



**CENTER FOR FAMILY DEVELOPMENT**

# Resource List for Consumers

## March 2016

The University of Minnesota Extension Center for Family Development draws upon the knowledge and resources of the University to help families grow and develop to their full potential. This *Resource List for Consumers* is designed to assist individuals and families identify and locate information, tools and services to make informed decisions, take positive action and create significant outcomes in their lives. Resources provided are available nationwide, however, some are specific to Minnesota.

The information given in this publication is for educational purposes only. To provide the most reliable, non-biased, non-commercial resources, this list primarily consists of .gov, .mn.us, .edu, .org, .info, and .mil with limited .com citations. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement by University of Minnesota Extension is implied.

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The most current version of this document can be found at <http://z.umn.edu/4ve>.

**UNIVERSITY OF MINNESOTA EXTENSION – EXTENSION.UMN.EDU**

| ORGANIZATION                            | CONTACT                                                                                                                                           | DESCRIPTION                                                                                           |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| U of M Extension for Family Development | <a href="http://www.extension.umn.edu/family">http://www.extension.umn.edu/family</a>                                                             | Information and resources on financial resource management, housing, parenting, nutrition and health. |
| AnswerLine                              | <a href="http://www.extension.iastate.edu/humansciences/answerline">http://www.extension.iastate.edu/humansciences/answerline</a><br>800-854-1678 | Information and resources for consumers with home and family questions.                               |
| eXtension                               | <a href="http://www.extension.org">http://www.extension.org</a>                                                                                   | Resources from Extension across the nation, select family section.                                    |



## AGRICULTURE

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| University of Minnesota Extension | <a href="http://www.extension.umn.edu/agriculture/">http://www.extension.umn.edu/agriculture/</a>                                                                 |                                                         |
| Farmer Lender Mediation           | <a href="http://www.extension.umn.edu/agriculture/farmer-lender-mediation/">http://www.extension.umn.edu/agriculture/farmer-lender-mediation/</a> or 218-935-5785 |                                                         |
| Farm Information Line             | <a href="http://www.extension.umn.edu/agriculture/farm-information-line/">http://www.extension.umn.edu/agriculture/farm-information-line/</a> or 800-232-9077     | Answers from agriculture experts.                       |
| MN Farmer Assistance Network      | <a href="http://www.mda.state.mn.us/en/about/mfan.aspx">http://www.mda.state.mn.us/en/about/mfan.aspx</a> or 877-898-6326 or 651-201-6326                         | Business guidance to farm families and crisis response. |

## BENEFITS SCREENING, REFERRAL SERVICES, AND ASSISTANCE

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| Benefits Check Up                                    | <a href="http://http://www.benefitscheckup.org">http://http://www.benefitscheckup.org</a>                                                                                                         | Free service of National Council on Aging helps identify benefits to save money and cover costs of everyday expenses                               |
| Bridge to Benefits                                   | <a href="http://http://www.bridgetobenefits.org">http://http://www.bridgetobenefits.org</a>                                                                                                       | <i>Children's Defense Fund</i> — determine possible eligibility for public health care, child care, tax credits, food support & energy assistance. |
| County Family Services (or Human or Social Services) | <a href="http://www.dhs.state.mn.us">http://www.dhs.state.mn.us</a> or consult a phone book.                                                                                                      | Helps people meet basic needs: health care, economic assistance, services for children, people with disabilities, and older people.                |
| Benefits.gov                                         | <a href="http://www.benefits.gov">http://www.benefits.gov</a>                                                                                                                                     | Official US government website on benefit & assistance programs.                                                                                   |
| Minnesota Community Action Partnership               | <a href="http://http://www.minncap.org">http://http://www.minncap.org</a>                                                                                                                         | Assistance to families in need: energy assistance, food & clothing shelves. Head Start, child care, job assistance/training, etc.                  |
| MinnesotaHelp.info                                   | <a href="http://www.minnesotahelp.info/public">http://www.minnesotahelp.info/public</a>                                                                                                           | Find services, information, referrals, and financial assistance.                                                                                   |
| Minnesota Department of Human Services-Apply MN      | <a href="http://mn.gov/dhs/general-public/publications-forms-resources/application-forms/index.jsp">http://mn.gov/dhs/general-public/publications-forms-resources/application-forms/index.jsp</a> | Connect with state and county services.                                                                                                            |
| Senior Linkage Line                                  | <a href="http://www.mnaging.net/Advisor/SLL.aspx">http://www.mnaging.net/Advisor/SLL.aspx</a> or 800-333-2433                                                                                     | Link to services for seniors.                                                                                                                      |
| United Way 211                                       | <a href="http://www.211unitedway.org/">http://www.211unitedway.org/</a> or 651-291-0211 or "211"                                                                                                  | Info/referral service to meet needs.                                                                                                               |

## CONSUMER EDUCATION AND PROTECTION

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| Charities Review                     | <ul style="list-style-type: none"> <li>Better Business Bureau Wise Giving Alliance — <a href="http://www.give.org">give.org</a></li> <li>Charity Navigator — <a href="http://www.charitynavigator.org">http://www.charitynavigator.org</a></li> <li>MN Charities Review Council - <a href="http://www.smartgivers.org">http://www.smartgivers.org</a></li> </ul> | Investigate before you give.                            |
| Consumer Action Handbook             | <a href="http://publications.usa.gov/USAPubs.php?PubID=5131">http://publications.usa.gov/USAPubs.php?PubID=5131</a>                                                                                                                                                                                                                                              | Help with consumer purchases, problems, and complaints. |
| Consumer Federation of America       | <a href="http://www.consumerfed.org">http://www.consumerfed.org</a>                                                                                                                                                                                                                                                                                              | Research, advocacy, education, and service.             |
| Consumer Financial Protection Bureau | <a href="http://www.consumerfinance.gov/">http://www.consumerfinance.gov/</a> or 855-411-2372                                                                                                                                                                                                                                                                    |                                                         |



