

Louisville Community Financial Empowerment Resource & Referral Guide

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General Financial Education Resources

These partners provide education to familiarize participants with the basics of budgeting one's finances, learning to save and building assets such as purchasing a home.

Apprisen

Budgeting and credit education, identity theft prevention education, debt education, "Start Fresh!" banking and money management education. Call for more information.

<http://apprisen.com/>

Contact: Re'Donna Thompson; 502-458-8840

Bank On Louisville

"Start Fresh!" banking and money management education. "Credit as an Asset" Bank On Louisville's workshop for people who want to gain new information and tools to build or rebuild a good credit history.

www.bankonlouisville.com

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156 or visit website for schedules.

Louisville Metro Community Services, Advocacy and Empowerment Division

Finance 4 U and Dave Ramsey financial education series.

<http://louisvilleky.gov/government/community-services/financial-education>

Contact: Joi Boyd; 502-574-7301

Louisville Urban League

Budgeting and credit education, rental readiness education, homebuyer education, "Start Fresh!" banking and money management education.

<http://www.lul.org/lul-programs/programs-housing-counseling-neighborhood-revitalizationXZ>

Contact: Christie McCravy; 502-566-3362

Additional Resources:

Understanding Credit, Credit Reports and Scores

By calling any of these agencies, clients can receive assistance with accessing their credit reports, fixing errors, credit counseling, and improving their credit

Apprisen

Credit counseling available on a sliding scale fee or with a payment plan based on income. Call for more information.

<http://apprisen.com/>

Contact: Re'Donna Thompson; 502-458-8840

Bank On Louisville

"Credit as an Asset" is Bank On Louisville's workshop for people who want to gain new information and tools to build or rebuild a good credit history. This workshop will help participants think about their relationship with credit, why credit is so important, and plan how they will make financial products work for them to help increase their financial stability in the near term and their financial security in the long-term.

<http://louisvilleky.gov/government/bank-louisville/start-fresh>

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156; Visit website for schedule

Additional Resources:

Managing Debt and Dealing with Debt Collectors

By calling any of these agencies, clients can receive assistance with managing debt, debt collection, and legal assistance.

Apprisen

Resources: Offers assistance with consolidating, budgeting, and facilitating payments to debt collection agencies

<http://apprisen.com/counseling-services/financial-services/debt-management-program>

Contact: Re'Donna Thompson; 502-458-8840

Legal Aid Society

Offers assistance with filing for bankruptcy. Must meet income guidelines.

Website: <http://www.laslou.org/>

Contact: 502-584-1254

Louisville Metro Community Services, Financial Empowerment Services Center

Free counseling sessions on legal issues, financial counseling, and health care counseling. By appointment only.

<http://louisvilleky.gov/government/community-services/financial-empowerment-services-center>

Contact: Alison Stuhl to set an appointment, 502-574-5191; Visit website to view schedule

Additional Resources:

Mainstream Financial Services

These agencies assist clients with understanding how to access and properly use a bank account and banking services such as savings accounts and direct deposit.

Bank On Louisville

Access to network of mainstream institutions including banks and credit unions who support the financial empowerment efforts in our community.

www.BankOnLouisville.com

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156

Additional Resources:

Free Income Tax Return Preparation and Filing

These partners provide free assistance with preparing and filing federal and state income tax returns.

AARP Tax-Aid

Free income tax return preparation and filing assistance. Must meet income guidelines, with preference given to taxpayers 60 years and older. Call for information.

www.aarp-tax-aid-lou.org

Contact: 502-394-3443

Louisville Asset Building Coalition

Free income tax return preparation and filing assistance.

<http://labcservices.org/>

Contact: 502-882-5490; Visit website for listing of locations.

Additional Resources:

Homebuyer Education, Eviction and Foreclosure Prevention and Assistance

These partners provide services that assist clients with understanding the financial aspects of purchasing a home, legal assistance for foreclosure or eviction, and foreclosure and eviction prevention resources.

