on consumer topics, including predatory lending and common fraud practices.

American Bankers Association (ABA)

<http://www.aba.com/>

(800) 338-0626

ABA's mission is twofold: (1) to provide high-quality banking education and training products and services, and (2) to serve as the voice of the banking industry. ABA has designed banking-related resource materials for consumers. The materials, available through its online bookstore, include short booklets, videos and textbooks that focus on banking basics, managing checking accounts and banking globally. They are aimed at youth and adult audiences. Some of the materials are available in Spanish. The Web site also features personal calculators for budgeting and financial decision making; tip sheets on using ATMs and finding banks; and links to other sites related to personal finance.

American Savings Education Council (ASEC)

<http://www.asec.org/>

(202) 659-0670

ASEC is a coalition of private- and public-sector institutions that work to raise public awareness about what is needed to ensure long-term personal financial independence. ASEC offers best practices and examples of tools to learn more about saving. It maintains a clearinghouse of information, people and organizations associated with saving initiatives, particularly for retirement. Selected materials are available in hard copy as well as online.

Association for Financial Counseling and Planning Education (AFCPE)

<http://www.afcpe.org/>

(614) 485-9650

AFCPE is a nonprofit, professional organization of researchers, academics, and financial counselors and planners with a common goal of improving the quality of life of families and individuals. AFCPE provides the latest research and practical applications for personal finance to its members. It also administers certification programs for financial and housing counselors. AFCPE hosts an annual conference and publishes a biannual journal on the latest research, education and financial counseling ideas.

FINANCIAL RESOURCES (cont'd)

Consumer Action (CA)

<http://www.consumer-action.org/>

(800) 999-7981

CA, a nonprofit, membership-based organization, serves consumers across the U.S. by advancing consumer rights. It refers consumers to complaint-handling agencies through its free hotline and publishes educational materials on credit banking, insurance, utilities and HMOs. These materials are available in Chinese, English, Korean, Tagalog, Russian, Vietnamese and other languages. CA also provides outreach and technical assistance to a national network of 4,500 community-based and government agencies. CA's National Consumer Resource Center (NCRC) distributes free multilingual educational publications that can be browsed online. Community agencies can print them out and distribute them to educate and inform clients of consumer issues.

Corporation for Enterprise Development (CFED)

<http://www.cfed.org/>

(202) 408-9788

CFED's Individual Development Account (IDA) Learning Network is an online connection to IDA practitioners and policymakers as well as a clearinghouse of IDA policy and research information. Resources include a quarterly newsletter, handbooks, introductory information, news articles, access to the IDA list server and list-server archives, latest IDA research, updates of state and federal IDA activity and a searchable archive of IDA programs.

Debt Counselors of America

<http://www.getoutofdebt.org/>

(800) 680-3328

Debt Counselors of America is a nonprofit organization that helps consumers overcome problem debt by providing educational information, programs, services and support. It features downloadable self-help publications on credit and debt management. The Web site also includes a chat room, the *Get Out of Debt* radio show and articles from *Breaking Debt News*.

Department of Housing and Urban Development (HUD)

www.hud.gov

(202) 708-1112

HUD is the federal agency responsible for national policy and programs that address America's housing needs, improve and develop the nation's communities and enforce fair housing laws. In the consumer information section of its Web site, HUD offers consumer tip sheets to avoid fraud, information on home buyers' and borrowers' rights, and resources for potential home buyers – including information on how to work with a realtor, shop for a mortgage and calculate an affordable mortgage.

FINANCIAL RESOURCES (cont'd)

Fannie Mae Foundation

www.fanniemaefoundation.org

(202) 274-8000

The Fannie Mae Foundation creates affordable homeownership and housing opportunities through innovative partnerships and initiatives that build healthy, vibrant communities across the United States. The Foundation provides free, multilingual information on credit, borrowing basics, homeownership and obtaining a loan.

Federal Deposit Insurance Corporation (FDIC)

<http://www.fdic.gov/>

(202) 393-8400

The FDIC insures deposits at the nation's more than 10,000 banks and savings associations and promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC publishes information on consumer rights via its online quarterly newsletter, pamphlets and handbooks. FDIC maintains a consumer hotline number, (800) 934-FDIC, for inquiries.

Federal Reserve System

<http://www.federalreserve.gov/>

(202) 452-3200

The Federal Reserve System is the central bank of the United States. It was founded to provide the nation with a safer, more flexible and more stable monetary and financial system. The Federal Reserve Board provides a clearinghouse of consumer publications on banking, finance, protection, homeownership and mortgages, interest rates, and loans and credit. The clearinghouse contains publications that can be ordered, online brochures and teaching materials in different formats.

