



Resources

FINANCIAL RESOURCES:

Debt Management

Debt Management Publication— www.ftc.org
<http://www.fair-debt-collection.com/SOL-by-State.html>

Education Funding and Career Planning

<http://www.fafsa.ed.gov/>
<http://www.finaid.org/>
www.osherfoundation.org
<http://www.dws.state.nm.us/>
Occupational Outlook Handbook, Tomorrow's Jobs Report— www.bls.gov
www.hardtohire.com (ex-offenders, seniors, disability workers)
www.exoffenderreentry.com

Estate Planning

<http://www.nolo.com/>
<http://www.uslegalforms.com/>
www.free-legal-document.com (free will and guardianship papers)

Financial Education

Money Savvy Generation (4-slotted piggy bank & other tools)— www.msgen.com



Online Financial Tracking Tool— www.mint.com

Book: Raising Financially Fit Kids, by Joline Godfrey

Your Money, Your Goals is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. <http://www.consumerfinance.gov/your-money-your-goals/>

HealthCare

www.agingwithdignity.org (health care directive)
www.healthfuture.org/ozone/tobaccofreesupport/pdf/value_card_sort.pdf
Medical information bureaus www.mib.com; 866-692-6901
Choice Point www.choicetrust.com; 866-312-8076

Identity Theft, Credit, and Consumer Issues

<http://www.ftc.gov/bcp/consumer.shtm>
<http://www.pueblo.gsa.gov/>
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>



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www.annualcreditreport.com or 1-877 322-8228
Opt out of pre-approved credit offers—1-888-5OPT OUT
Free credit reports— www.annualcreditreport.com

Insurance

www.quotesmith.com
Berkshire Hathaway search for SPIA www.brkdirect.com

Investing

<http://finance.yahoo.com>
<http://www.morningstar.com/>

Shopping

www.smartmoney.com
www.Gasbuddy.com
www.GroceryGuide.com
www.CouponMom.com
www.TheThriftShopper.com
Google “meals under \$10”

Retirement planning

<http://www.choosetosave.org/ballpark/>
<http://www.socialsecurity.gov/retire2/index.htm>

Social Security

www.ssa.gov
www.metlife.com/fileassets/sscalc

Taxes

www.irs.gov

Vehicle Purchase

www.cartalk.com
www.kbb.com (Kelly Blue Book)

Other

www.bankofamerica.com/foundation - Bank of America Good Neighbor Award Application:
www.dallasfed.org - Building Wealth – Guide for Generations includes: Learning the language of Finances; Budgeting to Save; Saving and Investing; Building Credit and Controlling Debt; and Protecting Your Wealth



Central Iowa Asset & Financial Capability/Planning & Consumer Credit Counseling

Asset Building Coalition of Des Moines, United Way of Central Iowa, c/o Corinne Lambert, 1111 Ninth Street, Suite 100, Des Moines, IA 50314; 515-246-6542; clambert@unitedwaydm.org

- ABCD Mission: Empowering Central Iowans through education, resources and support to reduce debt, increase income and ultimately build assets.
- The Asset Building Coalition of Des Moines is a group of organizations including Human Service Agencies, Financial Institutions, Government Entities and for-profit corporations that came together as a coalition to serve the mission. The Asset Building Coalition strives to be an active and engaged group of individuals who develop objectives, create an implementation plan and participate in activities that further promote and ensure the achievement of the mission.
- Since its founding in the 1990s, the asset-building movement has broadened from a focus on individual development accounts (IDAs) encouraging low-income households to save to a continuum of wealth-building strategies for low-income households. The continuum of asset building programs includes access to financial education and services, savings tools, affordable investment opportunities for homeownership and small business development, and asset protection strategies.

