MAKING ASSET BUILDING ACCESSIBLE TO SURVIVORS OF DOMESTIC VIOLENCE

A TOOLKIT
# Table of Contents

## Contents

**ABOUT THE PROJECT**

- ABOUT BRADLEY ANGLE
- ABOUT CASA OF OREGON
- ABOUT SAVINGS FOR SURVIVORS
- ABOUT THE AUTHOR

**INTRODUCTION**

- WHAT ARE ASSETS?
- WHAT IS ASSET BUILDING?
- WHY ASSET BUILDING FOR SURVIVORS?
- REMEMBERING THE EMPOWERMENT MODEL
- HOW CAN I USE THE EMPOWERMENT MODEL AND ASSET BUILDING TOGETHER?
- ADVICE GIVING VS. INFORMATION GIVING
- A NOTE ABOUT LANGUAGE

**POVERTY AND VIOLENCE: THE CONNECTION**

**CREDIT BUILDING**

- WHAT IS CREDIT?
- THE IMPORTANCE OF CREDIT AS AN ASSET
- CREDIT SCORES
- CREDIT REPORTS
- CREDIT BUILDING OPTIONS
- CASE STUDY: CREDIT BUILDING IN ACTION

**MATCHED SAVINGS ACCOUNTS AND IDAs**

- MATCHED SAVINGS ACCOUNTS
- IDAs
# TABLE OF CONTENTS

CASE STUDY: MSAs IN ACTION .......................................................... 15
CASE STUDY: IDAs IN ACTION .......................................................... 15

**CONSIDERATIONS FOR TAX TIME** .............................................. 16
  PREPARING SURVIVORS FOR TAX TIME ...................................... 16
  FILING FOR FREE ................................................................. 16
  TREATING TAX CREDITS AS INCOME ....................................... 16
  CASE STUDY: MAKING THE MOST OF TAX TIME ....................... 17
  HELPFUL REMINDERS FOR SURVIVORS WORKING WITH THE IRS ... 17
  PAYMENT PLANS ................................................................. 18
  SETTLEMENTS ................................................................. 18
  TAX PAYER ADVOCATE SERVICES ........................................... 19

**RESOURCES** .............................................................................. 20

**GET IN TOUCH** ........................................................................ 24
About the Project

ABOUT BRADLEY ANGLE
Bradley Angle has been a leader in the community response to domestic violence since their founding in 1975 as the first domestic violence shelter on the West Coast. Named after two women who lost their lives to violence, Sharon Bradley and Pam Angle, Bradley Angle has grown from a small grassroots program to an established organization that offers survivors of domestic violence and their families opportunities to get out of crisis, gain access to community resources, acquire tools for self-sufficiency, and rebuild their lives after trauma.

ABOUT CASA OF OREGON
CASA of Oregon helps local, direct-service organizations improve the lives of Oregonians, particularly in the rural areas of the state. They are organizers, advocates and development consultants focused on building hope, homes, and financial health for those in need. CASA of Oregon administers the matching funds that support the Savings for Survivors project and provided the funds that made this toolkit possible.

ABOUT SAVINGS FOR SURVIVORS

Savings for Survivors is a collaborative program of Bradley Angle, CASA of Oregon, and the Oregon Coalition Against Domestic and Sexual Violence. Savings for Survivors provides domestic and sexual violence agencies, and those they serve, with an opportunity to build
ABOUT THE PROJECT

economic security through Individual Development Accounts. Savings for Survivors is proud to make asset building opportunities available to underserved communities throughout Oregon. Current program partners include: Volunteers of America Home Free (Portland), Community Works (Medford), Saving Grace (Bend), and Tillamook County Women’s Resource Center (Tillamook).