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| Federal Trade Commission                                       | <ul style="list-style-type: none"> <li>Consumer protection information; <a href="http://www.consumer.ftc.gov">http://www.consumer.ftc.gov</a> or 877-382-4357</li> <li>Identity Theft Hotline - <a href="http://www.ftc.gov/bcp/edu/microsites/idtheft/">http://www.ftc.gov/bcp/edu/microsites/idtheft/</a></li> <li>OnGuardOnline — guides to be safe, secure, and responsible online; <a href="http://www.onguardonline.gov/sitemap">http://www.onguardonline.gov/sitemap</a></li> </ul>                                                                                                                                             |                                                                                                                                            |
| MN Attorney General                                            | <a href="http://www.ag.state.mn.us/">http://www.ag.state.mn.us/</a> or 800-657-3787 or 651-296-3353                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc.      |
| Minnesota Department of Commerce                               | <a href="http://www.commerce.state.mn.us">http://www.commerce.state.mn.us</a> or 651-539-1600                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Information on banking and insurance.                                                                                                      |
| National Consumers League                                      | <a href="http://www.fraud.org">http://www.fraud.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                            |
| Phone Discounts for Low Income Users                           | <ul style="list-style-type: none"> <li>Free cell phone + 250 minutes per month; <a href="http://www.fcc.gov/lifeline">http://www.fcc.gov/lifeline</a></li> <li>MN Public Utilities Commission — contact local phone company for information; <a href="http://mn.gov/puc/consumers/telephone-discounts/">http://mn.gov/puc/consumers/telephone-discounts/</a></li> <li>U.S. Federal Communications Commission (FCC) - phone service discounts; <a href="http://www.fcc.gov/lifeline">http://www.fcc.gov/lifeline</a></li> </ul>                                                                                                         |                                                                                                                                            |
| Privacy Rights Clearinghouse                                   | <a href="http://http://www.privacyrights.org/">http://http://www.privacyrights.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                            |
| Recalls.gov                                                    | <a href="http://www.recalls.gov">http://www.recalls.gov</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Product safety alerts and recalls.                                                                                                         |
| Reduce Access to Information                                   | <ul style="list-style-type: none"> <li>Direct Marketing Association - <a href="http://thedma.org/">http://thedma.org/</a></li> <li>Mail Preference Service; Direct Mktg. Assoc., PO Box 643, Carmel, NY 10512; \$1 fee</li> <li>Telemarketing-Telephone Preference Service; PO Box 1559, Carmel, NY 10512</li> <li>Do Not Call — place phone numbers on FTC's national registry; <a href="http://www.donotcall.gov">http://www.donotcall.gov</a> or 888-382-1222</li> <li>Opt Out of Credit — “opt-out” of pre-approved offers; <a href="http://www.optoutprescreen.com">http://www.optoutprescreen.com</a> or 888-567-8688</li> </ul> | Remove name to stop direct mail, telemarketing and email lists.                                                                            |
| USA.gov                                                        | <a href="http://www.usa.gov">http://www.usa.gov</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | An online guide to government information and services.                                                                                    |
| <b>CRISIS</b>                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                            |
| County Family Services (Human/Social Services)                 | <a href="http://www.dhs.state.mn.us">http://www.dhs.state.mn.us</a> or consult local phone book.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Health care, economic assistance, and services for children, people with disabilities, elderly, domestic abuse and sexual assault victims. |
| Crisis Connection                                              | <a href="http://http://www.canvashealth.org/crisis-support/crisis-connection/">http://http://www.canvashealth.org/crisis-support/crisis-connection/</a> or 866-379-6363 or 612-379-6363                                                                                                                                                                                                                                                                                                                                                                                                                                                | 24-hour crisis counseling.                                                                                                                 |
| Day One Domestic Abuse Hotline                                 | <a href="http://www.dayoneservices.org/">http://www.dayoneservices.org/</a> or 866-223-1111                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Connects MN domestic violence victims to safety and services.                                                                              |
| Metro Children's Crisis Response Services                      | <a href="http://www.childcrisisresponsemn.org">http://www.childcrisisresponsemn.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Immediate response for youth experiencing a mental health crisis.                                                                          |
| MN Dept. Of Human Services - Children's Mental Health Division | <a href="http://mn.gov/dhs/people-we-serve/adults/health-care/mental-health/index.jsp">http://mn.gov/dhs/people-we-serve/adults/health-care/mental-health/index.jsp</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Services and county mental health crisis numbers.                                                                                          |
| United Way 211                                                 | <a href="http://www.211unitedway.org">http://www.211unitedway.org</a> or dial “211” or 800-543-7709 or 651-291-0211                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Find services.                                                                                                                             |



## DISASTER

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| U of M Extension                                     | <a href="http://www.extension.umn.edu/family/disaster-recovery/">http://www.extension.umn.edu/family/disaster-recovery/</a>                                                                                                                                                                                                                                                                                                      | Disaster recovery resources.                                                                                      |
| eXtension                                            | <a href="http://www.extension.org/">http://www.extension.org/</a>                                                                                                                                                                                                                                                                                                                                                                | Disaster resources on agriculture, preparedness, flood, wildfire, etc.                                            |
| America Red Cross                                    | <a href="http://www.redcross.org">http://www.redcross.org</a>                                                                                                                                                                                                                                                                                                                                                                    | Prepares communities for emergencies & keeps people safe.                                                         |
| DisasterAssistance.gov                               | <a href="http://www.disasterassistance.gov/">http://www.disasterassistance.gov/</a>                                                                                                                                                                                                                                                                                                                                              | Help before, during, and after a disaster.                                                                        |
| Disaster Distress Helpline                           | <a href="http://www.disasterdistress.samhsa.gov">http://www.disasterdistress.samhsa.gov</a> or 800-985-5990                                                                                                                                                                                                                                                                                                                      | Substance Abuse and Mental Health Services Administration.                                                        |
| Federal Emergency Management Agency (FEMA)           | <ul style="list-style-type: none"> <li>• May provide assistance &amp; tax relief in a declared natural disaster; <a href="http://www.fema.gov">http://www.fema.gov</a> or 800-621-3362</li> <li>• National Flood Insurance Program — <a href="http://floodsmart.gov">http://floodsmart.gov</a> or 888-379-9531</li> <li>• Plan, prepare &amp; stay informed — <a href="http://www.ready.gov">http://www.ready.gov</a></li> </ul> |                                                                                                                   |
| Lutheran Social Services                             | <a href="http://www.lssmn.org/disaster/">http://www.lssmn.org/disaster/</a> or 800-987-00061                                                                                                                                                                                                                                                                                                                                     | Works with Lutheran Disaster Response to bring help, hope and healing to disaster survivors and their caregivers. |
| Minnesota Attorney General's Office                  | <a href="http://www.ag.state.mn.us">http://www.ag.state.mn.us</a>                                                                                                                                                                                                                                                                                                                                                                | Search resources section for disaster info.                                                                       |
| Minnesota Department of Commerce                     | <a href="https://mn.gov/commerce/consumers/your-home/protect/">https://mn.gov/commerce/consumers/your-home/protect/</a>                                                                                                                                                                                                                                                                                                          | Consumer information on home & property insurance claims after a disaster.                                        |
| Minnesota Homeland Security and Emergency Management | <a href="http://www.hsem.state.mn.us">http://www.hsem.state.mn.us</a>                                                                                                                                                                                                                                                                                                                                                            | Programs for disaster survivors and communities, volunteer coordination.                                          |
| National Disaster Legal Aid                          | <a href="http://www.disasterlegalaid.org">http://www.disasterlegalaid.org</a>                                                                                                                                                                                                                                                                                                                                                    | For low/moderate income individuals.                                                                              |
| Salvation Army                                       | <a href="http://salvationarmynorth.org/">http://salvationarmynorth.org/</a>                                                                                                                                                                                                                                                                                                                                                      | Assistance and resources; check phone book.                                                                       |
| U.S. Small Business Administration                   | <a href="https://http://www.sba.gov/content/disaster-assistance">https://http://www.sba.gov/content/disaster-assistance</a>                                                                                                                                                                                                                                                                                                      | Low interest loans to homeowners, renters, businesses & organizations in a declared disaster.                     |
| United Methodist Committee on Relief                 | <a href="http://www.umcor.org/">http://www.umcor.org/</a>                                                                                                                                                                                                                                                                                                                                                                        | Provides immediate relief and long-term recovery.                                                                 |

