

Credit Access Business Financial and Educational Resources

ORGANIZATION	Financial or Education	Information Concerning Scope of Assistance	Requirements for Eligibility
2-1-1 Finding Help in Texas https://www.211texas.org/cms/	Financial and Education and Training		
All Saints Episcopal Church; 209 W. 27th; www.allsaints-austin.org ; Austin, TX 78705; (512) 476-3589	Financial	Limited financial assistance for paying electric, water, gas, telephone, and utility/telephone hookup fees, gasoline vouchers, funds for medical and dental bills.	Offers financial assistance when funding is available on a first come first serve basis; No cash is given out; bills are paid with a voucher or paid online for the client: once you have been give some assistance you must wait six month for any further assistance from this organization.
Baptist Community Center; www.bccmission.org ; 2000 E 2nd St, Austin, TX 78702 (512) 472-7592 O	Financial	Limited financial assistance for mortgage and rent, utility bills, water, gas, prescriptions, and other expenses.	Offers financial assistance when funding is available on a first come first serve basis; No cash is given out; bills are paid with a voucher or paid online for the client: once you have been give some assistance you must wait six month for any further assistance from this organization.
Society of St. Vincent De Paul (several church locations); www.ssvdp.org ; 7801 N Lamar Blvd, Austin, TX; (512) 251-6995	Financial	Emergency financial assistance and grants for paying utilities (gas, water, electricity) mortgage, security deposits and rent. Prescriptions and limited health care are offered. Also, provides vouchers for free or low cost clothing, food, and furniture; vouchers are used at the St. Vincent de Paul Thrift Store.	Offers financial assistance when funding is available on a first come first serve basis; No cash is given out; bills are paid with a voucher or paid online for the client: once you have been give some assistance you must wait six month for any further assistance from this organization.
Texas National Guard Family Support Foundation; www.txngfoundation.org ; 2200 W. 35th St., Austin, TX 78703; (512)782-1954	Financial	Offers financial assistance for National Guard members and their immediate families with help with bills and basic living needs such as food, mortgage payments, utilities, car expense, auto loans, medical needs.	Texas National Guard (both Army and Air) members and their dependents are eligible to receive Financial assistance from the TXNG Family Support Foundation. Assistance levels vary by need and on a case by case basis
Greater Mount Zion Baptist Church; www.gmzaustin.org ; 1801 Pennsylvania Ave, Austin, TX 78702; (512) 478-7578	Financial	Limited financial assistance for rent, utility bills, water, gas, and other expenses.	Offers financial assistance when funding is available on a first come first serve basis; No cash is given out; bills are paid with a voucher or paid online for the client: once you have been give some assistance you must wait six month for any further assistance from this organization.
St. Matthews Episcopal Church, www.stmattsaustrin.org .; 8134 Mesa Dr, Austin, TX 78759; (512) 345-8314	Financial	Limited financial assistance for paying electric, water, gas, telephone, and utility/telephone hookup fees, gasoline vouchers, funds for medical and dental bills.	Offers financial assistance when funding is available on a first come first serve basis; No cash is given out; bills are paid with a voucher or paid online for the client: once you have been give some assistance you must wait six month for any further assistance from this organization.

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<p>Frameworks Community Development Corporation Financial Literacy www.Frameworkscdc.org (512) 385-1500</p>	<p>Education and Training</p>	<p>Transforms communities and the lives of lower income families. In a changing housing market with significant challenges because of the economic downturn, Frameworks has created a flexible, comprehensive strategy to meet the homeownership needs of hard working families and individuals in Central Texas</p>	<p>Frameworks Community Development Corporation works extensively with the community to provide financial literacy, credit education, home-buyer education, mortgage preparation and other community-building services in order to help people understand how to manage their money, maintain and/or develop healthy credit and position themselves for sustainable homeownership. Frameworks also conducts financial seminars targeted to not only high school students, but also college students and adults. The goal of the classes is to prepare participants for healthy money management and to successfully engage in credit-related transactions.</p>
<p>Financial Fitness Greater Austin www.financialfitnessaustin.org</p>	<p>Education and Training</p>	<p>Financial education and awareness initiative in partnership with the Alliance for Economic Inclusion and more than 60 entities in the Greater Austin area. The goal of FFGA is to provide financial awareness and information to the Greater Austin community and emphasize the importance of financial literacy and the need for consumers to be proactive about managing their finances.</p>	<p>Financial Fitness Greater Austin (FFGA) is an education and awareness initiative. The goal of FFGA is to provide financial awareness and information to the Greater Austin community and emphasize the importance of financial literacy and the need for consumers to be proactive about managing their finances</p>
<p>Cornerstone Financial Education www.csfedu.org/texas-classes.html 1-800-336-1245</p>	<p>Education and Training</p>	<p>Can help you become debt free by a combination of lowering your rates, closing accounts and consolidating your debt into one monthly payment</p>	<p>A debt management program is designed to help you get out of debt in five years or less. Can help you become debt free by a combination of lowering your rates, closing accounts and consolidating your debt into one monthly payment</p>
<p>National Endowment for Financial Education (NEFE) http://www.nefe.org/HelpforConsumers/tabid/64/Default.aspx 303-741-6333</p>	<p>Education and Training</p>	<p>Provides financial education and practical information to people at all financial stages. NEFE believes that regardless of background or income level more financially informed individuals are better able to take control of their circumstances, improve their quality of life, and ensure a more stable future for themselves and their families.</p>	<p>NEFE aims to help people of all backgrounds and income levels, particularly the underserved. From elementary school students to young families to retirees, our programs and partnerships aim to help people make informed, thoughtful, and beneficial financial decisions that align with their values.</p>