ABOUT THE AUTHOR
Cassie Russell, MSW, has spent her career helping individuals gain economic stability through job readiness, education, and economic security. She has worked extensively with survivors of domestic violence, overseen a matched savings program on the Warm Springs Indian reservation, and built community partnerships and provided training and technical assistance to asset builders throughout the state of Oregon. Cassie earned her MSW from the George Warren Brown School of Social Work at Washington University in St. Louis, where she focused on providing savings opportunities to survivors. When not advocating for economic justice, Cassie can be found baking, running, and hanging out with her nephew and her rescue dog, Rocket.
Introduction

WHAT ARE ASSETS?
The Center for Social Development defines assets as accumulated resources that are invested for social and economic development. These investments can be in human, social, or tangible assets—most often in home ownership, emergency savings, and small business development. Assets are different from income in that they aren’t used to support immediate expenditures, and research suggests that assets positively support well-being by:

- Promoting economic household stability and educational attainment
- Decreasing the risk of intergenerational poverty
- Increasing health and satisfaction among adults
- Increasing local civic involvement

WHAT IS ASSET BUILDING?
Asset building refers to strategies that increase an individual’s productive assets (including education, vehicles, and job training) and/or their tangible assets (including emergency savings, homes, retirement accounts, or businesses). These strategies are key for supporting survivors of domestic violence, as well as other populations with high barriers and limited resources, in gaining economic security. There are a number of asset building programs and policy initiatives aimed at helping individuals increase their financial and productive resources, some of which we’ll detail in this toolkit.

Common asset building strategies include credit building, matched savings accounts (MSAs), Individual Development Accounts (IDAs), and the increase of productive assets such as education and vehicles. These strategies will be described in later sections of the toolkit.

---

2 Ibid
WHY ASSET BUILDING FOR SURVIVORS?
Survivors of domestic violence face a number of barriers to achieving economic security, such as a partner’s control of their financial resources, lack of living wage jobs, expensive childcare, and unsafe housing. And survivors with fewer resources are not only more financially dependent on their abusive partners: studies have found that a lack of resources is directly correlated with the severity of violence a survivor experiences. Whether survivors stay in an abusive relationship or leave, financial planning is a necessary component of personal and family safety. Providing financial education and asset building opportunities for survivors can be an essential part of helping a participant build self-sufficiency.

REMEMBERING THE EMPOWERMENT MODEL
Just as every survivor of domestic violence has his/her own unique history with trauma and violence, so too does every survivor have different paths to economic security. As we think about the importance of asset-building for vulnerable populations, it’s important to remember that if we want to be effective, our programs must empower participants to design their own, personalized action plan for building personal and financial skills.

As a system, social workers and mental health practitioners have made a commitment to moving beyond the deficit model and focus on a more strengths-based approach. The empowerment model holds that survivors know best what they need, and we can help them achieve their goals through building on their strengths, supporting them in increasing their self-efficacy, and through providing the information they need to make informed choices. The empowerment model is especially key to working with survivors around economic empowerment, as many of our participants have unique financial barriers and challenges. It may be necessary to visit (and revisit) the empowerment model when our own money values are different than a participant’s.

---


HOW CAN I USE THE EMPOWERMENT MODEL AND ASSET BUILDING TOGETHER?

Throughout the asset building process, participants may interact with financial institutions and programs that have strict rules and requirements. It can be difficult to balance the empowerment model with the rigid expectations of these systems. When working with survivors, it is important to fully understand the requirements of the programs participants will need to navigate so that we can help prevent potential disappointments and misunderstandings during the process.

As advocates, we also understand the effects of trauma, and we know how difficult it can be for some survivors to navigate complex systems while simultaneously trying to stay safe and feel safe.

When working with survivors it is important to help them decide whether now is the best time to begin building assets. This isn’t to say that someone must already be stable and out of crisis before beginning the asset-building process; on the contrary, countless survivors who are living in emergency shelter have been able to achieve safety because of the financial planning they’ve engaged in. We must, however, remember that unpredictable, costly expenses such as moving can make continued savings activity difficult. A key part of using the empowerment model is supporting survivors through this decision making process, and providing them with consistent, and complete information as they weigh their options.

ADVICE GIVING VS. INFORMATION GIVING

As professionals using an empowerment model, we are committed to providing options and information to survivors and honoring their choices, even when those choices don’t align with our own goals or expectations. When working with participants around asset building, it is especially important to be mindful of presenting options and being clear about the potential benefits and consequences.

Advice giving may be especially difficult when we as practitioners feel like there is a "right" or "correct" way to accomplish a goal.