## EDUCATION AND STUDENT LOANS

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |
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| U of M Extension -            | <ul style="list-style-type: none"> <li>• Partnering for School Success; Tools for parents and schools to work together to support children's learning K-12; <a href="http://www.extension.umn.edu/family/partnering-for-school-success/">http://www.extension.umn.edu/family/partnering-for-school-success/</a></li> <li>• Managing you College Life; You Money, Your Housing, Your Time; <a href="http://z.umn.edu/tp4">http://z.umn.edu/tp4</a></li> </ul> |                    |
| College Board                 | <ul style="list-style-type: none"> <li>• Info on college readiness, success, &amp; advocacy; <a href="http://www.collegeboard/about">http://www.collegeboard/about</a></li> <li>• College savings calculator; <a href="https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/college-savings-calculator">https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/college-savings-calculator</a></li> </ul>                       |                    |
| College Savings Plans Network | <a href="http://www.collegesavings.org">http://www.collegesavings.org</a>                                                                                                                                                                                                                                                                                                                                                                                    | Compare 529 plans. |



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| Consumer Financial Protection Bureau (CFPB)              | <ul style="list-style-type: none"><li>• File student loan complaints; <a href="http://www.consumerfinance.gov">http://www.consumerfinance.gov</a> or 855-411-2372</li><li>• Paying for college; <a href="http://www.consumerfinance.gov/paying-for-college/">http://www.consumerfinance.gov/paying-for-college/</a></li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                  |
| FinAid!                                                  | <ul style="list-style-type: none"><li>• Comprehensive source of student financial aid information, advice and tools - <a href="http://http://www.finaid.org/">http://http://www.finaid.org/</a></li><li>• Student loan calculator - <a href="http://z.umn.edu/tpj">http://z.umn.edu/tpj</a></li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                  |
| Free Application for Federal Student Aid (FAFSA)         | <a href="http://www.fafsa.ed.gov/">http://www.fafsa.ed.gov/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                  |
| Income Based Repayment (IRB)                             | <a href="http://ibrinfo.org/">http://ibrinfo.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Information about income-based repayment and public service loan forgiveness.                    |
| Internal Revenue Service (IRS)                           | <a href="http://www.irs.gov/publications/p970/index.html">http://www.irs.gov/publications/p970/index.html</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Tax benefits for education.                                                                      |
| MN Attorney General                                      | <a href="http://z.umn.edu/tpj">http://z.umn.edu/tpj</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | A comprehensive guide for applying, receiving and repaying student loans.                        |
| MN Department of Education                               | <a href="http://education.state.mn.us/mde/index.html">http://education.state.mn.us/mde/index.html</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Student success resources.                                                                       |
| MN Office of Higher Education                            | <a href="http://www.ohe.state.mn.us">http://www.ohe.state.mn.us</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Information on preparing, selecting, and paying for college                                      |
| National Center for Education Statistics                 | <a href="http://www.edpubs.gov/document/ed005322h.pdf?ck=412">http://www.edpubs.gov/document/ed005322h.pdf?ck=412</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | College Navigator - searchable information by college on costs and financial aid programs.       |
| National Consumer Law Center                             | <a href="http://www.studentloanborrowerassistance.org/">http://www.studentloanborrowerassistance.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Student Loan Borrower Assistance Project — options and rights for existing student loans.        |
| National Endowment for Financial Education               | <ul style="list-style-type: none"><li>• <a href="http://www.nefe.org">http://www.nefe.org</a></li><li>• 40 Money Management Tips Every College Student Should Know; <a href="http://www.smartaboutmoney.org/Resource-Library/Search-Results.aspx?id=7">http://www.smartaboutmoney.org/Resource-Library/Search-Results.aspx?id=7</a></li><li>• Cash Course Prep - helps college students and graduates make informed financial decisions; <a href="http://www.cashcourse.org/prep/who-we-are">http://www.cashcourse.org/prep/who-we-are</a></li></ul>                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                  |
| Parent Advocacy Coalition for Educational Rights (PACER) | <a href="http://www.pacer.org/">http://www.pacer.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Resources and advocacy for children and young adults with disabilities and their families.       |
| \$ALT                                                    | <a href="https://www.saltmoney.org">https://www.saltmoney.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Advice, guidance, and motivation to succeed financially and achieve your dreams while in school. |
| U.S. Department of Education                             | <ul style="list-style-type: none"><li>• Financial assistance info on grants, loans and work-study programs; <a href="http://studentaid.ed.gov">http://studentaid.ed.gov</a></li><li>• Student loan consolidation info; <a href="http://www.ed.gov">http://www.ed.gov</a> or 800-872-5327</li><li>• Tools for comparing cost of different colleges; <a href="http://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/">http://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/</a></li><li>• Federal Direct Consolidation Loans — info on interest rates, FAQs, consolidation, calculators; <a href="https://loanconsolidation.ed.gov/AppEntry/apply-online/appindex.jsp">https://loanconsolidation.ed.gov/AppEntry/apply-online/appindex.jsp</a></li><li>• Financial Aid Shopping Sheet; <a href="http://z.umn.edu/tpj">http://z.umn.edu/tpj</a></li></ul> |                                                                                                  |



## EMPLOYMENT AND UNEMPLOYMENT

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| American Job Center                                  | <a href="http://jobcenter.usa.gov/">http://jobcenter.usa.gov/</a>                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                  |
| Amicus                                               | <a href="http://www.amicususa.org/">http://www.amicususa.org/</a><br>or 612-877-4250                                                                                                                                                                                                                                                                                                                                                                           | Help for inmates and ex-offenders with employment, housing, clothing, family services, and more. |
| Community Building, Inc.                             | <a href="http://http://www.minnovations.org/about-us.html">http://http://www.minnovations.org/about-us.html</a>                                                                                                                                                                                                                                                                                                                                                | Information on services for unemployed.                                                          |
| Job Corps                                            | <a href="http://www.recruiting.jobcorps.gov">http://www.recruiting.jobcorps.gov</a><br>or 800-733-5627                                                                                                                                                                                                                                                                                                                                                         | Helps youth with education, jobs, and careers.                                                   |
| Jobs Now Coalition                                   | <a href="http://www.jobsnowcoalition.org">http://www.jobsnowcoalition.org</a>                                                                                                                                                                                                                                                                                                                                                                                  | Living wage and budget calculator.                                                               |
| MN Community Action Partnerships                     | <a href="http://http://www.minncap.org/">http://http://www.minncap.org/</a>                                                                                                                                                                                                                                                                                                                                                                                    | Job assistance and training.                                                                     |
| MN Workforce Center                                  | <a href="http://mn.gov/deed">http://mn.gov/deed</a>                                                                                                                                                                                                                                                                                                                                                                                                            | Job search, career planning and training.                                                        |
| MN Department of Employment and Economic Development | <a href="http://www.deed.state.mn.us">http://www.deed.state.mn.us</a>                                                                                                                                                                                                                                                                                                                                                                                          | Job search tools.                                                                                |
| MN Unemployment Insurance                            | <a href="http://www.uimn.org/">http://www.uimn.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                        | Temporary benefits to qualified persons out of work.                                             |
| O*NET OnLine                                         | <a href="http://www.onetonline.org/">http://www.onetonline.org/</a>                                                                                                                                                                                                                                                                                                                                                                                            | Career exploration and job analysis.                                                             |
| Project for Pride in Living                          | <a href="http://http://www.ppl-inc.org/the-hub/">http://http://www.ppl-inc.org/the-hub/</a>                                                                                                                                                                                                                                                                                                                                                                    | Features tools, information and resources to help families achieve greater self-sufficiency.     |
| U.S. Department of Labor                             | <ul style="list-style-type: none"> <li>• Publications; <a href="http://www.dol.gov/ebsa/publications/">http://www.dol.gov/ebsa/publications/</a></li> <li>• Info on jobs, salaries, resumes, interviews, etc.; <a href="http://www.careeronestop.org/">http://www.careeronestop.org/</a></li> <li>• Unemployment Insurance; <a href="http://www.dol.gov/dol/topic/unemployment-insurance/">http://www.dol.gov/dol/topic/unemployment-insurance/</a></li> </ul> |                                                                                                  |
| U.S. Dept. of Veteran Affairs                        | <a href="http://benefits.va.gov/vow/">http://benefits.va.gov/vow/</a>                                                                                                                                                                                                                                                                                                                                                                                          | Vow to Hire Heroes Act 2011.                                                                     |

