

# Louisville Community Financial Empowerment

## Resource & Referral Guide

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Large Print Edition

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# **Louisville Community Financial Empowerment Resource & Referral Guide**

## **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 Information: 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](http://www.bankonlouisville.com)

Contact Information: email [bankonlouisville@louisvilleky.gov](mailto:bankonlouisville@louisvilleky.gov) 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 Information: 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 Information: email [bankonlouisville@louisvilleky.gov](mailto:bankonlouisville@louisvilleky.gov)  
or 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 Information: 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 Information: 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 Information: 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](http://www.BankOnLouisville.com)

Contact Information: email [bankonlouisville@louisvilleky.gov](mailto:bankonlouisville@louisvilleky.gov)

### **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](http://www.aarp-tax-aid-lou.org)

Contact Information: 502-394-3443

### **Louisville Asset Building Coalition**

Free income tax return preparation and filing assistance.

<http://labcservices.org/>

Contact Information: 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 Information: 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 Information: 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 Information: 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 Information: 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 Information: 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](http://www.BankOnLouisville.com)

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

### **Jewish Family and Career Services—Navigate Enterprise Center**

IDA savings accounts

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

Contact Information: 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 Information: 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.*

### **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](http://www.calky.org)

Contact Information: 502-589-6620 (Louisville office)

### **Down Syndrome of Louisville**

Supported employment services for individuals with disabilities.

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

Contact Information: 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 Information: 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 Information: 502-584-8050

### **Father Maloney's, 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 Information: 502-458-1171

### **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 Information: 502-585-5221

### **Harbor House of Louisville**

Supported employment services for individuals with disabilities.

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

Contact Information: 502-719-0072

### **Jewish Family and Career Services**

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

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

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

### **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 Information: 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 Information: 270-765-6737

### **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 Information: 502-574-2500

### **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 Information: 502-429-4460; 800-346-2115 (toll free); TTY: 502-429-7105

### **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 Information: 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 Information: 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 Information: 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 information: 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 Information: 502-276-0660

### **Office of Vocational Rehabilitation**

Assists individuals with disabilities with attaining employment and independence.

[www.ovr.ky.gov](http://www.ovr.ky.gov)

Contact Information: 502-595-4173 (Louisville office)

### **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 Information: 502-589-6620; TTY: 502-589-69690

### **Project One**

Project One is a school-based, community-based, faith-based, not-for-profit, educational organization that 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 Information: 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 information: 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 Information: 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://youthbuilddlouisville.org/>

Contact Information: 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 Information: 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 Information: 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 Information: 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 Information: 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 Information: 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 Information: 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 issues concerning benefits.

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

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

### **Department for Community Based Services**

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

Contact Information: 502-564-3440

### **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 Information: 502-585-5221

## **Kentucky Office of Employment and Training**

Unemployment Claims System

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

Contact Information: 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](http://www.kipdaservingyou.org)

Contact Information: 502-584-1254

## **Louisville Metro Community Services**

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

Contact Information: 502-574-4377

## **Neighborhood Place**

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

Contact Information: 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 Information: 502-485-3400

### **Bellarmino University**

[www.bellarmino.edu](http://www.bellarmino.edu)

Contact information: 502-727-8000

### **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 Information: 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 Information: 502-564-9203

### **Jefferson Community & Technical College**

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

Contact Information: 502-213-5333

### **Louisville Metro Community Services**

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

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

Contact Information: Kila Huddleston at 502/574-7302

### **Spalding University**

<https://spalding.edu/>

Contact Information: 502-585-9911

### **University of Louisville**

[www.louisville.edu](http://www.louisville.edu)

Contact Information: 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](http://www.BankOnLouisville.com)

Contact Information: email [bankonlouisville@louisvilleky.gov](mailto:bankonlouisville@louisvilleky.gov)

### **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 Information: email [bankonlouisville@louisvilleky.gov](mailto:bankonlouisville@louisvilleky.gov)

**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 Information: email [bankonlouisville@louisvilleky.gov](mailto:bankonlouisville@louisvilleky.gov) or Visit website to access course schedule

**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/>

Contact Information: Visit Website

### **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/>

Contact Information: Visit Website; Consumers may file online complaints at

<https://www2.fdic.gov/starsmail/index.asp>

or call 1-877-275-3342

### **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>

Contact Information: Visit Website; Consumer may file complaints at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

## **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>

Contact Information: Visit Website

## **Additional Resources:**

## **Credit Karma**

Free access to credit report and credit score

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

## **Corporation for Enterprise Development (CFED)**

Building Financial Capability – A planning guide for integrated services

<http://cfed.org/>

## **Consumer Financial Protection Bureau**

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

## **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/>

## **Additional Resources:**

# **APPENDIX**

## **Financial Empowerment Agencies Listing**

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

[Apprisen](#)

[BB&T Bank](#)

[Center for Accessible Living](#)

[Center for Women and Families](#)

[Eastern Area Community Ministries](#)

[Family & Children's Place](#)

[Family Scholar House](#)

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

[Fifth Third Bank](#)

[Goodwill Industries of Kentucky](#)

[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 Services](#)

[Louisville Urban League](#)

[Metro United Way](#)

[Neighborhood Place](#)

[Office for Aging and Disabled Citizens](#)

[Office for Vocational Rehab](#)

[Options Unlimited](#)

[PNC Bank](#)

[ResCare](#)

[The Healing Place](#)

[Wayside Christian Mission](#)

[Woodforest Bank](#)

[Zoom Group](#)