Apprisen

First-time homebuyer counseling, counseling for renters, reverse mortgage counseling

<http://apprisen.com/>

Contact: Re'Donna Thompson; 502-458-8840

Kentucky Homeownership Protection Center

KHPC's Protect My Kentucky Home foreclosure prevention hotline has staff that can connect you to a free housing counselor. KHPC can also help you set up a conciliation conference to meet with your mortgage lender and discuss alternatives to foreclosure.

<http://protectmykyhome.org/>

Contact: 1-866-830-7868

Legal Aid Society

Foreclosure clinics where Attorneys will be on hand to answer questions about foreclosures and provide advice on alternatives to foreclosure. May also provide legal representation in some foreclosure and eviction cases. Must meet income guidelines.

<http://www.laslou.org/help/clinics/cliniclist.php>

Contact: Call 502-584-1254 to make a reservation. Visit website for clinic schedule.

Louisville Urban League

Homebuyer education, home equity conversation mortgage counseling, workforce development

<http://www.lul.org/lul-programs/programs-housing-counseling-neighborhood-revitalization>

Contact: Christie McCravy; 502-566-3362

Volunteers of America

Homeless family services, services for women with disabilities and their children, case management, eviction prevention program, collaborative housing program, family emergency shelter, and more.

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

Contact: 502-636-0771

Additional Resources:

Individual Development Accounts (IDA) Programs

Matched savings programs that help participants purchase assets.

Bank On Louisville

Match savings programs for moderate to low income households to help with purchases such as first time homeownership, micro-enterprise/small business development, or post-secondary education.

www.BankOnLouisville.com

Contact: Cassandra L. Miller; 502-574-6410

Jewish Family and Career Services, Navigate Enterprise Center

IDA savings accounts

<http://www.jfclsouville.org/classes-workshops/>

Contact: 502-459-0660

The Center for Women & Families

The Center's Individual Development Account (IDA) program allows participants to deposit money into a special savings account. The Center will match deposits dollar for dollar and the balance may only be used for a housing down payment, home closing costs, higher education tuition payments or small business startup. Must meet eligibility guidelines.

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

Contact: 502-581-7200

Additional Resources:

Workforce Development and Micro-Business Services

These agencies provide employment services, job training, and resources for adults and young adults.

Boys & Girls Haven

The Boys and Girls Haven Equine Program provides both therapy and vocational training for at-risk youth and young adults.

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

Contact: 502-458-1171

Center for Accessible Living

First Impression Suit Closet (men's professional clothing for job seekers); job placement, career advancement, training services (i.e. job readiness training, job skills training), supportive services and assistance for individuals with disabilities in work settings.

www.calky.org

Contact: 502-589-6620 (Louisville office)

Down Syndrome of Louisville

Supported employment services for individuals with disabilities.

<http://downsyndromeoflouisville.org/programs/careersolutions.html>

Contact: 502-494-5088 (Louisville Office)

Dreams with Wings

Supported employment services for individuals with disabilities.

<http://dreams.wpengine.com/services/adult-services/supported-employment/>

Contact: 502-459-4647

Dress for Success-Louisville

Promotes the economic independence of disadvantaged women by providing professional attire, a network of support and the career development tools to help them thrive in work and life.

<https://louisville.dressforsuccess.org/>

Contact: 502-584-8050

Goodwill Industries of Kentucky

Training in job seeking skills, job placement, referral services, vocational counseling, follow-up, and exit consultation, assistance with academic skills, and more.

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

Contact: 502-585-5221

Harbor House of Louisville

Supported employment services for individuals with disabilities.

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

Contact: 502-719-0072

Jewish Family and Career Services

Career and college advising, workforce development, business development, multicultural services, micro-lending, and more.

<http://www.jfclsouville.org/classes-workshops/>

Contact: Andrea Goins; 502-452-6341 ex. 246

KentuckianaWorks

Customized career advice, assistance with interview skills, specialized services for qualifying veterans, group workshops, resources for visually impaired or disabled job seekers and more.