## FINANCIAL MANAGEMENT

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|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| U of M Extension                                   | <ul style="list-style-type: none"> <li>• Personal finance, youth and money, housing; <a href="http://www.extension.umn.edu/family/">http://www.extension.umn.edu/family/</a></li> <li>• eXtension; <a href="http://www.extension.org/personal_finance">http://www.extension.org/personal_finance</a></li> </ul>                                                                                                         |                                                      |
| American Assoc. of Daily Money Managers            | <a href="http://www.aadmm.com/">http://www.aadmm.com/</a>                                                                                                                                                                                                                                                                                                                                                               | Personal bookkeeping professionals.                  |
| AARP                                               | <a href="http://www.aarp.org/money/">http://www.aarp.org/money/</a>                                                                                                                                                                                                                                                                                                                                                     | Money management information for those 50 and older. |
| American Institute of Certified Public Accountants | <a href="http://www.360financialliteracy.org/">http://www.360financialliteracy.org/</a>                                                                                                                                                                                                                                                                                                                                 | Tools to manage money.                               |
| Banking/Credit Union Resources                     | <ul style="list-style-type: none"> <li>• Help With My Bank; <a href="http://www.helpwithmybank.gov/">http://www.helpwithmybank.gov/</a></li> <li>• Federal Deposit Insurance Corporation (FDIC); <a href="http://www.fdic.gov/consumers/">http://www.fdic.gov/consumers/</a></li> <li>• National Credit Union Administration (NCUA); <a href="http://www.mycreditunion.gov">http://www.mycreditunion.gov</a></li> </ul> |                                                      |



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| Bankruptcy Resources                               | <ul style="list-style-type: none"><li>• eXtension — Financial Success: Recovery after Bankruptcy, an approved debtor education course; <a href="http://www.extension.org/pages/67265/financial-security-for-all-debtor-education">http://www.extension.org/pages/67265/financial-security-for-all-debtor-education</a></li><li>• American Bankruptcy Institute — Consumer Bankruptcy Center; <a href="http://www.abi.org/">http://www.abi.org/</a></li><li>• Law Help MN; <a href="http://www.lawhelpmn.org/">http://www.lawhelpmn.org/</a></li><li>• U.S. Bankruptcy Court, MN District; <a href="http://www.mnb.uscourts.gov/general_bankruptcy_help_page">http://www.mnb.uscourts.gov/general_bankruptcy_help_page</a></li><li>• Volunteer Lawyers Network; <a href="https://www.vlnmn.org/">https://www.vlnmn.org/</a> or 612-752-6677</li></ul> |                                                                                                                                                                      |
| Calculators                                        | <ul style="list-style-type: none"><li>• Choose to Save — Employee Benefits Research Institute; <a href="http://www.choosetosave.org/calculators">http://www.choosetosave.org/calculators</a></li><li>• Credit Card Calculator — Federal Reserve Bank of Dallas; <a href="https://http://www.dallasfed.org/microsites/educate/calculators/open-calc.cfm">https://http://www.dallasfed.org/microsites/educate/calculators/open-calc.cfm</a></li><li>• Power Pay — Utah Extension; calculator to manage credit and debt; <a href="http://www.extension.usu.edu/finance">http://www.extension.usu.edu/finance</a></li><li>• Retirement Calculator — Social Security Administration; <a href="http://www.socialsecurity.gov/retire2/">http://www.socialsecurity.gov/retire2/</a></li></ul>                                                                |                                                                                                                                                                      |
| Consumer Action — Know Your Card                   | <a href="http://www.knowyourcard.org">http://www.knowyourcard.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Rules for credit, debit, prepaid, and gift cards.                                                                                                                    |
| Consumer Federation of America                     | <a href="http://americasaves.org">http://americasaves.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Save money, reduce debt & build wealth.                                                                                                                              |
| Consumer Financial Protection Bureau               | <a href="http://www.consumerfinance.gov">http://www.consumerfinance.gov</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Empowers consumers to take more control over their economic lives and submit complaints about financial products or services.                                        |
| Credit Counseling                                  | <ul style="list-style-type: none"><li>• Natl. Foundation for Credit Counseling — find a certified agency; <a href="http://www.nfcc.org/">http://www.nfcc.org/</a> or 800-388-2227</li><li>• Family Means CCC (MN &amp; WI) — <a href="http://www.familymeans.org/">http://www.familymeans.org/</a> or 800-780-2890 or 651-789-4014</li><li>• Lutheran Social Services Financial Counseling Services — <a href="http://www.lssmn.org/debt/">http://www.lssmn.org/debt/</a> or 888-577-2227</li><li>• The Village Financial Resource Center (MN &amp; ND) — <a href="http://www.helpwithmoney.org/">http://www.helpwithmoney.org/</a> or 800-450-4019</li></ul>                                                                                                                                                                                        | Assistance with budgets, money management, and debt repayment plans.                                                                                                 |
| Credit Reports and Scores                          | <ul style="list-style-type: none"><li>• Annual Credit Report.com — free annual credit report from 3 bureaus; Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348; <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a></li><li>• Consumer Federation of America; <a href="http://www.creditscorequiz.org">http://www.creditscorequiz.org</a></li><li>• Fair Isaac Corporation; <a href="http://www.myfico.com/CreditEducation/">http://www.myfico.com/CreditEducation/</a></li><li>• Federal Trade Commission; <a href="http://www.ftc.gov">http://www.ftc.gov</a></li><li>• What's My Score?; <a href="http://www.whatsmyscore.org">http://www.whatsmyscore.org</a></li></ul>                                                                                                                     |                                                                                                                                                                      |
| Family Assets for Independence in Minnesota (FAIM) | <a href="http://minnesotafaim.com/">http://minnesotafaim.com/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | FAIM is a matched savings project to help MN low-wage earners build assets through purchase of a home, pursuit of a higher education, or launching a small business. |
| Federal Reserve                                    | <a href="http://www.federalreserve.gov/consumerinfo/">http://www.federalreserve.gov/consumerinfo/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Information, resources, and calculators.                                                                                                                             |
| Financial Literacy and Education Commission        | <a href="http://www.mymoney.gov/">http://www.mymoney.gov/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Money management tools.                                                                                                                                              |