For example, Ken comes in after pulling his credit report and he has several debts. He has unpaid driving-related tickets that he owes to the county, and he is currently driving without a valid license. At the same time, Ken has a debt to a phone company he no longer uses. Ken is excited about paying off his phone debt, but his advocate
knows that the driving-related tickets are more likely to have a judgment attached to them and result in garnishment if payment is not made immediately. Giving advice in this situation might look like telling Ken to pay the old tickets first. Giving information, however, would involve researching with Ken how long each debt would stay on his credit report, and then having a conversation about which debts are a priority based on his goals. Perhaps Ken wants to pay off the phone debt so he can access an old number or have cell service while he looks for work.

A NOTE ABOUT LANGUAGE
We use the terms survivor and participant to denote those seeking out services. We prefer to call survivors who work with us participants rather than clients, to reflect that the individuals we work with are choosing to actively participate in our services and get to decide when and which services to engage in.

We also recognize that domestic violence affects individuals regardless of gender identity and sexual orientation. Whenever possible, we have kept our language gender-neutral. Although for ease of language there are places where we have designated gender to either the term “survivor” or “abuser,” these terms should be seen as interchangeable in all places.
Since its inception in the early 1970s, the movement to end violence against women has characterized domestic violence as a pervasive social problem that knows no class boundaries. Early on, advocates stressed the paramount importance of addressing the needs of those who experience domestic violence by providing options for safety and legal recourse. Transforming our criminal justice system to treat domestic violence as a crime was a major victory. Other issues—e.g. poverty, mental health, substance use—were not considered primary, and our system has historically tip-toed around a meaningful discussion of these intersecting problems because of the desire to avoid victim blaming. An unintended consequence of this focus has been the failure to understand and address how domestic violence, poverty, and trauma intersect and increase a person’s vulnerability to abuse, exacerbate violence, and create barriers to generational change.

The initial organized response to domestic violence was to establish safe shelter for those fleeing violence in their homes and to address violence against women as a form of social oppression. While this response saved thousands of lives and continues to do so, we now know that safety isn’t enough. The majority of participants who seek Bradley Angle services live in a reality that is deeply entrenched in both poverty and violence. For these families—and so many more in our region—poverty and violence are not only co-occurring, but magnifying; the presence of one exacerbates and impacts the challenges of the other. Not only do the cycles of violence and poverty interconnect in ways that create many barriers for family stability, without adequate resources and support, the cycles repeat generation after generation.

In our state, specifically, we know that:

- 15.6% of Oregonians earn less than the poverty level
- 27.8% of Oregonians live in asset poverty, meaning they do not have the financial resources to make ends meet for ninety days after a job loss, medical emergency, or car repair
- 50.9% of Oregonians have subprime credit
- Asset poverty is 1.56 times higher for women and 1.9 times higher for one-parent households
POVERTY AND VIOLENCE: THE CONNECTION

To find data from your state visit: http://assetsandopportunity.org/scorecard/

What we know is that the impact of poverty on the wellbeing of families is a direct correlate to the presence of domestic violence within the home. Recent research found that women who’d reported domestic violence in the last year were four times more likely to have also experienced housing instability, difficulty paying rent/mortgage and utility bills, overcrowded living conditions, frequent moves, or homelessness than those without a history of violence.\(^5\) A 2009 study revealed that 30-74% of women reliant on TANF benefits have experienced domestic violence.\(^6\)

At the same time, we know that domestic violence impacts a survivor’s ability to escape poverty. Sometimes abusive partners sabotage survivors’ ability to do their jobs, refuse to provide transportation or childcare, harass them at their work place, ruin their credit, or retain control over access to financial resources. Other survivors don’t have the social capital (marketable job skills, sufficient education) to obtain and retain living wage jobs. Others don’t have the leverage to seek help from employers and have been quickly replaced when they can’t make it to work reliably or on time. Even without direct interference from an abusive partner, the parallel effects of partner violence and poverty—psychological and emotional issues, depression, anxiety, drug or alcohol dependence—can be heavy barriers to stable employment.

Breaking the cycle of poverty and violence requires seeing the interconnections among people’s challenges, as well as recognizing their strengths. This is where asset-building with survivors comes in.

\(^5\) (Pavao J, 2007)
\(^6\) (Goodman, Smyth, Borges, & Singer, 2009)
Credit Building

WHAT IS CREDIT?
Credit can refer to a survivor’s credit report or credit score. Unless preparing for a major purchase like a car or home, purchasing a credit score may not be necessary. Some participants who are motivated by tracking numbers may find scores helpful, but be mindful of presenting participants with information about how scores will or will not be used.