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

Contact: 502-574-2500

Kentucky Career Center

Job assistance for veterans, one-stop career center management, adult & dislocated worker services, youth programs, welfare-to-work & subsidized work experience, business services & economic development links, on-the-job training & classroom instruction, policy updates & technical assistance.

<http://kentuckycareercenter.ky.gov>

Contact: 600 W. Cedar Street, Louisville, KY 40202

Kentucky Department of Veterans Affairs

VetBiz Business Assistance Program

<http://kyvetbiz.com/about/kentucky-veterans-assistance-program/>

Contact: 270-765-6737

Kentucky Office for the Blind

Based on individual needs and informed choice, individuals with significant visual disabilities seeking employment may receive services such as: assessment to determine eligibility and needs, vocational guidance and counseling, job development, job placement services, assistive technology services and devices, orientation and mobility, work experience, bioptic driving, and other support services.

<http://blind.ky.gov/consumerservices/Pages/vr.aspx>

Contact: 502-429-4460; 800-346-2115 (toll free); TTY: 502-429-7105

Kentucky Office of Vocational Rehabilitation

Assists individuals with disabilities with attaining employment and independence.

www.ovr.ky.gov

Contact: 502-595-4173 (Louisville office)

Louisville Free Public Library Job Shop

Employment and career resources (job search help, resume writing, etc.), computer skills help.

<http://www.lfpl.org/jobshop/>

Contact: 502-574-1723

Louisville Metro Community Services

Community Services assists unemployed or underemployed individuals with short-term job training opportunities in fields such as Commercial Drivers Licensing, Certified Nursing/Medical Assistance, and Welding.

<http://louisvilleky.gov/government/community-services/>

Contact: 502-574-4377

Louisville Metro Community Services, Micro-business Lending Program

The Louisville Metro Department of Community Services offers a microbusiness program to help low and moderate income business owners with starting and growing small businesses. Microbusiness employs five or fewer people, including the owner. The program includes training, technical assistance and an opportunity to apply for a loan.

<http://louisvilleky.gov/government/community-services/microbusiness-program>

Contact: 502- 574-4377

Louisville Urban League

Workforce development services such as: employment search assistance, career counseling, job skills training, job placement referrals, and post-placement support.

<http://www.lul.org/lul-programs/programs-workforce-development>

Contact: 502-561-6830

New Legacy Reentry Corporation

Vocational education including: construction trade careers, construction math, carpentry, blueprint reading/analyzing, construction safety, lead abatement, electrical, HVAC, interior design, Technical Education, GED classes, College Preparation

<http://www.newlegacyrc.org/core-components>

Contact: 502-276-0660

Options Unlimited

Assists individuals with disabilities to become as independent as possible by obtaining opportunities to participate in and contribute to their community through work and educational programs.

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

Contact: 502-955-7271

Project One

Project One prepares disadvantaged youth and adults for healthy and successful transitions into post-secondary education, meaningful employment opportunities and career ladder placements by developing training program and institutes, summer programs, year round activities and lifelong learning solutions to bring about economic empowerment and self-sufficiency.

<http://www.project1inc.org/>

Contact: 502-778-1003

United States Department of Veterans Affairs

Compensated Work Therapy (CWT) vocational rehab program; Vocational Rehabilitation and employment services for veterans.

<http://www.benefits.va.gov/vocrehab/>

Contact: Vocational Rehab: Bernard Hayward, 502-619-9103; CWT: 502-287-4230

Wesley House Community Services

Louisville Works program low-income individuals become economically stable and competitive in the job market and or pursue higher education degrees and or technical skills. Students attain job readiness skills, training on Microsoft Office, advanced instruction on professional standards, customer service, and job search skills. Participants are also trained to become volunteers in income tax preparation.

<http://wesleyhouseky.org/programs.htm>

Contact: 502-968-8231

Youth Build Louisville

YouthBuild Louisville is an education, job training and leadership program designed to capitalize on the energy of young adults to develop young, active community leaders and an educated workforce for Louisville.