Financial Capability Network, Deidre DeJear, Evelyn K. Davis Center for Working Families, 801 University Avenue, Des Moines, IA 50314; 515-697-1450; dodejear@evelynkdaviscenter.org

- FCN maximizes the potential of financial education. The Network provides low to moderate income individuals and families a pathway of financial literacy and financial inclusion that leads to financial stability. Implementation of the program expands participants' knowledge and develops the skills necessary to help them understand their financial situation in addition to motivating them to take action.
- Teaching financial education and issues for non-profits, government organizations, and individuals teaching people about money at no cost or to specific populations.

Iowa State University Extension, Carolyn Steckelberg, Resource Management Field Specialist, Polk County Extension, 1625 Adventureland Drive Suite A, Altoona, Iowa 50009; p. (515) 957-5795; c. (515) 290-1255; steckelb@iastate.edu

- Promoting Extension engagement and education with youth, families, businesses, and communities. Financial education workshops include: Money Talk, Smart Choice: Health Insurance, Your Money Your Future, Retirement: Secure Your Future, Annie's Project. Online courses include: Homebuyer Education: A Place of Your Own, Take Control of Your Money, and Smart investing @ Your Library. Financial education workshops for Professionals and Volunteers includes: Sharpen Your Financial Coaching Skills, Volunteer Income Tax Assistance (VITA), High School Financial Planning, and Mid Life & Beyond...the Whole Picture. Other financial education provided through Money Tip\$ blog, Iowa Concern Hotline (800-447-1985), and Money Mechanics publications.

Hawkins & Hawkins Consulting LLC, Claudia Hawkins, 1139 15th Street, West Des Moines, IA 50265; 515-991-8961 cell; 515-225-8835; clhawko@aol.com

- Offers financial education, coaching and credit counseling to central Iowans.



Mid-Iowa Credit Counseling, Tony La Rosa, www.midiacc.org; 515-279-4118; 888-272-4118 Park Fair Mall, 100 East Euclid Avenue, Suite 157, Des Moines, IA 50313

- Mission: Help you manage your money more effectively and get out of debt. Our credit counseling is free and confidential. Our certified credit counselors (nationally certified through the National Foundation for Credit Counselors) can take fear out of the experience. Each counselor has completed course study from Purdue University, met the minimum requirements and recertify every two years to stay updated on current events and skills.
- The programs and services we offer include: Debt Management Plan, Bill Paying Accounts, Representative Payeeship and Housing Counseling.

Financial Planning Association Pro-Bono Work, Dennis Markway, Business Specialist/Financial Planner; 515-779-6250; dmarkway@ironhorsewm.com

- "OUR MISSION is to provide clients a single source for the highest level of expertise in all aspects of their financial lives... to fully utilize each professional's unique ability... and to uphold an environment where integrity, compassion and values solidify our relationships with business associates, clients, and the community."
- Products & Services include: Investments through INVEST (bonds, common stocks, education savings accounts, brokerage accounts, traditional IRA, Roth IRA, SEP IRA, Simple IRA, treasury bills, government securities, treasury notes and variable annuities), Financial Planning through INVEST (retirement plans, investment tax planning, 401 (k) planning, 403 (b) planning, college funding, estate plans, money purchase plans and profit sharing plans) and Insurance (disability income, life insurance and long term care).

Financial Planning Association of Iowa, 15130 New York Circle, Clive, IA 50325; 515-987-8377; office@fpaiowa.org ; www.fpaiowa.org

- Mission: the Financial Planning Association of Iowa is to facilitate the success of our members in accordance with the highest ethical standards by providing education and leadership for financial planning professionals and the public we serve.
- Members include: Financial Planners (CFP certificates and other professionals who have made a commitment to the financial planning process. All members are encouraged to pursue and attain the CERTIFIED FINANCIAL PLANNER mark), Allied professionals (include accountants, attorneys, bankers, charitable giving specialists, insurance agents, investment consultants and others who advance the financial planning process in their work with clients) and FPA's Corporate membership (firms who have products and services that are appropriate for financial planners as well as financial planning broker-dealers who find value in having access to other Corporate members as well as to FPA's individual members).

