COMMUNITY FINANCIAL LITERACY

Helping individuals and families become financially secure at tax time and beyond.

2018 GUIDE

A THRIVING COMMUNITY FOR ALL
hwmuw.org/kctcc
FLAT RIVER OUTREACH MINISTRIES
11535 Fulton St E, Lowell, MI 49331
Contact Ken Ford: (616) 897-8260 ext. 24 or info@fromlowell.org.

Money Management Classes
How will you achieve your financial goals?

Do you wish that your finances were in better order? Are you behind on your bills? Finances are often a point of stress or frustration. Late or unpaid bills, bad credit, or living paycheck-to-paycheck can take a toll on health, mental well-being, and more – but we can help! Money Management Classes can help you get started on achieving your financial goals.

HABITAT FOR HUMANITY OF MI (STATEWIDE)
Contact Angie Hamlett: ahamlett@habitatmichigan.org

HUD-approved homebuyer education with certification for DPA, financial capabilities, and 1:1 financial coaching.

HOME REPAIR SERVICES
1100 Division Ave S, Grand Rapids, MI 49507
Contact Darrin Lucas: (616) 241-2601

Foreclosure Intervention Services: If you or someone you know is facing foreclosure, we can help.

Homeownership Exit Counseling: For homeowners who cannot realistically afford to keep their house, we offer special advice and counseling. The objective is to salvage the credit rating even if the house will be lost.

Money Matters Classes: Solid financial education helps families establish a firm financial foundation. Our Money Matters Classes, offered in English and Spanish, provide that foundation.

Predatory Lending Prevention: We offer homeowners who are refinancing an independent review of mortgage documentation prior to signing or within the three-day “right-to-rescission” period. We can help determine if the new mortgage is generally fair and free of “predatory” clauses.

Property Tax Evaluation: We review a homeowner’s property tax obligations and assess for, 1) Poverty exemption from property taxes and, 2) Principal residence exemption to make sure homeowner is being taxed at the correct rate.

INNER CITY CHRISTIAN FEDERATION
920 Cherry St SE, Grand Rapids, MI 49506
Contact Amber Jones: (616) 336-9333   Hours: 8AM–5PM

Financial Capabilities: Buying a home is a big investment that requires financial stability. The

Financial Capabilities five-session series will help you become a financially responsible homeowner.

MICHIGAN STATE UNIVERSITY EXTENSION
KENT COUNTY
775 Ball Avenue NE, Grand Rapids, MI 49503
(616) 632-7865 Main   http://msue.anr.msu.edu
Contact Jinnifer Ortquist: (616) 632-7874 or ortquisj@anr.msu.edu

Provides participants with information and tools on how to manage their financial resources, achieve financial goals, and increase their financial stability using the Dollar Works 2 curriculum. This series will teach the essentials of making money decisions, creating and managing spending plans, the importance of saving and investing, credit use, and paying off debt.

NORTH KENT CONNECT (formerly North Kent Community Services)
10075 Northland Dr NE, Rockford, MI 49341
Contact Chérie Elahl: cherie.elahl@nkcs.org

Thrive Empowerment Program: In this six month program, women with children learn about topics like:
• Creating and sticking to a budget.
• Setting personal goals
• Working with local agencies to find a job, advance their education, or start your own business.
• Practicing mindfulness techniques that can help eliminate stress, anxiety, and depression.

One-on-one case management will be provided for six months following the program to help individuals stay encouraged and on track.

PROJECT GREEN (Grand Rapids Economic Empowerment Network)
Contact Dallas Lenear: 616-329-5541, projectgreengr.org

Project Green hosts Money Talk Workshops. Learn grassroots financial strategies from resident leaders who are just like you. Attendees will hear tips on how to control, keep, and increase their money. These tips will boost your budget from tens of dollars to hundreds of dollars each month. Attendance is free!

RESTORERS, INC.
1413 Madison Ave SE, Grand Rapids, MI 49507
Contact Zena Patillo: info@restorersinc.org, 616-243-1984

Our Faith and Finances class unites people from varied financial backgrounds to explore together money management skills and biblical stewardship principles.

Class meets for 12 weeks on Mondays (6 p.m. to 8 p.m.) from September 26 thru December 12.