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| Financial Literacy Resource Directory - Office of the Comptroller of the Currency | <a href="http://www.occ.gov/topics/community-affairs/resource-directories/financial-literacy/index-financial-literacy.html">http://www.occ.gov/topics/community-affairs/resource-directories/financial-literacy/index-financial-literacy.html</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                  |
| Gambling Resources                                                                | <ul style="list-style-type: none"> <li>• Gamblers Anonymous; <a href="http://www.gamblersanonymous.org/ga/locations">http://www.gamblersanonymous.org/ga/locations</a></li> <li>• National Council on Problem Gambling; <a href="http://www.ncpgambling.org">http://www.ncpgambling.org</a> or 800-522-4700</li> <li>• Northstar Problem Gambling Alliance; <a href="http://www.northstarproblemgambling.org/">http://www.northstarproblemgambling.org/</a> or 612-424-8595</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                  |
| Investment Resources                                                              | <ul style="list-style-type: none"> <li>• U of M Extension — Invest NOW: Money in Retirement online course on investment basics; <a href="http://www.extension.umn.edu/family/personal-finance/investing-and-retirement/invest-now-online-course/">http://www.extension.umn.edu/family/personal-finance/investing-and-retirement/invest-now-online-course/</a></li> <li>• eXtension; Investing for Your Future Home Study Course; <a href="http://www.extension.org/pages/10984/investing-for-your-future">http://www.extension.org/pages/10984/investing-for-your-future</a></li> <li>• Financial Industry Regulatory Authority (FINRA) — investing info; <a href="http://www.finra.org/investors/index.htm">http://www.finra.org/investors/index.htm</a></li> <li>• Financial Planning Association; <a href="http://www.fpanet.org">http://www.fpanet.org</a></li> <li>• Individual Retirement Accounts (IRAs); <a href="https://http://www.irs.gov/Retirement-Plans/Individual-Retirement-Arrangements-%28IRAs%29-1">https://http://www.irs.gov/Retirement-Plans/Individual-Retirement-Arrangements-%28IRAs%29-1</a></li> <li>• MyRA - a new retirement savings account from the US Department of the Treasury; <a href="https://myra.gov/">https://myra.gov/</a></li> <li>• National Association of Personal Financial Advisors- fee-only planners; <a href="http://www.napfa.org">http://www.napfa.org</a></li> <li>• U.S. Securities &amp; Exchange Commission — publications &amp; calculators; <a href="http://www.sec.gov/investor.shtml">http://www.sec.gov/investor.shtml</a></li> </ul> |                                                  |
| Minnesota Community Action Partnership                                            | <a href="http://www.minncap.org">http://www.minncap.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Minnesota Community Action Partnership           |
| Money As You Grow                                                                 | <a href="http://moneyasyougrow.org/">http://moneyasyougrow.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Lessons for children.                            |
| Natl. Foundation for Credit Counseling                                            | <a href="http://www.MyMoneyCheckUp.org">http://www.MyMoneyCheckUp.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Assess financial health and behavior.            |
| National Endowment for Financial Education                                        | <ul style="list-style-type: none"> <li>• Smart About Money — ideas to manage dollars better; <a href="http://www.smartaboutmoney.org/">http://www.smartaboutmoney.org/</a></li> <li>• My Retirement Paycheck - retirement decision information; <a href="http://www.myretirementpaycheck.org">http://www.myretirementpaycheck.org</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                  |
| Social Security Administration                                                    | <a href="http://www.ssa.gov/">http://www.ssa.gov/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Estimate future benefits and apply for benefits. |
| U.S. Department of Treasury                                                       | <a href="http://www.treasury.gov/">http://www.treasury.gov/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Consumer information                             |
| Vehicle Purchasing Information                                                    | <ul style="list-style-type: none"> <li>• Americans Well-Informed on Automobile Retailing Economics; <a href="http://www.autofinancing101.org/">http://www.autofinancing101.org/</a></li> <li>• Consumer Reports; <a href="http://www.consumerreports.org">http://www.consumerreports.org</a></li> <li>• Edmunds; <a href="http://www.edmunds.com">http://www.edmunds.com</a></li> <li>• Federal Trade Commission; <a href="http://www.consumer.ftc.gov/topics/buying-owning-car">http://www.consumer.ftc.gov/topics/buying-owning-car</a></li> <li>• Kelley Blue Book; <a href="http://www.kbb.com">http://www.kbb.com</a></li> <li>• MN Attorney General's Office; <a href="http://http://www.ag.state.mn.us/Consumer/Handbooks/Cars/Default.asp">http://http://www.ag.state.mn.us/Consumer/Handbooks/Cars/Default.asp</a></li> <li>• National Automobile Dealers Association; <a href="http://www.nada.com">http://www.nada.com</a></li> <li>• U.S. Department of Energy; <a href="http://www.fueleconomy.gov">http://www.fueleconomy.gov</a></li> <li>• U.S. Department of Transportation; <a href="http://www.safercar.gov">http://www.safercar.gov</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                  |