THE IMPORTANCE OF CREDIT AS AN ASSET
Most adults interact with the credit system on a daily basis. We need credit to rent apartments, to cover emergency expenses, and sometimes credit is even necessary for getting a job (depending on the state you live in). This makes building credit an essential part of the asset building process.

Some individuals may choose to not engage with the mainstream credit system. It is important to support these participants in making a financial plan that includes how they will finance an emergency, access housing, and secure other basic needs if they choose to not build credit. Pre-paid cards are a common tool used for specific, short-term purchases like car rentals or hotel stays. It is important that participants
understand the cost and fees associated with the particular prepaid card they choose. It is also important for participants to check with each vendor (ie. the car rental company) before they make a purchase to see how funds are authorized and whether the vendor charges additional fees or requires extra deposits. For more information on how prepaid cards may be helpful to participants, visit the Center for Financial Services Innovation.

Accessing larger purchases or finding housing can be more difficult without traditional credit. One strategy is to collect credit reference letters from former landlords and utility companies confirming that the participant has historically paid on time. How useful these letters will be depends on the particular property management company or lender.

CREDIT SCORES
A credit score is a three digit number based on the information given on your credit report. Each of the three bureaus and some other companies offer scores. The FICO (Fair, Issac and Company) score is often used in lending decisions, while the individual bureau scores may only be used for certain types of purchases or regionally.

The single most important factor in a credit score is on-time payment history. This makes building new credit an essential part of the asset building process.

CREDIT REPORTS
Every individual is entitled to receive their credit report from each of the three main bureaus once per year (there are some situations such as a credit denial which gives the individual additional access). In order to access their report, survivors should go to annualcreditreport.com. The site will then link the participant to each of the three bureaus’ websites. If a survivor goes directly to the bureau’s website rather than via annualcreditreport.com, they will not get access to a free report. At no point in the process should a participant be asked to input payment information.
A note on safety: When pulling a credit report, you must provide a current address (a P.O. Box is permitted). If a participant has moved and has concerns that their abuser is trying to locate them, it may not be a safe time to pull a credit report. An abuser with enough of the survivor’s personal information could fraudulently pull the survivors credit report and quickly access their address.

Any information given in the process of pulling a credit report can also be accessed by all creditors. Collections activity may increase after a credit report is pulled.

Survivors who provide a P.O. Box are often asked to send in verification (such as a photo ID, and a bill with the P.O. Box address) in order to prevent fraud. It may or may not make sense for a survivor to use a P.O. Box when requesting their report. Discuss the pros and cons with the survivor.

CREDIT BUILDING OPTIONS
For many years, asset building practitioners focused on debt repayment as the key to rebuilding or creating positive credit. While paying off debt can be an important step in asset building and increases an individual’s net worth, if increasing a credit score is the participant’s main goal, building new positive lines of credit will generally have the greatest impact on their score.

Accessing credit for the first time or with a negative credit history can be a challenge. Secured credit cards and credit builder loans may be good options for participants in these situations.

In many cases, participants can access secured credit cards in exchange for a deposit. The credit limit is typically the same amount for a secured credit card as the deposit offered. The credit card information is reported to two or three bureaus, and after acceptable use, the deposit is typically returned to the participant. Every secured credit card is different: please encourage your participant to shop around and learn the terms. For more information on secured credit cards check out the Credit Builders Alliance’s (CBAs) new toolkit.

Credit building loans are another option for participants looking to build credit. A credit builder loan is different than a traditional loan in that no up-front money is given to the borrower. Instead the participant "borrows" a set amount of money and pays it back over a set period of time (typically six months is needed in order to see an
increase in score). Once all the funds have been paid, the participant then receives the money. Each loan payment is reported to the credit bureaus (typically two or three).

Each payment helps the survivor build the on-time payment history that is such an essential part of one's credit score. Consequently, if a survivor is unable to make a payment, it can be harmful to their credit score (as with any line of credit). Bradley Angle is proud to offer two credit builder loan products with Innovative Changes (a local CDFI).

**CASE STUDY: CREDIT BUILDING IN ACTION**

Nicole initially came in seeking support because she was looking for a job, but after further discussion, she identified her goal as returning to school. She only had one year of credits left to earn her Bachelors of Science degree, but she owed past tuition to the school and was unable to register for classes.

