



# Connecticut Asset Building Directory

CONNECTICUT ASSET BUILDING COLLABORATIVE



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**CONNECTICUT ASSET BUILDING COLLABORATIVE**

**[WWW.CTASSETBUILDING.ORG](http://WWW.CTASSETBUILDING.ORG)**



## FISCAL SPONSOR:

Connecticut Association for Human Services (CAHS)

237 Hamilton Street, Suite 208, Hartford, CT 06106

(860) 951-2212

## **SPECIAL THANKS**

We would like to give a special thanks to the United Way of Connecticut 2-1-1. 2-1-1 provided much of the information to complete this booklet. This information will be updated regularly on the 2-1-1 website at <http://uwc.211ct.org/categorysearch/Income>. If you wish to update or add information, please click this link <http://uwc.211ct.org/contact/request-agency-update> and fill out the electronic form. All changes will be sent to the 2-1-1 Information Department for review.



Thanks to Citi Community Development for a grant to the Connecticut Asset Building Collaborative that makes this Directory possible.

Community Development



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## INTRODUCTION

The Connecticut Asset Building Directory is intended to help families and agencies serving families in Connecticut navigate the difficult path of becoming financially stable. The Directory contains information on the many nonprofit programs throughout the state that help families overcome poverty and move toward financial security. This information will be regularly updated at the United Way of Connecticut 2-1-1 website, <http://uwc.211ct.org/categorysearch/Income>.

## CONNECTICUT ASSET BUILDING COLLABORATIVE

In November 2013, the Connecticut Asset Building Collaborative was born out of a need to connect organizations that help Connecticut residents rise up out of poverty and become financially stable and help low- and moderate-income families build financial security and assets.

### VISION

All families and individuals in Connecticut can capably navigate the financial marketplace and have the opportunity to build wealth, thus reducing wealth and income disparities and fundamentally improving life chances for disadvantaged Connecticut residents

The Directory is a guide that will not only help families, but also nonprofit organizations whose services fall primarily in these seven categories:

- ✓ Entrepreneurship and Business Development
- ✓ Financial Access and Products
- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Housing Assistance and Homeownership
- ✓ Jobs and Workforce Development
- ✓ Savings for Adults and Children, IDAs
- ✓ Tax Assistance and Credits (VITA)

We hope that the directory will also serve as a great referral resource guide. For more information, or to join the Connecticut Asset Building Collaborative please visit us online at <http://www.ctassetbuilding.org>. Entries will regularly be updated at <http://uwc.211ct.org/categorysearch/Income>. To update or add information, please contact <http://uwc.211ct.org/contact/request-agency-update>.

# Income Poverty

*10.5% of households  
do not earn enough  
money each year to keep  
them above the federal  
poverty threshold*

## POVERTY IN CONNECTICUT

Traditionally, many have always looked at the federal poverty line to measure poverty. Connecticut is often considered one of the richest states in the union, but a closer look at the state of our economy yields a different picture. These stats help us see the true inequality that exists in our state, where we have more than 10% of residents who live below the poverty threshold. Many anti-poverty advocates use indicators such as income poverty, asset poverty, and liquid asset poverty to help provide a fuller picture of poverty across our nation.

Income poverty indicates that a household's income is lower than the federal poverty threshold. In CT, this means that 10.5% of household do not earn enough money each year to keep them above the federal poverty threshold.

The next indicator is asset poverty. Individuals or households who are asset poor may currently have enough income, but may not have enough assets or net worth to carry them through three months if a financial crisis were to occur.

## WHAT IS ASSET BUILDING?

Asset building can be described as a strategy to help low income families increase their financial security and move up the economic ladder. Assets can be both tangible and intangible resources, such as a home, savings account, a car, investments, or a college degree.

As pointed out by Michael Sherraden, Center for Social Development, Washington University, income alone does not create financial stability. Assets are an important contributor to a family's safety net and to their ability to advance their economic future. An emergency savings account, for example, can help a family to manage through hardship events such as job loss or illness, that could otherwise result in dire consequences threatening the family's ability to meet basic needs. Assets can also help a family to take advantage of opportunities to enhance their economic status. Completing an education or training program could raise their income, or purchasing a car could increase their ability to find employment outside of their immediate environment. Additionally, a family's ability to pass on assets can help to increase the financial stability of the next generation.

