

**LOCAL PROGRAMS TO HELP CLIENTS REDUCE EXPENSES  
AND IMPROVE FINANCIAL HEALTH**



**Childcare**

Referrals to affordable and high-quality child care programs in your local community



**Hardest Hit Funds**

Funds available from the U.S. Treasury to help homeowners in states most impacted by the foreclosure crisis



**Disaster Relief**

After a federally declared disaster, direct connection to help you find emergency food and shelter as well as resources to rebuild and financially recover



**Health Insurance**

Direct connection to affordable care exchanges, as well as free navigators who can help understand healthcare options, apply for coverage and enroll



**DownPayment Assistance**

Down payment and closing costs grants and loans for prospective homebuyers



**Healthcare Savings**

Clinics and grants for the uninsured and under-insured that provide primary care, optical care, dental care, and disease management help



**Employment Services**

Job search planning, resume development, interview coaching, job lead databases and re-training programs



**Heating & Utility Savings**

Local programs provide financial assistance with gas, oil, electric, water and other utilities, as well as weatherization



**Financial Counseling**

Non-profit Credit, Bankruptcy, and Budget counseling as well as in-person and online financial education



**Home Repair**

Local grant and loan programs help repair your home



**Food Savings**

Local or National nonprofits that provide food that is either free or discounted for those who qualify



**Immigration Support**

Legal representation and filing assistance for asylum seekers, refugees, and newcomers changing immigration status.



**Foreclosure Counseling**

HUD-certified counseling agencies provide options to homeowners who are struggling to afford their mortgage



**Income Tax Assistance**

Free assistance with preparation and filing of income taxes



### Legal Services

Legal assistance and advice for qualified persons in civil cases including family law, public benefits, healthcare, immigration and other areas



### Property Tax Issues

Local agencies that help to review property tax bills for errors or reassessments and assists with the filing of exemptions for qualified persons based on age, income or other criteria



### Mental Health Services

Individual and family counseling and behavioral support services



### Rental Resources

Web-based tools connect you to safe, affordable housing



### Military Resources

Wide-ranging assistance specifically for active duty service members, veterans, and their families



### Senior Citizen Services

Non-profits provide case management and referrals to local providers, including respite care, day programs, transportation, in-home care and nutrition



### National Resources

If there are limited local options, these national hotlines and websites provide info, assistance and then referrals



### Student Loan Counseling

Local Non-profit counselors explore all options to help repay student loans



### Prescription Assistance

Free programs that reduce the costs of prescription medications, some offered by the drug companies, others by state and public agencies



### Workers Comp & Disability

Support services for people trying to collect disability payments

## ADDITIONAL CATEGORIES AVAILABLE TO NONPROFIT SUBSCRIBERS



### Fair Housing

Organizations that process and investigate housing discrimination complaints



### Online Checking

Free accounts from reputable online banks



### FinTech Products

Innovative social impact financial tools that can help consumers budget, pay bills, save, and stabilize income.



### Prepaid cards

Affordable alternative to check cashing and fee based transaction accounts