

## **2005 Financial Education Grant Recipients**

### **Phoenix/Tucson, Arizona**

**Consumer Credit Counseling Services (CCCS)** - A member of the Money Management International (MMI) family of agencies, CCCS of Phoenix, Arizona is dedicated to enhancing consumers' financial well-being and awareness by providing products and services designed for their specific needs. Through in-person credit counseling, educational programs, and debt management plans, CCCS has helped thousands of clients achieve and maintain financial freedom. MMI provides financial literacy workshops to consumers in Phoenix and Tucson covering the full spectrum of money management issues.

### **Phoenix/Tucson, Arizona**

**International Rescue Committee (IRC)** - The International Rescue Committee (IRC) is a global leader in providing relief and advocacy services for those uprooted or affected by conflict and oppression. IRC Arizona offers general education to help recent immigrants in Tucson and Phoenix acquire the financial skills to become self-sufficient. IRC's training focuses on budgeting, banking, using credit, homeownership, understanding employment benefits, and retirement planning.

### **Phoenix, Arizona**

**Neighborhood Housing Services of Southwestern Maricopa County** – This program strives to provide financial education and money management classes in both English and Spanish to very low to moderate-income individuals and families living in the greater Phoenix area. The program provides financial incentives for individuals and families who complete the program that can be used for debt reduction or toward the purchase of a home.

### **Tucson, Arizona**

**The Primavera Foundation, Inc.** - Dedicated to addressing poverty and homelessness, the Primavera Foundation in Tucson, Arizona promotes economic and social justice while working to build a future in which all people are assured basic human rights, a livable income, and safe, affordable housing. Through community education and advocacy, the Foundation provides a continuum of services that address homelessness and poverty. Primavera's HomeOwnership Program educates low-to-moderate income, minority, and first time home buyers on budgeting, saving, using credit, and understanding credit reports.

## **Tucson, Arizona**

**United Way of Tucson and Southern Arizona** – Through the joint efforts of local partnering agencies, the Financial Education Collaboration for Southern Arizona (FECSA) provides financial literacy classes for both adults and high school students. The program strives to increase the financial literacy skills of more than 1,350 families and students in low-income neighborhoods within the cities of Tucson and South Tucson. FECSA also provides financial literacy training to the rural areas of Pima, Cochise, Santa Cruz, and Yuma counties, which are home to significant immigrant populations. Participants in the FECSA training also have the opportunity to participate in Individual Development Accounts with match savings (up to two for one) for those qualified families who wish to purchase their first home, further their education or open a small business.

## **Tucson, Arizona**

**YWCA of Tucson** – The YWCA of Tucson provides a Women’s Financial Literacy Program servicing 1,300 participants. It includes a one-day conference followed by a six session series of low-cost financial education courses. The conference seeks to create attention for financial literacy among women and, by teaching basic money management concepts and providing access to local money management resources, allows women to gain control of their financial situation.

## **Washington, District of Columbia (D.C.)**

**Lydia's House** - Dedicated to growing children, strengthening families and changing neighborhoods, Lydia’s House in Washington, D.C. takes a holistic approach to community development. By providing social services, emotional support and educational resources Lydia’s House addresses the needs of low-income and at-risk families at every stage of the poverty cycle. As a full service housing agency, Lydia’s House provides homeless and homeowner counseling, foreclosure prevention and financial literacy skills to empower women of all ages.

## **Columbus, Ohio**

**Mid-Ohio Regional Planning Commission (MORPC)** - The Mid-Ohio Regional Planning Commission (MORPC) educates low-to-moderate income households about purchasing and keeping a home. Financial education and down payment assistance are important components of their classes. MORPC is expanding its outreach by providing financial education to individuals and families that face the greatest need. These include families facing default and foreclosure on their home loans and college students facing many financial decisions for the first time.

## **Columbia, South Carolina**

**South Carolina Council on Economic Education** - The South Carolina Council on Economic Education (SCCEE) is a business-education partnership dedicated to providing teachers with continuing education in economics and personal finance. SCCEE was established in 1975 to help ensure that all South Carolina students leave high school with a sound foundation in economic principles, an understanding of the economy and how it works, and a strong appreciation for the American free enterprise system. SCCEE helps South Carolina's young people learn to think, choose, and function successfully in a changing and challenging global economy.

## **Dallas, Texas**

**FAIM Economic Development Corporation** - Founded to educate, empower, and facilitate economic development in the Dallas, Texas community, FAIM Economic Development Corporation (FAIM EDC) serves as a catalyst and conduit to maximize human potential and community transformation. Since 2003, FAIM EDC has provided financial education to over 6,000 individuals. They educate consumers through a combination of individual counseling and programs that focus on money management, homeownership, investing, and entrepreneurship.

## **Redmond, Washington**

**Hopelink** – Hopelink's Family Development Program serves those with the most barriers to long-term economic independence and provides the consistent, long-term support needed for these families to gain the confidence and knowledge to make sound financial decisions. The program focuses on the areas of personal savings strategies, availability of financial resources in the community and budget management.