A high number of Connecticut households live in liquid asset poverty, defined as not having sufficient liquid assets to subsist for three months at the federal poverty level, in the absence of income. The Corporation for Enterprise Development (CFED) publishes an annual report, the Assets and Opportunity Scorecard, that examines indicators of financial security, such as liquid assets, in the 50 states and the District of Columbia. According to the January 2015 Scorecard report, 39% of households in Connecticut live in liquid asset poverty. It is these sobering stats that have helped inform and fuel the Collaborative to work to find better and more efficient ways to help families along the path to financial freedom and wealth.



building. These families are particularly vulnerable to unexpected expenses or loss of income. Federal and state policies aimed at helping poor and low income families should focus not only on income and social services, but on helping families to build their asset base.

Examples of asset building programs and services include:

- Financial education
- Financial coaching
- Free tax preparation
- Matched savings (Individual Development Accounts)
- Child Savings Accounts
- Access to public benefit programs

Although these asset building supports exist to some degree in Connecticut, they are not available and accessible to all those who can benefit from them. They are also not traditionally integrated into the workforce, income support or social service programs that touch the lives of families who experience financial instability.

Through the development of this directory the Connecticut Asset Building Collaborative aims to increase awareness of existing asset building programs, promote their connection with the greater non-profit community, and underscore the need for the expansion of asset building supports across the state.

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## REFERENCES

Michael Sherraden, *Assets and the Poor: A New American Welfare Policy* (New York: M. E. Sharpe, Inc., 1991)

“Why Assets Matter”, Corporation for Enterprise Development, [www.cfed.org](http://www.cfed.org)

J.Michael Collins and Leah Gjertson, “Emergency Savings for Low Income Consumers”, *Institute for Poverty Research, Focus*, Vol.30,No.1, Spring/Summer, 2013



## Access Community Action – Community Services – Willimantic

1315 Main Street, Suite 2  
Willimantic, CT 06226

Phone Numbers: (860) 450-7400; (860) 412-1600  
Fax Number: (860) 450-7477  
Director Name: Peter DeBiasi, President/CEO  
Hours: M-F; 8am-4pm  
Email Address: [access@accessagency.org](mailto:access@accessagency.org)  
Website: [www.accessagency.org](http://www.accessagency.org)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Savings for Adults and Children, Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### Youth IDA Program

The Youth IDA Program provides financial literacy education to students (grades 7 - 12) with the goal of teaching financial responsibility by setting savings goals and obtaining assets. The program includes a 2:1 matching savings program offering 7th and 8th graders a \$400 match for every \$200 saved and offering high school participants up to \$1,000 match for every \$500 saved during a 1 year period.

Requirements of the program include: attending Financial Education Training - provided by ACCESS; attending Asset Specific Training/Savings Club (monthly); and performing at least 2 hours of community service a month (at least 20 hours/year). Open to 7th - 12th grade student in Windham Public Schools.

#### IDA Program

Individual Development Account (IDA) Program is a matched savings program intended to help low income families build assets and attain financial independence by purchasing a "qualifying asset." Savings will be matched 1 to 1 (up to \$4000 in matching funds). Participants can save for the purchase of their first home, post-secondary education or training, small business start-up, or a vehicle to obtain employment. Clients have up to 4 years to save money and must attend a personal financial management workshop series and participate in asset-specific ownership preparation training. Child care is provided during participants' meetings. Participants must commit at least 6 months to the program. Eligible to residents of Windham County, New London County, or Tolland County; must be working; household receives assistance under TANF, or household makes 200% or below of FPL, or family's adjusted gross income does not exceed the eligibility amount for receiving the Earned Income Tax Credit (EITC); the family's net worth cannot exceed \$10,000, excluding a primary dwelling and one vehicle. No Fee.



## All Our Kin

414 A. Chapel St., Suite 100  
New Haven, CT 06511

Phone Number: (203) 772-2244  
Fax Number: (203) 772-2386  
Director Name: Jessica Sager, Executive Director  
Hours: 9am-5pm  
Email Address: [info@allourkin.org](mailto:info@allourkin.org)  
Website: [www.allourkin.org](http://www.allourkin.org)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Entrepreneurship and Business Development

### SERVICE DESCRIPTION

All Our Kin trains, supports, and sustains community child care providers to ensure that children and families have the foundation they need to succeed in school and in life. Through the programs, child care professionals succeed as business owners; working parents find stable, high-quality care for their children; and children gain an educational foundation that lays the groundwork for achievement in school and beyond. The Program is available to anyone in the New Haven County and Fairfield County who is interested in establishing a family child care business as well as current family child care providers. The program mostly serves women, but services are not exclusively for women. There are fees related to licensing but most fees are covered by All Our Kin. All Our Kin has several sites including New Haven, Bridgeport, Stamford, and Norwalk.