## FOOD AND NUTRITION

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| Food Assistance                                  | <ul style="list-style-type: none"> <li>• Supplemental Food Assistance Program (SNAP) — <a href="http://www.dhs.state.mn.us">http://www.dhs.state.mn.us</a> or call county family services</li> <li>• Fare for All — discounted groceries; <a href="http://www.fareforall.org">http://www.fareforall.org</a> or 763-450-3880</li> <li>• Free or Reduced School Breakfast and Lunches — apply anytime with local school district</li> <li>• Hunger Solutions - MN Food Helpline — locate food assistance programs; <a href="http://www.hungersolutions.org/map">http://www.hungersolutions.org/map</a> or 888-711-1151</li> <li>• MN Dept. of Health — Commodity Supplemental Foods Programs: Nutrition Assistance Program for Seniors (NAPS); <a href="http://www.health.state.mn.us/divs/fh/csf/index.html">http://www.health.state.mn.us/divs/fh/csf/index.html</a></li> <li>• Women, Infants &amp; Children (WIC) — food, health care referral, and nutrition education for low-income pregnant/postpartum women, infants, and children age 0 - 5; <a href="http://www.health.state.mn.us/divs/fh/wic/">http://www.health.state.mn.us/divs/fh/wic/</a> or 1-800-WIC-4030 (1-800-942-4030)</li> </ul>                                                          |  |
| Food Safety, Preservation, and Canning Resources | <ul style="list-style-type: none"> <li>• U of M Extension <ul style="list-style-type: none"> <li>• AnswerLine; <a href="http://www.extension.iastate.edu/humansciences/answerline">http://www.extension.iastate.edu/humansciences/answerline</a> or 1-800-854-1678</li> <li>• Food Safety; <a href="http://www.extension.umn.edu/food/food-safety/">http://www.extension.umn.edu/food/food-safety/</a></li> <li>• Home Food Preservation; <a href="http://www.extension.umn.edu/food/food-safety/preserving/">http://www.extension.umn.edu/food/food-safety/preserving/</a></li> </ul> </li> <li>• Minnesota Department of Health — Foodborne Illness Hotline; 1-877-FOOD-ILL (1-877-366-3455)</li> <li>• National Presto Industries — pressure canner dial gauge testing; 1-800-877-0441</li> <li>• Partnership for Food Safety Education; <a href="http://www.fightbac.org/">http://www.fightbac.org/</a></li> <li>• U.S. Department of Health &amp; Human Services; <a href="http://www.foodsafety.gov/">http://www.foodsafety.gov/</a></li> <li>• USDA Food Safety &amp; Inspection; <a href="http://www.fsis.usda.gov/wps/portal/fsis/topics/food-safety-education/">http://www.fsis.usda.gov/wps/portal/fsis/topics/food-safety-education/</a></li> </ul> |  |
| Food and Nutrition Education                     | <ul style="list-style-type: none"> <li>• U of M Extension — Eat Smart — make healthy food choices and stretch your food dollars; <a href="http://z.umn.edu/s58">http://z.umn.edu/s58</a></li> <li>• Academy of Nutrition and Dietetics — nutrition information; <a href="http://www.eatright.org/Public/">http://www.eatright.org/Public/</a></li> <li>• Iowa State University Extension — Spend Smart. Eat Smart; <a href="http://www.extension.iastate.edu/foodsavings">http://www.extension.iastate.edu/foodsavings</a></li> <li>• Oregon State University — Food Hero: where healthy food is fun, fast, tasty, and fits your budget; <a href="http://foodhero.org/">http://foodhero.org/</a></li> <li>• U.S. Department of Agriculture <ul style="list-style-type: none"> <li>• Center for Nutrition Policy &amp; Promotion - info to improve nutrition and health; <a href="http://www.cnpp.usda.gov/">http://www.cnpp.usda.gov/</a></li> <li>• Choose MyPlate — eating tools to plan and assess food; <a href="http://www.choosemyplate.gov/">http://www.choosemyplate.gov/</a></li> </ul> </li> </ul>                                                                                                                                                    |  |

## HEALTHCARE, MEDICAL AND DENTAL

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| Apple Tree Dental          | <a href="http://www.appletreedental.org/">http://www.appletreedental.org/</a>                                                                             | Dental care for people without.       |
| Children's Defense Fund MN | <a href="http://mn.bridgetobenefits.org/MN_Low_Cost_Health_Care_Directory.html">http://mn.bridgetobenefits.org/MN_Low_Cost_Health_Care_Directory.html</a> | Low cost health care directory.       |
| County Public Health       | <a href="http://www.health.state.mn.us">http://www.health.state.mn.us</a> or see phone book                                                               | Resources to maintain/improve health. |



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| FAIR Health Consumer                    | <a href="http://www.fairhealthconsumer.org">http://www.fairhealthconsumer.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Cost estimates for medical and dental procedures. |
| Health Insurance                        | <ul style="list-style-type: none"> <li>• U of M Extension - information on long term care and health care directives decision making; <a href="http://www.extension.umn.edu/family/live-healthy-live-well/healthy-futures/">http://www.extension.umn.edu/family/live-healthy-live-well/healthy-futures/</a></li> <li>• Internal Revenue Service — Health Savings Accounts and Other Tax-Favored Health Plans; <a href="http://http://www.irs.gov/pub/irs-pdf/p969.pdf">http://http://www.irs.gov/pub/irs-pdf/p969.pdf</a></li> <li>• MN Department of Human Services — information on health care programs (General Assistance, MN Care, Medical Assistance); <a href="http://mn.gov/dhs/people-we-serve/adults/">http://mn.gov/dhs/people-we-serve/adults/</a> or 800-657-3739 (enrolled members) or 651-431-2000 (info desk)</li> <li>• MNSure Health Insurance Marketplace ; <a href="http://www.MNSure.com">http://www.MNSure.com</a></li> <li>• Social Security Administration - Disability Insurance; <a href="http://www.ssa.gov/disability/">http://www.ssa.gov/disability/</a></li> <li>• U.S. Centers for Medicare and Medicaid Services - health insurance marketplace for all states; <a href="http://www.healthcare.gov/">http://www.healthcare.gov/</a> or <a href="http://www.medicaid.gov/">http://www.medicaid.gov/</a> or <a href="http://www.medicare.gov/">http://www.medicare.gov/</a></li> <li>• U.S. Department of Labor - Continuation of Health Coverage (COBRA); <a href="http://www.dol.gov/dol/topic/health-plans/cobra.htm">http://www.dol.gov/dol/topic/health-plans/cobra.htm</a></li> <li>• U.S. Department of Health &amp; Human Services <ul style="list-style-type: none"> <li>• Affordable Care Act Law; <a href="http://www.hhs.gov/healthcare/rights/law/">http://www.hhs.gov/healthcare/rights/law/</a></li> <li>• Finding health insurance; <a href="http://www.healthcare.gov">http://www.healthcare.gov</a></li> <li>• Long Term Care Info; <a href="http://www.longtermcare.gov">http://www.longtermcare.gov</a></li> </ul> </li> </ul> |                                                   |
| MN Coalition for Kids Health Coverage   | <a href="http://www.healthykidsmn.org/">http://www.healthykidsmn.org/</a> or 866-489-4899                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Free and low cost coverage info.                  |
| MN Department of Health                 | <ul style="list-style-type: none"> <li>• Health care information; <a href="http://www.health.state.mn.us/">http://www.health.state.mn.us/</a> or 651-201-5000 or 888-345-0823</li> <li>• MN Health Care Program Primary Care Resources — list of low-cost medical, dental &amp; mental health care providers; <a href="http://www.health.state.mn.us/clearinghouse/resources.htm">http://www.health.state.mn.us/clearinghouse/resources.htm</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                   |
| NeedyMeds                               | <a href="http://www.needymeds.org">http://www.needymeds.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Prescription discount card source.                |
| Partnership for Prescription Assistance | <a href="http://www.pparx.org">http://www.pparx.org</a> or 800-477-2669                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | For uninsured patients.                           |
| Portico Health                          | <a href="http://www.porticohealthnet.org/">http://www.porticohealthnet.org/</a> or 651-489-2273 or 866-489-4899                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Affordable health care info.                      |

