

## Income Management

- **My Money.gov** — Save, invest, and manage your money better. [www.mymoney.gov/](http://www.mymoney.gov/)
- **Smart About Money** — *National Endowment for Financial Education* — Articles, worksheets, and other helpful information to manage dollars better. [www.smartaboutmoney.org/](http://www.smartaboutmoney.org/)
- **U.S. Dept of Treasury** — Answers to personal finance questions. [www.treasury.gov/education/faq/personal](http://www.treasury.gov/education/faq/personal)
- **American Association of Daily Money Managers** — Organization members provide money management services to clients. [www.aadmm.com/](http://www.aadmm.com/)
- **Social Security Administration** — Estimate future benefits or find Medicare/benefits information and applications. [www.ssa.gov/](http://www.ssa.gov/)
- **AARP** — Money management information with focus on those 50 and over. [www.aarp.org/money/](http://www.aarp.org/money/)
- **American Institute of Certified Public Accountants** — Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement. [www.360financialliteracy.org/](http://www.360financialliteracy.org/)
- **INVESTING**
  - **U.S. Securities and Exchange Commission** — Consumer investing publications and online calculators. [www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)
  - **Financial Industry Regulatory Authority** — Smart investing information source. [www.finra.org/Investors/index.htm](http://www.finra.org/Investors/index.htm)

## Stretching Dollars

- **MinnesotaUnemployment.com** — *Community Building Inc.* — Easy, user-friendly access with direct linkages to information and services. [www.minnesotaunemployed.com/](http://www.minnesotaunemployed.com/)
- **Twin Cities Free Market** — Give and get free items to reduce waste and save the environment in the metro area. [www.twincitiesfreemarket.org](http://www.twincitiesfreemarket.org)
- **Museum Adventure Pass** — Free admission to select MN Twin Cities cultural destinations through the MELSA library system. [www.melsa.org/museumadventurepass/](http://www.melsa.org/museumadventurepass/)
- **FOOD**
  - **Fare for All** — Prepackaged groceries at half off. Access at [www.fareforall.org](http://www.fareforall.org), (metro) 763-450-3880, or (greater MN) 800-582-4291.
  - **Hunger Solutions** — Helps locate food assistance programs such as food shelves and WIC offices. [www.hungersolutions.org/find](http://www.hungersolutions.org/find)
  - **USDA Cost of Food at Home** — Cost of food updated monthly. [www.cnpp.usda.gov/USDAFoodCost-Home.htm](http://www.cnpp.usda.gov/USDAFoodCost-Home.htm)
  - **Spend Smart, Eat Smart** — *Iowa State University Cooperative Extension* — Ideas for saving and nutritious eating. [www.extension.iastate.edu/foodsavings](http://www.extension.iastate.edu/foodsavings)
- **TAX ASSISTANCE**
  - **Internal Revenue Service** — Tax information, publications, and free filing. [www.irs.gov](http://www.irs.gov) or 800-829-1040

- **Minnesota Department of Revenue** — State tax info and more. Visit [www.taxes.state.mn.us](http://www.taxes.state.mn.us) or call 651-297-3724 or 651-296-3781 (tax help line).
- **AccountAbility Minnesota** — Free tax assistance for low to moderate income Minnesota households. Visit [www.accountabilitymn.org](http://www.accountabilitymn.org) or call 651-287-0187.
- **AARP Tax-Aide** — Free tax preparation assistance services. Visit [www.aarp.org/money/taxaide/](http://www.aarp.org/money/taxaide/) or call 888-227-7669.
- **United Way 2-1-1** — Find free tax assistance locations or other community resources. Visit [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709.