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## American Corporate Partners

400 Madison Avenue, Suite 7A  
New York, NY 10017

Phone Number: (212) 752-0700  
Director Name: Sidney E. Goodfriend  
Email Address: [info@acp-usa.org](mailto:info@acp-usa.org)  
Website: [www.acp-usa.org](http://www.acp-usa.org)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

Nationwide mentoring program helps veterans transition from the armed services to the civilian workforce through mentoring, career counseling, and networking with business and education professionals. OTHER INFORMATION: ACP offers two variations of the mentoring program: In-Person mentoring and E-Mentoring. The Mentors and Protégés in national, long-distance mentorships communicate by phone, email, and/or videoconference. ACP encourages national pairs to use videoconferencing during the first month of the mentorship to establish a personal connection. ACP expects nationally matched pairs to communicate every two weeks. ACP's programs have a limited number of openings and not all those who apply will be selected for a mentorship. Protégé applicants who demonstrate how they will benefit from a mentorship are most likely to gain acceptance. Program available to Veterans who have served on active duty since 2001 as well as the spouses of service members wounded or killed in action; veterans with service-connected disabilities will be given preference.

## American Job Centers – Hartford Public Library (HPL)

500 Main Street  
Hartford, CT 06103

Phone Number: (860) 331-3278

Hours: M-Th: 10am-8pm; F-Sat: 10am-5pm

Website: [www.ctdol.state.ct.us/ContactInfo/CTWorks/Directory.htm](http://www.ctdol.state.ct.us/ContactInfo/CTWorks/Directory.htm)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

American Job Centers One-Stop Career Centers offer a myriad of services for job seekers. Also available at American Job Centers is a range of information and advice about training and educational courses geared toward furthering career goals of individuals, helping the under-employed get better jobs, and helping the unemployed get back to work. American Job Centers @ HPL broadens access to job seekers in the community, and provides a downtown location, and a host of in-house access to services already offered by Hartford Public Library. Services offered include skills assessments, online job search assistance, career plan development, assistance with resume writing, counseling services and job referrals. One-on-one services are offered to help job seekers with career planning, referral to training and workshops, and job development and placement. No fees. Open to all job seekers unemployed or employed.

## Ansonia Housing Authority

36 Main Street  
Ansonia, CT 06401

Phone Number: (203) 736-8888

Fax Number: (203) 736-8833

Director Name: Troy D. White, Executive Director

Hours: M-F: 9am-4:15pm

Email Address: [info@ansoniahousing.com](mailto:info@ansoniahousing.com)

Website: [www.ansoniahousing.com](http://www.ansoniahousing.com)

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### *Family Self-Sufficiency Program (FSS)*

Family Self-Sufficiency (FSS) program provides assistance to households holding a Section 8 voucher from Ansonia Housing Authority. Families agree to a program contract and work with the FSS Coordinator to achieve self-sufficiency in five years. Program components may include continuing education, specialized training, job readiness and job placement activities. When the family meets its goals and completes its FSS contract, the family becomes eligible to receive funds that have been deposited into an escrow account on its behalf throughout the family's participation in the FSS program. The amount credited to the family's account is based on increases in the family's earned income during the term of the FSS contract. The homeownership component of the FSS program allows first-time homeowners to use their Section 8 voucher subsidy to meet monthly homeownership expenses.

Residents of Ansonia; must have a Section 8 voucher issued by Ansonia Housing Authority.

Eligibility for homeownership component: Must meet any discretionary requirements the Ansonia Housing Authority establishes; must be first-time homebuyers; must not have received homeownership assistance in the past; must not have defaulted on a prior mortgage; families are required to have homeownership counseling; must meet the minimum income requirement and the employment requirement.