## HOUSING

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| Energy Assistance | <ul style="list-style-type: none"> <li>• Energy Star - info on efficient appliances &amp; calculate energy use; <a href="http://www.energystar.gov">http://www.energystar.gov</a></li> <li>• MN Community Action Partnership — energy conservation &amp; weatherization; <a href="http://www.minncap.org">http://www.minncap.org</a> or 651-645-7425</li> <li>• Salvation Army — Heat Share Program provides emergency heat &amp; utility bill assistance; <a href="http://www.thesalarmy.org">http://www.thesalarmy.org</a> (search Heat Share) or 800-456-4483</li> <li>• U.S. Dept. of Health &amp; Human Services — <a href="http://www.benefits.gov/benefits/benefit-details/623">http://www.benefits.gov/benefits/benefit-details/623</a></li> </ul> |  |
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| Homeownership & Rental Resources | <ul style="list-style-type: none"> <li>• Federal Housing Administration; <a href="http://www.fha.gov">http://www.fha.gov</a></li> <li>• HOME Line; tenant advocacy services; <a href="http://http://www.homelinemn.org">http://http://www.homelinemn.org</a> or 612-728-5767</li> <li>• MN Homeownership Center — resources to help begin and maintain home ownership; <a href="http://www.hocmn.org/">http://www.hocmn.org/</a> or 651-659-9336 or 866-462-6466</li> <li>• MN Housing Finance Agency - resources to buy, fix &amp; rent; <a href="http://www.mnhousing.gov">http://www.mnhousing.gov</a> or 800-657-3769</li> <li>• MN Housing Link - affordable rental housing listings; <a href="http://www.housinglink.org/">http://www.housinglink.org/</a></li> <li>• Project for Pride in Living; housing resources; <a href="http://http://www.ppl-inc.org/the-hub/">http://http://www.ppl-inc.org/the-hub/</a></li> <li>• Safe @ Home - MN address confidentially program for domestic violence victims and others concerned about safety, administer by MN Secretary of State; <a href="http://http://www.sos.state.mn.us/index.aspx?page=1473">http://http://www.sos.state.mn.us/index.aspx?page=1473</a></li> <li>• U.S. Dept. of Housing &amp; Urban Development; <a href="http://www.hud.gov">http://www.hud.gov</a> or 877-622-8525</li> </ul>                                                                                                                                                                                                                                                                                        |                                     |
| Foreclosure Prevention Resources | <ul style="list-style-type: none"> <li>• AARP - reverse mortgage info; <a href="http://www.aarp.org/money/credit-loans-debt/reverse_mortgages/">http://www.aarp.org/money/credit-loans-debt/reverse_mortgages/</a></li> <li>• Fannie Mae; <a href="http://www.knowyouroptions.com/">http://www.knowyouroptions.com/</a></li> <li>• FDIC Foreclosure Prevention; <a href="http://www.fdic.gov/consumers/loans/prevention/">http://www.fdic.gov/consumers/loans/prevention/</a></li> <li>• Federal Housing Administration; <a href="http://www.fha.gov">http://www.fha.gov</a></li> <li>• Federal Reserve; <a href="http://www.federalreserve.gov/consumerinfo/foreclosure.htm">http://www.federalreserve.gov/consumerinfo/foreclosure.htm</a></li> <li>• Hope for Homeowners; <a href="http://www.hopenow.com">http://www.hopenow.com</a> or 888-995-4673</li> <li>• Making Home Affordable - <a href="http://http://www.makinghomeaffordable.gov/getstarted/finding-the-right-program/Pages/default.aspx">http://http://www.makinghomeaffordable.gov/getstarted/finding-the-right-program/Pages/default.aspx</a></li> <li>• MN Homeownership Center — resources to help begin and maintain home ownership; <a href="http://www.hocmn.org/">http://www.hocmn.org/</a> or 651-659-9336 or 866-462-6466</li> <li>• U.S. Dept. of Housing &amp; Urban Development; <a href="http://www.hud.gov/foreclosure">http://www.hud.gov/foreclosure</a> or 877-622-8525</li> <li>• U.S. Depts. of Treasury and Housing &amp; Urban Development — mortgage relief help; <a href="http://makinghomeaffordable.gov/">http://makinghomeaffordable.gov/</a></li> </ul> |                                     |
| <b>INSURANCE</b>                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                     |
| Insurance Information Institute  | <a href="http://www.iii.org">http://www.iii.org</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Improve understanding of insurance. |
| MN Dept. of Commerce             | <a href="https://mn.gov/commerce/consumers/your-home/protect/insurance-basics/">https://mn.gov/commerce/consumers/your-home/protect/insurance-basics/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Insurance information               |
|                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                     |



See health insurance info in the Healthcare, Medical, and Dental [section](#).

## LEGAL, IMMIGRATION, AND HUMAN RIGHTS

|                                             |                                                                                                                             |                                                                                  |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Call for Justice                            | <a href="http://callforjustice.org/">http://callforjustice.org/</a>                                                         | Connects low-income people to existing legal resources.                          |
| Citizenship and Immigration Services        | <a href="https://www.dhs.gov/topic/cis-ombudsman">https://www.dhs.gov/topic/cis-ombudsman</a>                               | Provides individual case assistance from federal Homeland Security office.       |
| Council on Crime and Justice                | <a href="http://http://www.crimeandjustice.org/">http://http://www.crimeandjustice.org/</a>                                 | Check out their “community resources’ for helpful referrals for ex-cons.         |
| Law Help MN                                 | <a href="http://www.lawhelpmn.org">http://www.lawhelpmn.org</a>                                                             | Information on legal questions, self-help forms, and free and low cost services. |
| Legal Aid Service of Northeastern Minnesota | <a href="http://http://www.lasnem.org/DNN/">http://http://www.lasnem.org/DNN/</a>                                           | Free legal advice and representation to low-income people in NE MN.              |
| Legal Services Corporation                  | <a href="http://www.lsc.gov">http://www.lsc.gov</a>                                                                         | Free attorney search.                                                            |
| Lutheran Social Services - Refugee Services | <a href="http://www.lssmn.org/refugeeservices/services/">http://www.lssmn.org/refugeeservices/services/</a> or 612-879-5225 | Provides resettlement and immigration services to refugees and asylees.          |
| Mid Minnesota Legal Assistance              | <a href="http://www.mylegalaid.org/">http://www.mylegalaid.org/</a>                                                         | Free legal advice and representation to low-income people in mid MN.             |
| MN Bar Association Attorney Referral        | <a href="http://www.mnfindalawyer.com">http://www.mnfindalawyer.com</a>                                                     | Free attorney search.                                                            |
| MN Department of Human Rights               | <a href="http://www.humanrights.state.mn.us/">http://www.humanrights.state.mn.us/</a>                                       |                                                                                  |
| MN Judicial Branch                          | <a href="http://www.mncourts.gov/selfhelp">http://www.mncourts.gov/selfhelp</a>                                             | Self-help center for those without an attorney.                                  |
| National Consumer Law Center                | <a href="http://www.nclc.org">http://www.nclc.org</a>                                                                       |                                                                                  |
| Southern MN Regional Legal Services         | <a href="http://http://www.smrls.org/">http://http://www.smrls.org/</a>                                                     | Free legal advice and representation to low-income people in southern MN.        |
| U.S. Department of Labor                    | <a href="http://www.dol.gov/compliance/guide/garnish.htm">http://www.dol.gov/compliance/guide/garnish.htm</a>               | Wage garnishment information.                                                    |
| Volunteer Lawyers Network                   | <a href="https://www.vlnmn.org">https://www.vlnmn.org</a> or 612-752-6677                                                   | Provides free civil legal help to income eligible individuals.                   |

