

Family Resource Management Resource List

Annual Credit Report.com

- Receive a free annual credit report from each of the three main credit bureaus; www.annualcreditreport.com or 877-322-8228; Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283

American Association of Daily Money Managers (AADMM)

- A membership organization provides daily money management services to clients; www.aadmm.com/

Bankruptcy Resources

- Bankruptcy Information in multiple languages. US Trustee Program - www.usdoj.gov/ust/index.htm
- Law Help MN - <http://www.lawhelpmn.org/MN/index.cfm> - Click “Consumer & Debt” then “Bankruptcy”

Bridge to Benefits

- Determine eligibility for public health care, child care, tax credits, food support & energy assistance; www.bridgetobenefits.org

Community Action Programs

- Offers local assistance to families in need, including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, job assistance/training, etc. www.mncaa.org/

County Family Services (in some counties referred to as Human or Social Services)

- Provides various services and assistance, including health care, food support; etc. Consult local phone book

Credit Counseling

- Assistance with financial problems, including budgets, money management and debt repayment plans
- National Foundation for Credit Counseling; 800-388-2227; www.nfcc.org (Find a certified agency near you)
- Consumer Credit Counseling Services; www.cccs.org (metro) 651-439-4840; (greater MN) 888-577-2227
- LSS Financial Counseling Service; www.cccs.org or 888-577-2227
- The Village Financial Resource Center (MN & ND); www.helpwithmoney.org 800-450-4019
- Family Means Consumer Credit Counseling Service (MN & WI); 1-800-780-2890 or 651-789-4014

Federal Trade Commission

- Provides consumer protection information; www.ftc.gov or 877-382-4357

Gambling Resources

- Gambling Problems Resource Center; prevention/education programs and MN treatment resources; www.miph.org/gambling/ or MN Problem Gambling Help Line - 800-333-HOPE (4673)
- National Council on Problem Gambling; www.ncpgambling.org or 202-547-9204
- Gamblers Anonymous; www.minnesotaga.org; 1-888-GA-HELPS

Heating Assistance

- Heat Share (Salvation Army program) provides emergency assistance with heating & utility bills; www.heatshare-mn.org; 800-842-7279
- Energy Assistance Program; contact local Community Action Program for assistance for low income families

Housing and Foreclosure Prevention Resources

- Minnesota Homeownership Center: www.hocmn.org/ or (metro) 651-659-9336 or (greater MN) 866- 462-6466
- Minnesota Housing Finance Agency: www.mnhousing.gov or 800-657-3769
- Federal Reserve: www.federalreserve.gov/consumerinfo/foreclosure.htm
- US Department of Housing and Urban Development: www.hud.gov/foreclosure or 800-569-4287
- FDIC Foreclosure Prevention: <http://www.fdic.gov/consumers/loans/prevention/>
- Hope for Homeowners www.hopenow.com or 888-995-HOPE (4673)
- Federal Housing Administration www.fha.gov

Insurance Federation of Minnesota

- Insurance help line; www.insurancemn.org or 651-292-1099

Law Help Minnesota

- Info on legal questions, self help legal forms, free/low cost legal services, etc. www.lawhelpmn.org

Minnesota Attorney General

- Provides multiple resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc.; www.ag.state.mn.us/ or 800-657-3787 or 651-296-3353

Minnesota Department of Commerce

- Info and guidance about banking & insurance; www.commerce.state.mn.us or 800-657-3602 or 651-296-2488

Minnesota State Bar Association Attorney Referral Service

- Identify an attorney who will conduct an initial free consultation; www.mnfindalawyer.com or 800-292-4152

Phone Discounts for Low Income Users

- Several programs, including Lifeline, Telephone Assistance Plan (TAP), and Link-up provide financial assistance for phone service for low income users. Contact local phone company for information.

Reduce Access to Information

- Direct Marketing Association (DMA) – remove name from lists to stop direct mail, telemarketing and email lists
 - Direct Mail Marketing: Mail Preference Service; Direct Marketing Assoc., PO Box 643, Carmel, NY 10512
 - Telemarketing: Telephone Preference Service; Direct Marketing Assoc., PO Box 1559, Carmel, NY 10512
 - Email: www.e-mps.org
- Do Not Call Registry – place phone numbers on FTC’s national registry; www.donotcall.gov or 888-382-1222
- Opt Out of Credit -“opt-out” of pre-approved credit offers; www.optoutprescreen.com or 888-567-8688

Resources for Tough Economic Times

- Web tool to help manage credit and debt; www.powerpay.org
- Children’s Defense Fund of Minnesota resource; www.bridgetobenefits.org
- Minnesota Department of Employment and Economic Development is the states principal economic development agency; www.deed.state.mn.us
- Minnesota Workforce Centers provide the tools, resources and services needed for job search, career planning and training needs; <http://www.mnwfc.org>
- Minnesota Unemployment Insurance provides temporary benefits to qualified persons out of work through no fault of their own; <http://www.uimn.org>
- University of Minnesota Extension tackling tough times website provides resources to help individuals and families deal with tough times today and tomorrow; <http://www.extension.umn.edu/projects/family/ToughTimes>

Tax Assistance (Federal & Minnesota)

- Listing of free tax filing clinics across Minnesota
- Accountability Minnesota; www.accountabilitymn.org or 651-287-0187
- AARP Tax Aide Sites; 888-227-7669
- Internal Revenue Service; www.irs.gov or 800-829-1040
- MN Department of Revenue; www.taxes.state.mn.us or 651-297-3724 or tax help line 651-296-3781
- United Way; www.211unitedway.org or dial “211” or 800-543-7709

United States Department of Education

- Student loan consolidation information; www.ed.gov or 800-872-5327

United Way’s First Call for Help

- Info/referral service to locate services to meet needs; www.unitedwaytwincities.org or 651-291-0211 or “211”

University of Minnesota Extension

- Variety of resources including personal finance, parenting, food safety, horticulture, etc.
- www.extension.umn.edu or (Family resource management) <http://www.extension.umn.edu/FRM/>
- Answer Line: Information & resources for consumers with home & family questions; 800-854-1678

Workforce Center

- People seeking work, students and those looking for a first job or returning to the workforce will find free services to meet their needs; www.mnwfc.org/ or 888-438-5627