Nicole received her tax refund and put $350 into a Matched Savings Account. She then had $700, which covered her school debt. She was able to enroll in school shortly after the debt was paid, but she still had a collections account on her credit report. Nicole identified her next goal as purchasing a car. She signed up for a credit builder loan, which would build her credit while helping her save $500. Upon completion, Nicole takes her $500 and deposits it into another matched savings account. She completes the process with $1,000 for a down payment on the car and her credit score has gone up by approximately 50 points (which will save her approximately $1,000 over the life of a three-year car loan).
MATCHED SAVINGS ACCOUNTS AND IDAS

MATCHED SAVINGS ACCOUNTS

Matched Savings Accounts, or MSAs, offer survivors an opportunity to have their savings matched dollar for dollar (or more!).

Participants typically save smaller amounts in MSAs than they do in Individual Development Accounts (IDAs) and these accounts are often privately funded rather than funded publicly like IDAs. MSAs are often used for employment related expenses; moving, rent, and security deposits; debt; education expenses; and childcare. Since MSAs are mostly privately funded, implementation varies widely.

IDAS

An Individual Development Account, or IDA, is one of the most promising tools that can help survivors reach their financial and life goals. When a participant saves through an IDA, every dollar the participant saves is matched by the sponsoring program or agency. The match amount varies state by state—in Oregon, for example,
participants can earn $3 for every dollar they save.

IDAs were created by Dr. Michael Sherraden in the early 1990s, and later added into the federal budget by President Bill Clinton through the Assets for Independence Act. Today, IDAs are funded through this Act at the federal level, and a non-federal match is often contributed by foundations or, in some states, through a tax credit. In states where there is not a tax credit program, foundations and financial institutions often provide funding for IDAs.

Typically, participants can use IDAs to save for homeownership, small business creation or development, or post-secondary education. In the state of Oregon, participants can also save for adaptive equipment to increase their ability to find employment or complete home repair. To find out more about IDA offerings in your state, visit CFED’s IDA program directory. IDA implementation varies based on the funder and their requirements.

---


CASE STUDY: MSAs IN ACTION
Carly accessed an education matched savings program to work on her student loans. She was living in emergency shelter when the grace period on her student loans ended, and she hadn’t made payments in over a year. Carly saved $350 in an MSA, which was matched 1:1 for a total of $700. The $700 was enough to negotiate with Sallie Mae to start an income-based repayment a plan, which lowered her payments to around $15 a month. Her on-time payments are now helping her build positive credit.

CASE STUDY: IDAs IN ACTION
Kerry attended a financial education class and completed a Matched Savings Account to help her buy equipment and supplies she needed for her job as a hair stylist. She’d been planning on going back to school to supplement her income, but she knew she couldn’t afford the tuition with her current budget. Kerry started an education-based IDA to save up enough money to start attending the nearby community college. Her son, Kevin, already in college, heard about the IDA program through his mom, and he signed up as well so that he could have additional support covering his own education expenses. Both a mother and her child using an IDA to pursue education helps break the cycle of poverty. They’re now working together to support each other in their personal college and career plans.
CONSIDERATIONS FOR TAX TIME

Considerations for Tax Time

A note about this section:

With the exception of the Bradley Angle case study, the information below can be found directly at the IRS website. None of the language below is tax or legal advice. Please consult a licensed professional.

PREPARING SURVIVORS FOR TAX TIME
Tax time can be an exciting time if a survivor is expecting a refund, or a time of worry if they think they may owe the IRS. When working with survivors around taxes, it is important not to give tax advice, but rather to provide resources and information.

FILING FOR FREE
Free tax preparation can be accessed in many ways. Survivors who meet income eligibility requirements (they change annually, see the website for details) can file their taxes for free through www.myfreetaxes.com. Your agency can also set up an individualized link for your participants. Myfreetaxes.com is a partnership between H&R Block and Walmart. As with any branded product it is important to let the participant know up front and to encourage them to make informed decisions about any product placement.

For survivors who are not comfortable with preparing their own taxes electronically, AARP Tax-Aide offers free tax preparation by IRS certified-volunteer tax preparers throughout the nation. Many sites also allow survivors to request an ITIN or file back years. Contact a site near you for details.