## APT Foundation - Employment Vocational Services

One Long Wharf Drive, Suite 321  
New Haven, CT 06511

Phone Number: (203) 781-4670

Fax Number: (203) 781-4796

Director Name: Lynn Madden, M.P.A., C.H.E., President/CEO

Hours: M-F 8am-4pm

Email Address: [info@aptfoundation.org](mailto:info@aptfoundation.org)

Website: [www.aptfoundation.org](http://www.aptfoundation.org)

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

#### *Job Finding Assistance/Job Training/Pre-job Guidance*

Program offers help in enhancing interview and job seeking skills, resume development, filling out job application forms, researching job possibilities and educating the job seeker to current employment trends. Job interview trainings, job development activities and individual follow up services are also offered. Eligible to individuals ages 18+; enrolled in a substance abuse and/or mental health treatment program in the Greater New Haven area; works with populations including recently released offenders, TANF recipients and homeless/dually diagnosed individuals.

#### *Vocational Rehabilitation/Supported Employment:*

Provides individuals with substance abuse disorders and/or mental health issues who face barriers to employment with specialized vocational/employment rehabilitation. Services include vocational evaluations, counseling and planning which help to identify the individual's vocational interests, skill strengths and limitations. Short term job coaching is also available for individuals who have been out of the work force for a long period of time or who need the job supports.

## Area Agency on Aging of Central Connecticut

One Long Wharf Drive, Suite 1L  
New Haven, CT 06511

Phone Number: (203) 785-8533

Website: [www.aoascc.org](http://www.aoascc.org)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Through the Money Management Program RSVP volunteers help low-income

older adults or adults with disabilities with routine monthly bill paying. Help may include budgeting; opening, organizing and sending out mail; check writing (all checks are signed by the client); or balancing the checkbook. Services are generally provided in the home.

SMP is designed to reduce financial fraud and scams. Trained volunteers work with seniors and people with disabilities and provide education to reduce the risk of becoming a victim. In addition, they track consumer complaints and refer them for action when needed.

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## Care and Share of East Lyme

12 Roxbury Road  
Niantic, CT 06357

Phone Number: (860) 739-8502  
Director Name: Angie McLean, President  
Hours: M-F 9am-4pm; Voicemail after hours  
Email: [info@careandshareofel.org](mailto:info@careandshareofel.org)  
Website: [www.careandshareofel.org](http://www.careandshareofel.org)

### SERVICE INFORMATION

- ✓ Scholarships and Educational Assistance

### SERVICE DESCRIPTION

*College scholarships for East Lyme/Niantic and Salem residents.*

Applicants must be residents of East Lyme/Niantic or Salem, and have just graduated from high school and have been accepted to an accredited institution of higher learning, or, be a continuing student at an accredited institution of higher learning.

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## Catholic Charities – Archdiocese of Hartford

Asylum Hill Family Center  
60 Gillette Street, Suite 101  
Hartford, CT 06105

Phone Number: (860) 244-9944  
Director Name: Marek Kukulka, Chief Executive Officer  
Hours: M-Th: 9am-8pm; F: 9am-5pm  
Website: [www.ccaoh.org](http://www.ccaoh.org)

Institute for the Hispanic Family-  
Centro De Desarollo y Reafimacion Familiar  
45 Wadsworth Street  
Hartford, CT 06106

Phone Number: (860) 527-1124  
Hours: M-F 8:30 am – 4:30pm  
Website: [www.ccaoh.org](http://www.ccaoh.org)

Southside Family Center  
15-21 Newfield Avenue  
Hartford, CT 06106

Phone Number: (860) 953-0113  
Hours: M-F 7:30am-8pm; Sat 9am-12:30pm (Parenting Group)  
Website: [www.ccaoh.org](http://www.ccaoh.org)

## Waterbury-Wolcott Street Site

13 Wolcott Street  
Waterbury, CT 06702

Phone Number: (203) 596-9359  
Hours: M-Th 8:30am – 8pm; F 8:30am- 5pm  
Website: [www.ccaoh.org](http://www.ccaoh.org)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

Fatherhood program offers parenting, education, supports and other services to men who are fathers, expectant fathers or primary caregivers. Program services includes 24/7 Dad parenting education program, job readiness skills, GED classes, anger management, marriage/relationship education, financial education, and other support services. Services vary throughout the year.