Cost: $5
**Personal Financial Counseling:** Provides a free 60-90 minute counseling session with a professional credit counselor in person or by phone. Education is provided on how to create, maintain and follow a budget, and practical solutions are offered to help resolve immediate financial crises (like shut-offs) and long-term debt.

**Financial Management Workshops:** Offers local community financial education presentations and workshops on a variety of topics. Topics include budgeting, saving, credit reports and scores, surviving a job loss, kids and money, home buying and homeownership, the psychology of spending, identity theft and preparing financially for college.

**Financial Fitness (PNC)**
Developing healthy spending and credit habits.

**SENIOR NEIGHBORS**
678 Front Avenue NW, Suite 205, Grand Rapids, MI 49504
Contact: Tiffany Miller, Intake Worker, 616-233-0281

**Personal Financial Counseling:** Reviews the personal budget, expenses, and income of older adults, ages 60 and over. The Intake person makes suggestions as to how to utilize the person’s budget to meet their current expenses.

**UNITED CHURCH OUTREACH MINISTRIES**
1311 Chicago Drive SW, Wyoming, MI 49509
ucomgr.org / financialskills@ucomgr.org
Contact: BettyBeth Johns, Community Development Manager, 616.241.4006 X 30, bettybeth.johns@ucomgr.org

**Financial Stability Classes:** “Preparing for Your Future” is a 10 hour (4 week) comprehensive course that provides basic financial literacy with interactive, hands on activities to create and practice budgeting, credit management, sound decision-making, banking services, personal goal setting and more. It is designed to address specific financial concerns of students, with general information to carry forward after the class. A certificate of completion is awarded for students who complete the entire course.

A Spanish language version of the class, “Preparando Para Su Futuro” is offered at Roosevelt Park Ministries, 1530 Grandville Ave. SW, Grand Rapids, MI 49503. Spanish speakers interested in taking this class may contact UCOM via email (financialskills@ucomgr.org) or by contacting the instructor, Yaqueline Osegueda, at 616.475.5881.

**Financial Topic Workshops:** Monthly workshops are held throughout Kent County on basic budgeting, credit management, “Holidays on a Budget”, smart spending and other customizable financial topics. A schedule of these courses is available at the UCOM website: http://ucomgr.org/home.

If your school or business would like to host a workshop, please contact Program Director, Shawn Keener, at 616.241.4006 X 23.

**One-on-One Financial Coaching:** For students who complete a financial literacy workshop or class and need additional financial direction, certified AFCPE Financial Coaching is available. Please contact BettyBeth Johns for more information (616.241.4006 X 30 / bettybeth.johns@ucomgr.org).

All financial literacy services are open to any resident of Kent County and are FREE.

**URBAN LEAGUE OF WEST MICHIGAN**
745 Eastern Ave SE, Grand Rapids, MI 49503
Contact Kwan McEwen: (616) 245-2207 Ext. 209 or kmcewen@grurbanleague.org

**Financial Seminar**
Every 2nd and 4th Tuesday of each month, 5 – 7 p.m.

Things you will learn:
- Using Credit Responsibly
- Credit Scores
- Types of Credit
- APR Explanation
- Managing Personal Finances
- Establishing Credit
- Why Credit is Important
- What to Watch Out For
- Credit Reports

**BYRON COMMUNITY MINISTRIES**
8250 Byron Creek Drive, Byron Center, MI 49315
Contact: Joni Knoch, Site Coordinator, 616-878-6000

**Personal Financial Counseling:** Professional counselor who does one-on-one instruction to set up a personal budget, get out of debt, and work with the person on financial accountability and responsibility. Serves people in Byron Center, MI only.
2017 TAX YEAR SPONSORS

THANK YOU!

VITA SITES
Flat River Outreach Ministries
GVSU – Beta Alpha Psi
Heart of West Michigan United Way
Jubilee Jobs
Kentwood Community Church
LINC Up
Maplelawn Baptist Church
North Kent Community Services
Oakdale Neighbors
Roosevelt Park Ministries
United Church Outreach Ministries
Streams of Hope
Steelcase

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2017 TAX YEAR COALITION SUPPORTERS

THANK YOU!

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COMMUNITY ECONOMIC DEVELOPMENT ASSOCIATION OF MICHIGAN

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