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Raise Texas; 1811 West 38th Street, Austin, Texas 78731 www.raisetexas.org/resources	Education and Training	Provides financial support, resources, and technical expertise throughout Texas, focusing on low-and moderate-income areas. As a statewide network of non-profit organizations, for-profit corporations, and public institutions, RAISE Texas acts as a resource for local and state leaders as well as community organizations, helping them to offer asset-building training and assistance to Texas citizens.	RAISE Texas acts as a resource for local and state leaders as well as community organizations, helping them to offer asset-building training and assistance to Texas citizens.
Financial Literacy Coalition of Central Texas (FLCCT) www.flcct.org 512-854-9600	Education and Training	Offers free financial education classes and financial literacy resources to Central Texas. Participants in FLCCT's classes gain a better understanding of the consumer marketplace and the economic environment while learning skills necessary to take charge of their financial situations, plan for the future and avoid financial predators	Provider of unbiased financial education, FLCCT's primary goal is to increase the financial literacy of Central Texans in order to promote a healthy, stable and economically prosperous community
My Money www.mymoney.gov 888-my-money	Education and Training	Help with making the best financial choices about major life events; Use this site to locate federal brochures, publications, websites and videos that can assist in making financial decisions. The resources provide background information, helpful guidance, and hints and tips to assist with your decisions. The site will display several federal resources, along with brief descriptions and links. O	Help all in providing background information, helpful guidance, and hints and tips to assist with your financial decisions.

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The State Office of Consumer Credit Commissioner also maintains a list of consumer resources that includes credit information and education.
<http://www.occ.state.tx.us/pages/agency/index9.html#consumer>

Education and Training

Regulates the credit industry and educates consumers and creditors. Agency efforts help produce a fair, lawful, and healthy credit environment for social and economic prosperity in Texas.

This department assists consumers who have experienced misrepresentation, fraud, and deceptive practices on the part of the businesses we regulate. Those businesses consist of Texas non-depository lenders: finance companies, pawnshops, home equity lenders, junior lien mortgage lenders, payday lenders, signature loan companies, and retailers who provide financing for their goods (including motor vehicle and manufactured home dealers). We offer a toll-free helpline for consumers to contact us directly with complaints and questions about the businesses licensed or registered with the OCCC

The federal HUD office also maintains financial assistance and education resources.
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/hccprof13

Education and Training

Provides vital public services through its nationally administered programs. It oversees the Federal Housing Administration (FHA) the largest mortgage insurer in the world, as well as regulates housing industry business.

The Center for Faith-Based and Neighborhood Partnerships serves as a resource center for secular and faith-based non-profit organizations seeking to partner with HUD to address the housing and community development needs of the neighborhoods in which they operate. The Center builds partnerships and serves as a liaison between the grassroots and federal government, ensuring that groups have the latest information about HUD opportunities and programs as well as other federal resources available to their communities. The Center also convenes outside partners, practitioners and organizations from the non-profit and faith communities along with policy makers and government officials to more effectively identify and meet the needs of some of the nation's most vulnerable citizens.

Texas Attorney General – Consumer Protection Division
Main Number: (512) 463-2185
300 W. 15th Street, 9th Floor
P.O. Box 12548
Austin, TX. 78711-2548
www.texasattorneygeneral.gov/consumer/index.shtml

Education and Training

Protects consumers and the legitimate business community by filing civil lawsuits under the Deceptive Trade Practices Act and other consumer protection statutes.

Consumer complaints filed with this agency may form the basis for an investigation into a company's business practices. In some cases, significant numbers of complaints about a business may give rise to legal action, not on behalf of the individual complainants, but to enforce state law. The decision to investigate or file a lawsuit is based on a number of factors.