Federal Trade Commission (FTC)

<http://www.ftc.gov/>

(202) 326-3650

The FTC enforces federal antitrust and consumer protection laws. In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying congressional mandates through cost-effective non-enforcement activities, such as consumer education. As part of its consumer education campaign, the FTC maintains an extensive clearinghouse of consumer fact sheets in English and Spanish and lists of rules and acts that protect consumers on topics such as credit, privacy and investments.

FINANCIAL RESOURCES (cont'd)

Freddie Mac

www.freddiemac.com

(703) 903-2000

Freddie Mac is a stockholder-owned corporation chartered by Congress to create funds to mortgage lenders that support homeownership and rental housing. Freddie Mac provides information and tools on credit and homeownership.

Insurance Education Foundation

<http://www.ins-ed-fdn.org/>

(800) 433-4811

The Insurance Education Foundation provides access to insurance-related teaching materials aimed at high school students. The foundation lists descriptions of insurance-related education materials by type of insurance and supplies links to obtain more information.

Jump\$tart Coalition for Personal Financial Literacy

<http://www.jumpstartcoalition.org/>

(888) 45-EDUCATE

Jump\$tart seeks to improve the financial management skills of young adults by evaluating the financial literacy of young adults; developing, disseminating and encouraging the use of guidelines for grades kindergarten through 12; and promoting the teaching of personal finance. Jump\$tart maintains a database of curricula, other teaching materials and national training programs for educators. Contents may be searched by grade level, media type and descriptor. The coalition also produces a quarterly newsletter for educators that contain personal finance education tools and concepts, sample lesson plans and upcoming events and activities.

National Center for Financial Education (NCFE)

<http://www.ncfe.org/>

(619) 232-8811

NCFE develops financial education curricula and other materials for schools and consumers nationwide. It has more than 150 resources listed in the Money-Book Store Catalog that include programs and materials for parents, younger children, students and teachers. It also produces a quarterly newsletter.

FINANCIAL RESOURCES (cont'd)

National Community Reinvestment Coalition (NCRC)

<http://www.ncrc.org/>

(202) 628-8866

NCRC was formed to increase the flow of private reinvestment capital into traditionally underserved communities. It sponsors technical-assistance workshops and trainings throughout the year to build the capacity of community-based organizations, neighborhood groups and other community reinvestment advocates. Its Web site features links to member organizations and other sites.

National Consumer Law Center (NCLC)

<http://www.nclc.org/>

(617) 523-8010

NCLC is a nonprofit corporation that serves as a consumer law resource center for legal answers, policy analysis, technical assistance and legal support – particularly on issues involving consumer fraud, debt collection, consumer-finance law and sustainable homeownership programs. NCLC provides free consumer information on topics such as credit, scams, fraud, foreclosure prevention and reverse mortgages. It also sponsors conferences, trainings and other events on consumer issues. NCLC's guide to *Surviving Debt* can be ordered from the Web site for a fee.

National Consumers League (NCL)

www.natlconsumerleague.org

(202) 835-3323

The NCL uses research and education to advocate for consumers. It sponsors national conferences and legislative briefings that address consumer issues. In addition, it develops training materials, low-cost brochures and publications on subjects such as consumer credit. NCL also operates the National Fraud Information Center, a toll-free hotline at (800) 876-7060 that offers help and support to victims of telemarketing and Internet fraud.

National Council on Economic Education (NCEE)

<http://www.nationalcouncil.org/>

NCEE is a nonprofit partnership of leaders in education, business and labor devoted to helping youth to function in a changing global economy. NCEE publishes and distributes books, teacher strategies and resources for teaching economic principles to grades kindergarten through 12.

FINANCIAL RESOURCES (cont'd)

National Credit Union Administration (NCUA)

www.ncua.gov
(703) 518-6300

NCUA is an independent federal agency that supervises and insures federal credit unions and state-chartered credit unions. It is entirely funded by credit unions and receives no tax dollars. A monthly newsletter, *NCUA News* (available by print or online), covers news of credit unions around the country and spotlights topics of interest to credit-union members.

National Endowment for Financial Education (NEFE)

<http://www.nefe.org/>
(303) 224-3510

NEFE provides financial-planning education to the general public and creates personal financial education projects and programs with leading national organizations. NEFE created the High School Financial Planning Program to increase the financial literacy of teenagers. NEFE maintains a clearinghouse of financial education curriculum, publications and resources. This clearinghouse can be accessed on its Web site.

National Foundation for Consumer Credit (NFCC)

<http://www.nfcc.org/>
(301) 589-5600

NFCC is a network of 1,450 nonprofit agencies that provide money-management education; confidential budget, credit and debt counseling; and debt repayment plans for individuals and families. Its Web site has a debt test for individuals and provides information about bankruptcy. Brochures about budgeting, credit and solving debt problems are available from NFCC offices.