<http://youthbuilddouville.org/>

Contact: 502-290-6121

Zoom Group

Assists adults with developmental disabilities choose their vocation and reach their full potential, through a continuum of services including: job training, employment services and involvement in the community.

<http://zoomgroup.org/>

Contact: 502-581-0658

Additional Resources:

Local Consumer Protection and Legal Services

These agencies provide consumer protection resources, investigate consumer complaints, and/or provide legal assistance

Jefferson County Attorney's Office, Child Support Enforcement Division

location of non-custodial parents, establishment of paternity, establishment of financial and medical support, enforcement and collection of support payments, enforcement of medical support, review and modification of support orders.

<http://louisvilleky.gov/government/county-attorney>

Contact: 502-574-8300

Kentucky Attorney General

Accepts consumer complaints and can initiate investigation about financial services, educational institutions, and more.

<http://ag.ky.gov/Pages/protectingconsumers.aspx>

Contact: 502- 696-5389

Legal Aid Society

Offers assistance with tenants' rights, access to public benefits, Qualifying Income Trusts, powers of attorney, wills, living wills, legal assistance for veterans, family law, and more. Must meet income guidelines. Call for more information.

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

Contact: 502-584-1254

Louisville Metro Community Services, Financial Empowerment Services Center

Free counseling sessions on legal issues, financial counseling, and health care counseling. By appointment only.

<http://louisvilleky.gov/government/community-services/financial-empowerment-services-center>

Contact: Alison Stuhl to set an appointment, 502-574-5191; Visit website to view schedule

Louisville Urban League

Credit counseling available for free; income guidelines may apply. Call for more information.

<http://www.lul.org/lul-programs/39-programs/90-budget-and-credit-counseling>

Contact: Christie McCravy; 502-566-3362

Additional Resources:

Benefits Screening and Counseling

By calling any of these agencies, clients can receive screening for eligibility for rent or utility payment assistance, food stamp benefits or free meals, Kinship Care, Medicaid, housing assistance, and benefits counseling for Social Security beneficiaries.

Center for Accessible Living

Offers access to Community Work Incentives Coordinators (CWICs). CWICs assist SSI or SSDI beneficiaries, family members and professionals with the following: information on Medical Benefits, Social Security, Transitional Assistance, Public Housing, Workers Compensation and more Personalized work incentives planning, assistance Information about how working will affect benefits, and ongoing assistance with benefits issues.

<http://www.calky.org/services/working-while-on-benefits/>

Contact: 888-813-8497; 502-589-6620

Council on Developmental Disabilities

The Council offers comprehensive workshops on eligibility for the Medicaid waiver service system. Offers limited crisis intervention & counseling to help families navigate the Medicaid service system. Provides workshops on financial planning and special needs trusts.

<http://councilondd.org/>

Contact: 1151 So. Fourth Street Louisville, Kentucky 40203; (502)-584-1239; info@councilondd.org

Goodwill Industries of Kentucky

Training in job seeking skills, job placement, referral services, vocational counseling, follow-up, and exit consultation, assistance with academic skills, and more.

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

Contact: 502-585-5221

Kentucky Department for Community Based Services

Responsible for administering the Supplemental Nutrition Assistance Program (SNAP), the Kentucky Transitional Assistance Program (K-TAP), Kentucky Works Program (KWP), Family Alternatives Diversion (FAD) Program, and the Medicaid programs. Also manages the Community Services Block Grant, the Nutrition Education Program, the SNAP Nutrition Education Program, the Low-Income Home Energy Assistance Program, State Supplementation, and assists with administration of the Electronic Benefit Transfer cards.

<http://chfs.ky.gov/dcbs/dfs/>

Contact: 502-564-3440

Kentucky Office of Employment and Training

Unemployment Claims System

<https://uiclaims.des.ky.gov/ebenefit/eben.htm>

Contact: 502-875-0442

KIPDA, KYNect Program

Assistance with enrolling in free or low-cost coverage for , health insurance, Medicaid or the Kentucky Children’s Health Insurance Program (KCHIP)

www.kipdaservingyou.org

Contact: 502-584-1254

Louisville Metro Community Services

<http://louisvilleky.gov/government/community-services/seeking-services>

Contact: 502-574-4377

Neighborhood Place

<http://louisvilleky.gov/government/neighborhood-place/services/find-your-nearest-neighborhood-place-location>

Contact: Visit website to find your nearest Neighborhood Place location and list of resources

Additional Resources:

Education Resources

These organizations provide assistance with obtaining GED or accessing higher education.