TREATING TAX CREDITS AS INCOME
The Financial Clinic, an innovative financial development organization in New York City, has deemed tax time a key time for “income-smoothing.” Proper planning around refunds can help the families we serve be more able to manage their monthly cash flow. Tax time can be a great time to make a larger deposit into an IDA or MSA, or place funds in an emergency account. Many survivors may also chose to pre-pay regular bills like rent and cell phone service.
The **Earned Income Tax Credit**, or EITC, can provide low-wage earners with up to thousands of dollars at tax time. In addition to the EITC, many survivors may qualify for childcare and education credits. Be sure to visit the IRS website or ask a volunteer tax preparer at an AARP Tax-Aide site for details.

**CASE STUDY: MAKING THE MOST OF TAX TIME**
Kendra received the Earned Income Tax Credit and the Lifetime Learning Credit. As a result she had a total tax refund of $3,000. Kendra used $500 to put into a matched savings account that offered a one-to-one match. As a result she had $1,000 that she used to pay her childcare co-pay for the next three months. Kendra increased her monthly cash flow by prepaying an expense and she doubled her money with matched savings.

With $2,500 left, Kendra puts $500 in a savings account for an emergency. This will prevent her from needing to access credit on less than favorable terms in the event of an emergency. In the past, Kendra’s abuser had damaged her credit by putting bills in her name and then not paying them. Kendra uses $300 to offer as a deposit on a secured credit card so she can begin to build a positive line of credit. She now has $1,700 left.

Kendra uses $700 to pay off two old utility bills. Now when she moves she won’t have to worry about putting utilities in a friend’s name or offering an additional deposit. She now has $1,000 left.

Kendra deposits $500 into her IDA, so that her monthly payment is just $25 a month and she is able to access the entire match available to her in her state. With the remaining $500, Kendra rents a car so that she can go grocery shopping in bulk, and she takes her kids for a day at the arcade and to get new school clothes.

**HELPFUL REMINDERS FOR SURVIVORS WORKING WITH THE IRS**
Owing the IRS can seem overwhelming for anyone, but for many survivors this is compounded by the lasting impact of economic abuse and a limited budget. A few things to remind participants:

- Pay at least your minimum monthly payment when it is due
- Include your name, address, SSN, phone number, and tax year and return type, on your payment
CONSIDERATIONS FOR TAX TIME

- File all required returns on time
- Pay all taxes you owe in full and on time
- Continue to make all scheduled payments even if the IRS applies your refund to your account balance

PAYMENT PLANS
Signing up for an installment agreement may help some survivors. To find out more about payment plans, visit the IRS site for an application, call the number on an IRS bill, or complete form 9465 and mail it to the IRS. If a survivor owes more than $50,000 you will also need to complete Form 433-F.

There is a one-time fee required when setting up a payment plan:

- $52 for a direct debit agreement (aka autopay);
- $120 for a standard agreement or payroll deduction agreement; or
- $43 if your income is below a certain level

Before a survivor applies for a payment plan they should:

- File all required tax returns;
- Consider all other options for paying their tax debt in full;
- Determine the largest monthly payment they can make; and
- Know that their future refunds will be applied to their tax debt until it is paid in full.

For more information, refer to the IRS.

SETTLEMENTS
If a survivor meets very specific requirements they may qualify for an Offer in Compromise (e.g. settlement). Click here to see if a participant you work with may qualify.
TAX PAYER ADVOCATE SERVICES
When a survivor needs help with more complicated IRS matters, such as wage garnishment, a Taxpayer Advocate may be able to offer them assistance at no charge.

You can contact the Taxpayer Advocate Service by phone at 1-877-777-4778 or you can find your local office online and visit them in-person.

Services Provided:

- Account inquiries (help with letters, notices and levies on your wages or bank account)
- Adjustments (changes to tax account information or payments)
- Alien clearances (Sailing Permits)
- Basic tax law assistance January 2-April 15
- Check, money order, or cash payment acceptance (Exact Change is Required)
- Help with preparing Form 2290 (Heavy Vehicle Use Tax)
- Individual Taxpayer Identification Numbers and From W-7
- Multilingual assistance (over 150 languages translated)
- Payment arrangements
- Procedural inquires
- Solutions to tax issues
- Tax forms (based on availability)

To learn more visit: http://www.taxpayeradvocate.irs.gov/
The resource list below is not exhaustive and does not reflect an endorsement of any particular product or service.