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## Charter Oak State College

55 Paul Manafort Drive  
New Britain, CT 06053

Phone Number: (860) 832-3800  
Hours: M-Th 8:30am -7pm; F- 8:30am – 5pm  
Director Name: Edward D. Klonoski, President  
Email Address: [info@charteroak.edu](mailto:info@charteroak.edu)  
Website: [www.charteroak.edu](http://www.charteroak.edu)

### SERVICE INFORMATION

- ✓ Scholarships and Educational Assistance

### SERVICE DESCRIPTION

Program for single mothers offers financial assistance and supportive services to help them complete the courses needed to earn associate's and bachelor's degrees. Students are loaned a computer with internet access to help with their studies. Financial assistance pays for college fees, tuition, and textbooks. Program counselor works with participants to work out the most appropriate way to earn the credits needed to complete the degree. Additional financial aid is available for other educational expenses.

Program eligible to single mothers; employed in a low-wage job; completed 21 college credits from an accredited institution; some computer/technology experience; meets the eligibility requirements for federal financial aid; must take at least two courses each semester.



## Children's Educational Opportunity Foundation of Connecticut

PO Box 59

South Glastonbury, CT 06073

Phone Number: (860) 430-2756

Director Name: Mary Jane Sullivan, Executive Director

Email Address: [director@ceoct.org](mailto:director@ceoct.org)

Website: [www.ceoct.org](http://www.ceoct.org)

### SERVICE INFORMATION

- ✓ Scholarships and Educational Assistance

### SERVICE DESCRIPTION

Charitable foundation provides scholarship funds to assist elementary school students from low-income households residing in Bridgeport, Hartford and New Haven with educational tuition expenses. Parents and students choose their schools independently.

Eligible to currently employed and working in licensed childcare programs. Scholarship priorities are determined by the Department of Social Services for the Connecticut Charts-A-Course Scholarship Assistance Program. For more details and eligibility, visit [www.ctcharts.org](http://www.ctcharts.org). Currently open only for child care providers who work in publicly funded programs or are an Accreditation Facilitation Project program site.

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## Christian Community Action

Hillside Family Shelter - Sylvan Ave.

124 Sylvan Ave.

New Haven, CT 06519

Phone Number: (203) 777-7172

Fax Number: (203) 777-7174

Hillside Family Shelter- Davenport Ave.

166-168 Davenport Ave.

New Haven, CT 06519

Phone Number: (203) 777-7848

Fax Number: (203) 777-7923

Director Name: Lillian Marquez, Director of Emergency Family Services

Stepping Stone Transitional Housing Program

660 Winchester Avenue

New Haven, CT 06511

Phone Number: (203) 777-7167

Fax Number: (203) 777-7171

Director Name: Judith Rich, Stepping Stone Transitional Housing Program

Hours: 9am – 5pm

Website: [ecahelping.org](http://ecahelping.org)

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

The goal of the program is to offer families case management services in a safe, supportive environment that foster the growth and increases the self-sufficiency of each family member

While at Stepping Stone, family moves through phases of increased commitments, responsibility and self-sufficiency attending school, training programs, budgeting workshops etc. Each resident works with a case manager to develop a comprehensive, Family Service Plan. The Family Service Plan will be the road map to ensure resident's success as they focus on individual and family goals. Throughout their time living at Stepping Stone, residents participate in the many supportive services offered to them. These promote personal responsibility, commitment and increased autonomy in the decision-making process. Following Graduation, residents are still eligible for up to six months of follow-up serves at SSTHP.

Such services are:

- Job oriented life skill training
- Parenting education
- Income/budget training
- Computer training
- Self actualization workshops
- Childcare for workshops
- After school programs
- Family activities

For more information on this program, contact Judith Rich at (203) 777-7167 or [jrich@ccahelping.org](mailto:jrich@ccahelping.org)

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## Columbus House

586 Ella T. Grasso Blvd.

New Haven, CT 06519

Phone Number: (203) 772-4200

Fax Number: (203) 772-4097

Hours: 9am-5pm Monday – Friday

Email Address: [tfortuna@columbushouse.org](mailto:tfortuna@columbushouse.org)

Website: [www.columbushouse.org](http://www.columbushouse.org)

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Financial Access and Products
- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Housing Assistance and Homeownership
- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

#### *Financial Access and Products*

Legal representation for applying to receive mainstream disability benefits including Social Security Disability Insurance and Supplemental Security Income, representative payee services for individuals needing assistance managing benefits. Services are free due to a grant and are available to anyone over 18 who is homeless or at risk of homelessness. Available to residents of the greater New Haven County, New London County, and Middlesex County by calling 2-1-1 hotline.