Americana Community Center, Inc.

Adult & Continuing Education

Adult Basic Education (ABE) classes, GED for high school diplomas, English as a Second Language (ESL) program, Compass college prep courses, Armed Services Vocational Aptitude Battery (ASVAB) testing

<http://www.adulted4u.com/>

Contact: 502-485-3400

Bellarmino University

www.bellarmino.edu

Contact: 502-727-8000

Jefferson Community & Technical College

<http://www.jefferson.kctcs.edu/>

Contact: 502-213-5333

Jefferson County Public Schools

Adult & Continuing Education

Free GED courses, free ESL courses, life-long learning courses, and workforce & educational enrichment services.

<http://www.adulted4u.com/>

Contact: 502-485-3400

Kentucky Department of Veterans Affairs

Kentucky High School Diploma Program, allows veterans who left school to enroll in the military and served during WWII, Korea, and Vietnam conflicts to receive an official high school diploma from their school.

<http://veterans.ky.gov/otherprograms/Pages/hsdiploma.aspx>

Contact: 502-564-9203

Louisville Metro Community Services

College Scholarships & GED testing fee scholarships. Must meet eligibility guidelines.

<http://louisvilleky.gov/government/community-services/college-scholarship>

Contact: Kila Huddleston at 502-574-7302

Spalding University

<https://spalding.edu/>

Contact: 502-585-9911

University of Louisville

www.louisville.edu

Contact: 502-852-5555

Additional Resources:

Financial Empowerment Staff Training Opportunities

These agencies provide free trainings for social services staff that provide financial empowerment services to clients and additional online resources.

Bank On Louisville--Start Fresh! Train the Trainer

Start Fresh! is Bank On Louisville's workshop for people who want to gain new information and tools to use second-chance or new checking accounts.

www.BankOnLouisville.com

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156

Bank on Louisville--"Credit As An Asset"-Train the Trainer

"Credit As An Asset" is Bank On Louisville's workshop for people who want to gain new information and tools to build or rebuild a good credit history. This workshop will help participants think about their relationship with credit, why credit is so important, and plan how they will make financial products work for them to help increase their financial stability in the near term and their financial security in the long-term.

<https://louisvilleky.gov/government/bank-louisville/start-fresh>

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156

Louisville Metro Community Services, Community Financial Empowerment Certification and Training Program

Financial empowerment workshops and training sessions for social service providers. Participants can take courses such as Behavioral Economics, and Financial Empowerment 101: The Basics, and Conversations with Tools. Participants can earn up to a Level 2 certification. All Level 1 Certification workshops are free.

<http://louisvilleky.gov/government/community-services/community-financial-empowerment-certification>

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156; Visit website to access course schedule

Additional Resources:

Financial Empowerment for Youth

These agencies provide programs and workshops to expose youth, teens, and young adults to the realities of personal finance.

Bank On Louisville

Start Smart! Is Bank On Louisville's workshop for young adults who are preparing to open a first account. Includes lessons on how to make important financial decisions, like how to plan and pay for big purchases, or how to pay for college responsibly.

By request only, can also provide basic banking and budgeting workshops to organizations and groups with a youth focus.

www.BankOnLouisville.com

Contact: email bankonlouisville@louisvilleky.gov; 502-574-5156

Junior Achievement

With interactive programs tailored to elementary, middle and high school students, Junior Achievement introduces young people throughout our community to the realities and possibilities of the working world and personal finance.

<https://www.jaky.org/>

Contact: 502-561-KIDS

KentuckianaWorks

Helps youth obtain part-time and summer employment so they can experience access to paychecks and budgeting, develop critical workplace skills, and provides workplace role models.