Banks and credit unions – locate several banks or credit unions who will work with unbanked clients, waive ChexSystems prohibitions, and offer products which help clients build credit.

Contact Information: Karen Cason, Personal Banking Officer, Wells Fargo,
515-245-3057; 800-869-3557; fax 515-245-3062
Karen.k.cason@wellsfargo.com

Alejandro Orozco, Vice President, Community Development Officer, Bankers Trust,
453 7th Street, PO Box 897, Des Moines, IA 50309
515-245-2920; 800-362-1688; 515-201-2173; fax 515-247-2160



Affinity Credit Union

515-288-7225; <http://www.affinitycuia.org/>

Bankers Trust

(800) 362-1688; <https://www.bankerstrust.com/>

Bank of the West

1-800-488-BANK (2265); <https://www.bankofthewest.com/>

Community Choice Credit Union, P.O. Box 1405, Johnston, IA 50131

515-334-8100; <http://www.comchoicecu.org/>

Community State Bank

515.331.3100; internetdepartment@bankcsb.com; <http://www.bankcsb.com/>

Des Moines Metro Credit Union, 100 University Avenue, Des Moines, IA 50314
(just east of the main post office)

515-283-4195; Fax: 515-284-1652; memberservices@dmmcu.org
<http://www.dmmcu.org/ASP/home.asp>

First Bank West Des Moines

(515) 225-2641; contactus@firstbankdm.com; <http://www.firstbankdm.com/>

Freedom Financial Bank, 1255 Jordan Creek Parkway, West Des Moines, Iowa
50266 or 600 Martin Luther King Jr. Pkwy, Des Moines, IA 50312

515-223-1113 or 515-698-1000; info@freedomfinancialbank.com
<http://www.freedomfinancialbank.com/>

Greater Iowa Credit Union

East Des Moines, Tricia Cunningham , branch manager, 600 East 30th Street,
Des Moines, IA 50317; 515.262.1396; fax 515.263.8012

Westown Parkway, 1630 22nd St., West Des Moines, IA 50266; 515.225.1809;
fax 515.221.1399

Camp Dodge, 7105 NW 70th St., Building #75, Johnston, IA 50131;
515.252.0300; fax 515.252.0311; <http://www.greateriowacu.org/>

Iowa State Bank

627 E Locust, Des Moines, IA 50309; 515-288-0111
3818 Hubbell Avenue, Des Moines, IA 50317; 515-262-1630
6410 SW 9th Street, Des Moines, IA 50315; 515-287-3750
3601 EP True Parkway, West Des Moines, IA 50265; 515-223-0011
2301 128th Street, Urbandale, IA 50323; 515-278-2442
<http://www.iowastatebanks.com/>

Polk County Bank, PO Box 200, Johnston, IA 50131

JOHNSTON, 5601 Merle Hay Road, PO Box 200, Johnston, IA 50131; 515.278.6300; Fax
515.278.6644
URBANDALE, 4501 NW Urbandale Dr., Urbandale, IA 50322; 515.276.2900; Fax
515.334.4344



ASSET BUILDING COALITION

POLK CITY, 205 Broadway, PO Box 79, Polk City, IA 50226; 515.984.6211; Fax
515.984.6986
<http://www.polkcountybank.com/>

United Service Credit Union

1212 Pleasant, Ste. 106, Des Moines, IA 50309; 515-241-4412; 1-800-262-3818;
Fax: 515-241-5726; Audio Response: 1-800-303-9645; info@unitedservicecu.org
<http://www.unitedservicecu.org/>

Veridian Credit Union

(515) 289-1822; <http://www.veridiancu.org/>

Village Credit Union, 601 E. Court Avenue, Des Moines, IA 50309

515-243-4400; fax 515-243-5006; <http://www.villagecu.org/>

Wells Fargo

1-800-869-3557; <http://www.wellsfargo.com/>