## Paying Off Debt

- **Credit Card Repayment Calculator** — Helpful online Federal Reserve calculator. [www.federalreserve.gov/creditcardcalculator/](http://www.federalreserve.gov/creditcardcalculator/)
- **AnnualCreditReport.com** — Obtain free annual credit report from three main credit bureaus. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877-322-8228, or mail request: Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283.
- **Consumer Federation of American PayDay Loan** — Consumer information on how consumer pay day loans work. [www.paydayloaninfo.org/](http://www.paydayloaninfo.org/)
- **Power Pay** – Interactive calculator helps determine how fast one can get out of debt and more. [www.extension.usu.edu/finance](http://www.extension.usu.edu/finance)
- **Student Loan Consolidation** — *United States Department of Education* – Student loan consolidation information. Visit [www.ed.gov](http://www.ed.gov) or call 800-872-5327.
- **CREDIT COUNSELING**
  - **National Foundation for Credit Counseling** — Find a certified agency near you. Visit [www.nfcc.org](http://www.nfcc.org) or call 800-388-2227.
  - **LSS Financial Counseling Service** — *Lutheran Social Service* – Debt and credit counseling and help. Visit [www.cccs.org](http://www.cccs.org) or call (metro) 651-439-4840 or (greater MN) 888-577-2227.
  - **The Village Financial Resource Center (MN & ND)** — Help individuals and families develop and implement financial solutions. Visit [www.helpwithmoney.org](http://www.helpwithmoney.org) or call 800-450-4019.
  - **Family Means Consumer Credit Counseling (MN & WI)** — Provides an array of counseling, education and support so individuals and families can thrive during each stage of life. Visit [www.familymeans.org](http://www.familymeans.org) or call 800-780-2890 or 651-789-4014.
- **BANKRUPTCY**
  - **Financial Success: Recovery After Bankruptcy** — *eXtension* — A debtor education online course approved by US Department of Justice. Visit [http://www.extension.org/pages/Financial\\_Security\\_for\\_All\\_Debtor\\_Education](http://www.extension.org/pages/Financial_Security_for_All_Debtor_Education)
  - **U.S. Trustee Program** — *U.S. Department of Justice* — Bankruptcy information in multiple languages. [www.justice.gov/ust/index.htm](http://www.justice.gov/ust/index.htm).
  - **Law Help MN** — Helps low-income Minnesotans solve civil legal problems. [www.lawhelpmn.org/MN/index.cfm](http://www.lawhelpmn.org/MN/index.cfm) (click “Consumer & Debt” then “Bankruptcy”)
- **GAMBLING**
  - **Gambling Problems Resource Center** — Prevention, education & resources. — Visit [www.miph.org/gambling/](http://www.miph.org/gambling/) or call 800-333-HOPE (4673).
  - **National Council on Problem Gambling** — Treatment services for problem gamblers and their families. Visit [www.ncpgambling.org](http://www.ncpgambling.org) or call 202-547-9204.

- **Gamblers Anonymous** — Program that provides support for gamblers. Visit [www.minnesotaga.org](http://www.minnesotaga.org) or call 888-GA-HELPS.

## Consumer Education

- **Office of the Minnesota Attorney General** — Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, and more. Visit [www.ag.state.mn.us/](http://www.ag.state.mn.us/) or call 800-657-3787 or 651-296-3353.
- **Federal Trade Commission** — Provides consumer protection information. Visit [www.ftc.gov](http://www.ftc.gov) or call 877-382-4357.
- **Insurance Federation of Minnesota** — Insurance help line. Visit [www.insurancemn.org](http://www.insurancemn.org) or call 651-292-1099.
- **Minnesota Department of Commerce** — Check the licensing of an insurance or real estate agent or debt collector. [www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce](http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce)
- **CONSUMER PROTECTION**
  - **DMAchoice.org** — *Direct Marketing Association (DMA)* — Remove your name from lists to stop direct mail, telemarketing, and email lists. <https://www.dmachoice.org/dma/static/basics.jsp>
  - **National Do Not Call Registry** — *Federal Trade Commission* — Register a phone number or file a complaint. Visit [www.donotcall.gov](http://www.donotcall.gov) or call 888-382-1222.
  - **OptOutPrescreen.org** — “Opt-out” of pre-approved credit offers. Visit [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 888-567-8688.

## Crisis

- **County Family Services** (in some counties referred to as Human or Social Services) — Helps people meet their basic needs by providing or administering health care coverage, economic assistance, and a variety of services for children, people with disabilities, and older Minnesotans. Consult local phone book or visit [www.dhs.state.mn.us](http://www.dhs.state.mn.us).
- **United Way 2-1-1** — Get basic info and locate services to meet needs. Visit [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709.
- **Crisis Connection** — 24-hour crisis counseling by telephone. Call 866-379-6363 or 651-379-6363 or visit [www.crisis.org](http://www.crisis.org).

## Assistance Programs

- **GovBenefits.gov** — Official U.S. government site for benefit and assistance programs. [www.govbenefits.gov](http://www.govbenefits.gov)
- **Minnesota Bridge to Benefits** — *Children’s Defense Fund* – Determine possible eligibility for public health care, child care, tax credits, food support, and energy assistance. [www.bridgetobenefits.org](http://www.bridgetobenefits.org)
- **Minnesota Community Action Partnership** — Offers local assistance to families in need, including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, job assistance and training, and more. [www.mncaa.org/](http://www.mncaa.org/)
- **Senior Linkage Line** — Link to services for seniors. Visit [www.tcaging.org/findinghelp/](http://www.tcaging.org/findinghelp/) or call 800-333-2433.
- **EMPLOYMENT**
  - **Minnesota Workforce Centers** — Job search, career planning, and training resources. Visit [www.mnwfc.org](http://www.mnwfc.org) or call 888-438-5627.