<http://kcc.kentuckianaworks.org/Youth.aspx>

Project One

Project One prepares disadvantaged youth and adults for healthy and successful transitions into post-secondary education, meaningful employment opportunities and career ladder placements by developing training program and institutes, summer programs, year round activities and lifelong learning solutions to bring about economic empowerment and self-sufficiency.

<http://www.project1inc.org/>

Contact: 502-778-1003

YouthBuild

Offers a full-time academic program for young people ages 16-20 designed to increase financial capability by advancing their education, work skills, community engagement, and leadership.

<http://youthbuildlouisville.org/>

Contact: info@yblky.org or call 502-290-6121

Additional Resources:

Online Tools & Resources

National online tools & resources related to consumer protection, understanding and accessing credit reports, and budgeting & bill pay.

Consumer Financial Protection Bureau

Accepts consumer complaints and can initiate investigation about financial services.

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

Your Money, Your Goals Financial Toolkit for Social Service Programs.

Provides tools for creating a budget, tracking spending, and keeping track of bill due dates. Includes sample forms and resources for creating a cash flow budget.

http://files.consumerfinance.gov/f/201407_cfpb_your-money-your-goals_toolkit_english.pdf

Corporation for Enterprise Development (CFED)

Building Financial Capability – A planning guide for integrated services

<http://cfed.org/>

Credit Karma

Free access to credit report and credit score

<https://www.creditkarma.com/>

Federal Deposit Insurance Corporation

Federal agency that provides access to financial education & literacy, consumer news and information, accepts consumer complaints and can initiate investigations.

<https://www.fdic.gov/consumers/>

Federal Trade Commission

Federal agency that provides consumer protection resources and alerts, investigates fraud, abuse, and unfair business practices.

<https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection>

Intuit Mint

Free cell phone app that allows users to create their own budgets, keep track of bills and spending, and pay bills all at once. Users receive automatic reminders of bill due dates and the app keeps track of account balance. App is available for iPhone and Android users.

<https://www.mint.com/>

USA.GOV

Free access to the Consumer Action Handbook which provides helpful tips on preventing identity theft, understanding credit, filing a consumer complaint, and more. Access to sample consumer complaint forms and other resources.

<http://www.usa.gov/topics/consumer/consumer-action-handbook-online.shtml>

Additional Resources:

Financial Empowerment Agencies Listing

The following agencies listed below are members of the financial empowerment network and are actively engaged in financial empowerment services.

Legend:

* - Agency has at least one staff member with Financial Empowerment Certification

◇ - Agency has a Trained Financial Empowerment Facilitator

[Apprisen](#)

[BB&T Bank](#)

[Catholic Charities](#) *◇

[Center for Accessible Living](#) *

[Center for Women and Families](#) ◇

[Council on Developmental Disabilities](#)

[Eastern Area Community Ministries](#) *

[Family & Children's Place](#) *◇

[Family Scholar House](#) *◇

[Federal Reserve Bank of St. Louisville](#)

[Fifth Third Bank](#) ◇

[Goodwill Industries of Kentucky](#) *

[Home of the Innocents](#) *

[Jewish Family and Career Services](#)

[KentuckianaWorks](#) *

[Kentucky Career Center](#)

[Kentucky Telco Federal Credit Union](#)

[Kentucky Office for the Blind](#)

[Kentucky Office of Employment & Training](#)

[Legal Aid Society](#) ◇

[Louisville Asset Building Coalition](#)

[Louisville Metro Community Service](#) *◇

[Louisville Rescue Mission](#) *◇

[Louisville Urban League](#)

[Metro United Way](#)

[Neighborhood Place](#)

[Office for Aging and Disabled Citizens](#)

[Office for Vocational Rehab](#)*

[Options Unlimited](#)

[PNC Bank](#)*

[Project One](#)

[ResCare](#)*

[The Healing Place](#)

[Wayside Christian Mission](#)

[Woodforest Bank](#)

[Zoom Group](#)