### ADULTS

- **AARP**  
  [http://www.aarp.org/money/](http://www.aarp.org/money/)
- **FDIC Money Smart**  
- **Foundation for Financial Planning (free workbooks and worksheets)**  
  [http://www.foundation-finplan.org/consumer-resources](http://www.foundation-finplan.org/consumer-resources)
- **Everfi (online based)**  
- **NACCP Financial Freedom Campaign**  
  [http://www.naacp.org/pages/2346](http://www.naacp.org/pages/2346)
- **First Nations Development Institute**  
  [http://www.firstnations.org/program-financialandinvestor](http://www.firstnations.org/program-financialandinvestor)

### BANKRUPTCY

- **Legal Aid Bankruptcy Clinics (see your local office)**  
  [http://sites.lawhelp.org/program/1173/index.cfm](http://sites.lawhelp.org/program/1173/index.cfm)

### CITIES FOR FINANCIAL EMPOWERMENT

- **CFE Fund**  

### CREDIT: SCORES, REPORTS, PULLING

- **Credit Builders Alliance**
RESOURCES

http://www.creditbuildersalliance.org/

- Credco Core Logic
  http://www.credco.com/
- FICO Credit Education
  http://www.myfico.com/CreditEducation/articles/
- Free Annual Credit Report
  https://www.annualcreditreport.com/cra/index.jsp

CONSUMER COMPLAINTS

- Consumer Financial Protection Bureau
  http://www.consumerfinance.gov/
- Oregon Attorney General
  http://www.doj.state.or.us/Pages/index.aspx

IDENTITY THEFT

- Federal Trade Commission Consumer Information

POLICY

- CFED: The Assets and Opportunity Scorecard features important state data on the status of assets, jobs, and housing.
  http://cfed.org/programs/idas/public_policy/
- Wider Opportunities for Women (WOW): Similar to the Assets and Opportunity Scorecard but with different data WOW compiles state-level data specific to women.
  http://www.basiceconomicsecurity.org/best/
RESOURCES

RESEARCH, WEBINARS, AND TRAINING CALENDARS/LISTSERVS

- Corporation for Enterprise Development (CFED)
  [http://cfed.org/knowledge_center/](http://cfed.org/knowledge_center/)

- AFI
  [http://idaresources.org/Calendar](http://idaresources.org/Calendar)

- Center for Social Development (CSD)
  [www.csd.wustl.edu](http://www.csd.wustl.edu)

- University of Wisconsin-Madison Center for Financial Security
  [www.cfsi.wisc.edu](http://www.cfsi.wisc.edu)

- The University of Kansas Assets and Education Initiative
  [www.aedi.ku.edu/assets-and-education](http://www.aedi.ku.edu/assets-and-education)

SURVIVORS

- ROW’s Economic Action Program

- Allstate Foundation Moving Ahead Through Financial Management

- National Network to End Domestic Violence
  [http://nnedv.org/resources/ejresources.html](http://nnedv.org/resources/ejresources.html)

YOUTH

School Age

- Financial Beginnings’ Financial Footings

- Practical Money Skills (free materials!)

- D2d Fund’s Financial Entertainment (financial video games)
High School and College

- NEFE High School Financial Planning Program
  http://www.hsfpp.org/
- Financial Beginnings’ Financial Foundations
  http://www.financialbeginnings.org/financial-foundations/
- NEFE Cash Course
  http://www.cashcourse.org/home
- FDIC Money Smart Young Adults
  http://www.fdic.gov/consumers/consumer/moneysmart/young.html
- Everfi
- Practical Money Skills (free materials!)
  http://www.practicalmoneyskills.com/resources/free_materials/
- D2d Fund’s Financial Entertainment (financial video games)
  http://financialentertainment.org/

UNDERBANKED AND UNBANKED

- Bank On
  www.joinbankon.org
- Center for Financial Services Innovation
  www.cfsinnovation.com
Get in Touch

Have questions? Looking for more information about asset-building? Give us a call, or shoot us an email:

**Cassie Russell, Economic Empowerment Coordinator**
Bradley Angle
5432 N. Albina
Portland, OR 97217
cassier@bradleyangle.org
503-595-9591 x. 310