- **Minnesota Department of Employment and Economic Development** — Provides essential tools to make job searches a success. [www.deed.state.mn.us](http://www.deed.state.mn.us)
- **Minnesota Unemployment Insurance** — Temporary benefits to persons out of work through no fault of their own. [www.uimn.org](http://www.uimn.org)
- **MinnesotaUnemployment.com** — *Community Building Inc.* — Easy, user-friendly access with direct linkages to information and services. [www.minnesotaunemployed.com/](http://www.minnesotaunemployed.com/)
- **FOOD**
  - **Food Support and Food Assistance Programs** — Helps people meet their basic needs by providing or administering health care coverage; economic assistance; and a variety of services for children, people with disabilities, and older Minnesotans. Visit [www.dhs.state.mn.us](http://www.dhs.state.mn.us) or contact County Family Services.
  - **WIC (Women, Infants, and Children)** — Supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are at nutritional risk. [www.fns.usda.gov/wic/](http://www.fns.usda.gov/wic/)
- **FORECLOSURE PREVENTION RESOURCES**
  - **Minnesota Homeownership Center** — Provides information and resources aimed at helping Minnesotans begin and maintain home ownership. Visit [www.hocmn.org/](http://www.hocmn.org/) or call (metro) 651-659-9336 or (greater MN) 866- 462-6466.
  - **Minnesota Housing Finance Agency** — Offers products and services to help Minnesotans buy and fix up homes. Visit [www.mnhousing.gov](http://www.mnhousing.gov) or call 800-657-3769.
  - **Federal Reserve** — Provides resources to help with mortgage payment difficulties. [www.federalreserve.gov/consumerinfo/foreclosure.htm](http://www.federalreserve.gov/consumerinfo/foreclosure.htm)
  - **U.S. Department of Housing and Urban Development** — Information to help whether you're in foreclosure now or worried about it in the future. Visit [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) or call 800-569-4287.
  - **FDIC Foreclosure Prevention** — Helps consumers avoid unnecessary foreclosures and stop foreclosure "rescue" scams. [www.fdic.gov/consumers/loans/prevention/](http://www.fdic.gov/consumers/loans/prevention/)
  - **Hope for Homeowners** — Outreach efforts to help homeowners in distress to help them stay in their homes. Visit [www.hopenow.com](http://www.hopenow.com) or call 888-995-HOPE (4673).
  - **Federal Housing Administration** — Provides mortgage insurance on single-family, multifamily, manufactured homes and hospital loans made by FHA-approved lenders throughout the United States and its territories. [www.fha.gov](http://www.fha.gov)
- **HEALTH CARE**
  - **County Public Health** — Resources to protect, maintain, and improve your health. Consult local phone book or visit [www.health.state.mn.us](http://www.health.state.mn.us)
  - **Minnesota Health Care Program Primary Care Resources** — List of low-cost medical, dental, and mental health care providers. <http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4741-ENG>
  - **Minnesota Department of Human Services** — Information on health care programs such as General Assistance, MN Care & Medical Assistance. [www.dhs.state.mn.us](http://www.dhs.state.mn.us) (at top of page click on "health care")
- **HOUSING**
  - **Heat Share** – *The Salvation Army* — Emergency heat and utility bill assistance. Visit [www.heatshare-mn.org](http://www.heatshare-mn.org) or call 800-842-7279.

- **Minnesota Community Action Partnership** — Low income families can contact their local program for weatherization and energy conservation assistance and more. [www.mncaa.org](http://www.mncaa.org)
- **Housing Link** — Information on affordable rental listings in Minnesota. [www.housinglink.org/Home.aspx](http://www.housinglink.org/Home.aspx).
- **HOME Line** — Free legal, organizing, education and advocacy services so that MN tenants can solve their own rental housing problems. Visit <http://www.homelinemn.org/> or call 612-728-5767 or 866-866-3546.
- **Lifeline, Telephone Assistance Plan (TAP) and Link-up** — Contact local phone company for information on telephone assistance programs.
- **LEGAL**
  - **Law Help MN** — Info on legal questions, self help legal forms, free and/or low cost legal services, and more. [www.lawhelpmn.org](http://www.lawhelpmn.org)
  - **Minnesota Bar Association Attorney Referral** — Locate an attorney for a free consultation. Visit [www.mnfindalawyer.com](http://www.mnfindalawyer.com) or call 800-292-4152.