## MILITARY SERVICES

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| U of M Extension                                     | <a href="http://www.extension.umn.edu/family/supporting-military-families/">http://www.extension.umn.edu/family/supporting-military-families/</a>                                                                                                                                                                                                                                                                                                                                                                                                                   | Family support information.                                        |
| Beyond the Yellow Ribbon                             | <a href="http://www.beyondtheyellowribbon.org/">http://www.beyondtheyellowribbon.org/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                    |
| Consumer Action Financial Empowerment Resource Sheet | <a href="http://www.consumer-action.org/modles/articles/servicemembers_and_veterans">http://www.consumer-action.org/modles/articles/servicemembers_and_veterans</a>                                                                                                                                                                                                                                                                                                                                                                                                 | For service members and veterans                                   |
| Military Relief Organizations                        | <ul style="list-style-type: none"><li>• Army Emergency Relief (AER); <a href="http://www.aerhq.org/dnn563/">http://www.aerhq.org/dnn563/</a></li><li>• Air Force Aid Society (AFAS); <a href="http://www.afas.org">http://www.afas.org</a></li><li>• Coast Guard Mutual Assistance (CGMA); <a href="http://www.cgmahq.org">http://www.cgmahq.org</a></li><li>• Navy-Marine Corps Relief Society (NMCRS): <a href="http://www.nmcrs.org">http://www.nmcrs.org</a></li><li>• Reserve Aid; <a href="http://www.reserveaid.org">http://www.reserveaid.org</a></li></ul> |                                                                    |
| U.S. Dept. of Defense                                | <a href="http://www.militaryonesource.mil/">http://www.militaryonesource.mil/</a> <ul style="list-style-type: none"><li>• U.S. Dept. of Veteran Affairs- info on benefits for veterans and dependents; <a href="http://www.va.gov">http://www.va.gov</a></li><li>• Electronic applications; <a href="http://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal">http://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal</a></li><li>• GI Bill info; <a href="http://www.gibill.va.gov/">http://www.gibill.va.gov/</a></li></ul>                           | Military One Source - education, resources, referrals & counseling |



## PARENTING AND FAMILY EDUCATION

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|----------------------------------------------------------|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| University of MN Extension                               | <a href="http://www.extension.umn.edu/family/">http://www.extension.umn.edu/family/</a> | Resources on parenting, divorce education, Partnering for School Success, co-parenting, stress, etc. |
| Child Care Aware MN                                      | <a href="http://www.childcareawaremn.org/">http://www.childcareawaremn.org/</a>         | Search for child care providers and programs.                                                        |
| MN Association for Children's Mental Health              | <a href="http://www.macmh.org">http://www.macmh.org</a>                                 | Parent education, training, info, and referral.                                                      |
| MN Dept. of Education                                    | <a href="http://www.parentsknow.state.mn.us">http://www.parentsknow.state.mn.us</a>     | MN Parents Know — child development information.                                                     |
| National Alliance on Mental Illness Minnesota (NAMI-MN)  | <a href="http://www.namihelps.org">http://www.namihelps.org</a>                         | Education, support, advocacy, access to services, increased public understanding of mental illness.  |
| Parent Advocacy Coalition for Educational Rights (PACER) | <a href="http://www.pacer.org">http://www.pacer.org</a>                                 | Information to help children and young adults with disabilities.                                     |
| Parent Aware                                             | <a href="http://www.parentawareratings.org/">http://www.parentawareratings.org/</a>     | Child-care and early education provider quality ratings.                                             |
| University of Illinois Extension Parenting 24/7          | <a href="http://parenting247.org/">http://parenting247.org/</a>                         | Advice on parenting and family life.                                                                 |

## TAX ASSISTANCE AND INFORMATION

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| University of Minnesota                 | <ul style="list-style-type: none"> <li>• Extension - work &amp; tax info; <a href="http://www.extension.umn.edu/family/personal-finance/work-and-taxes/">http://www.extension.umn.edu/family/personal-finance/work-and-taxes/</a></li> <li>• Tax Law Clinic - free legal help for low-income with tax problems; no tax prep; 612-625-5515</li> <li>• Volunteer Tax Assistance Program - <a href="http://uofmtaxes.org/">http://uofmtaxes.org/</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                         |
| AARP Tax-Aide                           | <a href="http://www.aarp.org/money/taxes/aarp_taxaide/">http://www.aarp.org/money/taxes/aarp_taxaide/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Free tax preparation listings.                                          |
| Internal Revenue Service                | <ul style="list-style-type: none"> <li>• Earned Income Tax Credit (EITC) Assistant; <a href="http://www.irs.gov/Credits-&amp;-Deductions/Individuals/Earned-Income-Tax-Credit/Use-the-EITC-Assistant">http://www.irs.gov/Credits-&amp;-Deductions/Individuals/Earned-Income-Tax-Credit/Use-the-EITC-Assistant</a></li> <li>• Information and forms; <a href="http://www.irs.gov">http://www.irs.gov</a></li> <li>• Locate free local tax sites; <a href="https://http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers">https://http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers</a></li> <li>• Taxpayer Advocate Service help resolving tax debt <a href="http://http://www.irs.gov/Advocate">http://http://www.irs.gov/Advocate</a> or 877-777-4778 or 651-312-7999</li> <li>• Withholding calculator; <a href="http://http://www.irs.gov/Individuals/IRS-Withholding-Calculator">http://http://www.irs.gov/Individuals/IRS-Withholding-Calculator</a></li> </ul> |                                                                         |
| Mid-Minnesota Legal Aid Tax Law Project | <a href="http://mylegalaid.org/get-help">http://mylegalaid.org/get-help</a> or 612-334-5970                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Free legal assistance to low-income and non-English speaking taxpayers. |



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| MN Department of Revenue  | <ul style="list-style-type: none"><li>• Information and Forms; <a href="http://www.revenue.state.mn.us">http://www.revenue.state.mn.us</a> or 800-652-9094</li><li>• Locate free tax sites by zip code, county or language and tax help line; 651-296-3781 or <a href="http://www.revenue.state.mn.us/individuals/individ_income/Pages/Free_Tax_Preparation_Sites.aspx">http://www.revenue.state.mn.us/individuals/individ_income/Pages/Free_Tax_Preparation_Sites.aspx</a></li><li>• Taxpayer Rights Advocate - help with state income tax problems; <a href="http://www.revenue.state.mn.us/taxpayer_rights/Pages/Taxpayer_Rights.aspx">http://www.revenue.state.mn.us/taxpayer_rights/Pages/Taxpayer_Rights.aspx</a> or 651-556-6013.</li></ul> |                                                                              |
| Prepare + Prosper         | <a href="http://www.prepareandprosper.org">http://www.prepareandprosper.org</a> or 651-287-0187                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Free tax filing and assistance in metro area; education available statewide. |
| United Way 211            | <a href="http://www.211unitedway.org">http://www.211unitedway.org</a> or dial “211” or 800-543-7709 or 651-291-0211                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Find free tax assistance.                                                    |
| Volunteer Lawyers Network | <a href="https://www.vlnmn.org/">https://www.vlnmn.org/</a> or 612-752-6677                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Provides free civil legal tax help for income eligible individuals.          |