National Institute for Consumer Education (NICE)

www.emich.edu/public/coe/nice
(734) 487-2292

NICE is a professional development center and clearinghouse for consumer, economic and personal finance education for elementary and secondary schoolteachers and adult and community educators. It provides courses, workshops, seminars and conferences; publishes educational materials, teaching guides, newsletters and resource lists; maintains a clearinghouse of videos, teaching guides, software, pamphlets and books; and provides consultant services to organizations, agencies and corporations regarding educational programs and materials. The clearinghouse contains mini-lessons on a range of topics; resource lists for articles, books, Web sites and videos; publications in full text; and fact sheets.

FINANCIAL RESOURCES (cont'd)

Office of the Comptroller of the Currency (OCC)

www.occ.treas.gov
(202) 874-5000

The OCC charters, regulates and supervises national banks to ensure a safe, sound and competitive banking system that supports the citizens, communities and economy of the United States. It serves as an outreach resource for banks and their community development partners, and provides technical assistance to organizers of community development financial institutions. The OCC Web site includes materials for consumer education and for professionals working in the fair housing and fair lending fields. A quarterly newsletter is available in print and online.

Office of Thrift Supervision (OTS)

www.ots.treas.gov
(202) 906-6000

OTS's mission is to ensure the safety and soundness of thrift institutions and to support their role as home-mortgage lenders and providers of other community credit and financial services. Its Web site offers research and policy write-ups on community lending topics.

One Economy Corporation

www.thebeehive.org
(202) 393-0051

One Economy's mission is to use technology to help low-income people build assets and raise their standard of living. It sponsors an Internet-based portal of information and tools to help low-income people build assets.

BOOK RESOURCES

Get a Financial Life: Personal Finance in Your Twenties and Thirties

by Beth Kobliner

Written to address the needs of young adults in their 20s and 30s, this book offers explanations of financial basics including mutual funds, credit cards, medical insurance, debt and housing options.

Money Without Matrimony: The Unmarried Couple's Guide to Financial Security

by Sheryl Garrett, Debra Neiman and Debra A. Neiman

Unmarried couples account for more than 5.5 million households in the U.S., but most never plan for a secure financial future. Yet planning is especially important for these couples since, despite their rising number, they have not achieved the financial benefits afforded to those who choose to marry, such as health insurance and Social Security survivor benefits. Designed for both heterosexual and same-sex couples, this guide to financial planning stresses the importance of discussing individual and joint financial goals with your partner, regardless of how casual or permanent the relationship is.

Nine Steps to Financial Freedom

by Suze Orman

Orman's nine-step program covers secrets to financial success – confronting beliefs and fears and learning the nuts and bolts of savvy management. Her book provides information about how to handle money and how to break through the barriers that hold people back. It covers concrete and easy-to-follow tips about how to master practical financial topics, including investments, credit, insurance and retirement planning.

Nolo's Encyclopedia of Everyday Law: Answers to Your Most Frequently Asked Legal Questions

by Shae Irving and Kathleen A. Michon

This book answers basic legal questions pertaining to estate planning, domestic relations, landlords and tenants, employment, small businesses, money management and debt, neighbor conflicts, elder law and automobiles. The book is written in a question-and-answer format with practical examples, explanations of legal principles and useful tips.

Nolo's Every Tenant's Legal Guide

by Janet Portman and Marcia Stewart

This comprehensive handbook of tenants' rights answers questions as it walks readers through each step of renting – from finding an apartment to giving notice. It discusses credit reports, rent control, grace periods for late rent, privacy rights and evictions. It also includes legal rights and responsibilities of both landlord and tenant in various rental situations.

BOOK RESOURCES (cont'd)

Nolo's Essential Guide to Divorce

by Emily Doskow

A comprehensive and user-friendly guide for anyone considering divorce. State specific and written by a family law expert, it shows readers what to expect and how to deal with it—with minimal legal involvement.

Prince Charming Isn't Coming: How Women Get Smart About Money

by Barbara Stanny

This financial guidebook shows women how to go from feeling helpless to being knowledgeable and confident about money. Prince Charming Isn't Coming weaves together sensible advice, interesting anecdotes and the author's own experiences. It addresses the psychological stumbling blocks that prevent many women from managing their own money and offers checklists to guide them toward financial stability.

Slash Your Debt

by Gerri Detweiler, Marc Eisenson, Nancy Castleman

This book provides success strategies and shows the benefits and incentives of reducing the use of credit cards, consolidating debt, regularly paying off credit bills and monitoring spending habits.

Suze Orman's Financial Guidebook: Put the Nine Steps to Work

by Suze Orman

The companion to Suze Orman's *Nine Steps to Financial Freedom* provides tools to put the nine steps to work, including self-tests, worksheets, specific advice and encouragement.

50 Simple Things You Can Do to Improve Your Personal Finances

by Llyce Glink

This book teaches how to set financial goals, make wise investment and insurance choices and gain mastery of money-related affairs.