#### *Financial Education/Coaching/Credit Counseling*

Representative payee services for individuals needing assistance managing benefits, financial education, and counseling. Services are free due to a grant and are available to anyone over 18 who is homeless or at risk of



homelessness. Available to residents of the greater New Haven County, New London County, and Middlesex County by calling 2-1-1 hotline.

### ***Housing Assistance and Homeownership***

Rapid Re-Housing assistance, SSVF housing assistance. Services are free due to a grant and are available to anyone over 18 who is homeless or at risk of homelessness. Available to residents of the greater New Haven County, New London County, and Middlesex County by calling 2-1-1 hotline.

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## **Community Foundation of Eastern Connecticut**

68 Federal Street  
New London, CT 06320  
Phone Number: (860) 442-3572  
Website: [www.cfct.org](http://www.cfct.org)

### **SERVICE INFORMATION**

- ✓ Scholarships and Educational Assistance

### **SERVICE DESCRIPTION**

Scholarships are for high school seniors, college or graduate students and some may also be awarded to non-traditional students who want to further their education. Each scholarship has its own selection criteria which may include town of residence, high school, field of study and other preferences. Recipients must attend or plan to attend accredited educational institutions. A scholarship application is available at the website. For further information call and ask for Jennifer O'Brien or email [jennob@cfct.org](mailto:jennob@cfct.org). Deadline: April 1 of each year. Awards range from \$500 to \$20,000. Scholarship awards are made in early June and paid to colleges by August 1.

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## **Community Renewal Team (CRT)**

### **CRT Multi-services Center**

330 Market Street  
Hartford, CT 06120

Phone Number: (860) 560-5149  
Fax Number: (860) 560-5780  
Director Name: Elizabeth Horton Sheff, Director, Community Services  
Hours: 8am – 4pm  
Service hours: Service hours vary by program  
Email address: [hardya@crtct.org](mailto:hardya@crtct.org); [cox@crtct.org](mailto:cox@crtct.org)  
Website: [www.crtct.org](http://www.crtct.org)  
Languages: English and Spanish

### **SERVICE INFORMATION**

- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Housing Assistance and Homeownership
- ✓ Saving for Adults and Children, IDAs
- ✓ Tax Assistance and Credits (VITA)

### **SERVICE DESCRIPTION**

Financial Education/Coaching/ Credit counseling: CRT offers case management services to individuals when requested. Case Managers assist customers with increasing financial literacy/capability, including household budgeting and

credit rebuilding. Services are free and available to low to moderate income earning individuals/families over the age of 16. Customers may request an appointment for service via the internet or by walk-in to fill out an "Ask Me" form to be connected to a case manager.

Service area: Avon, Branford, Bloomfield, Canton, Chester, Clinton, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Enfield, Essex, Glastonbury, Granby, Guilford, Haddam, Hartford, Killingworth, Madison, Manchester, Marlborough, Middlefield, Middletown, North Branford, Newington, Old Saybrook, Portland, Rocky Hill, Simsbury, South Windsor, Suffield, Westbrook, West Hartford, Wethersfield, Windsor, Windsor Locks.

### ***Housing Assistance and Homeownership- Pre Purchase Counseling***

Foreclosure prevention counseling for anyone seeking assistance with avoiding foreclosure on their primary residence. Anyone looking to buy their first home can receive one on one counseling or attend an 8 hour First-time Home Buyer class. The classes are mostly paid by a grant, but in some cases there is a set fee for service that is charged. Contact Andrea Hayes for prepurchase services –(860) 560-4210. Contact Tonika Cox for foreclosure prevention assistance (860) 761-7937. Site address: CRT 330 Market Street.

### ***IDAs***

Individual Development Accounts (IDA) is a 2:1 matched savings program for specific asset purchases such as a home, post-secondary education, child's college education, business capitalization, auto for employment, security deposit and security deposit/1st month rent. Families with total annual household income at or below 80% of HUD Area Median Income, whose credit score/history and financial condition demonstrate stability. Families/ individuals agree to save a certain amount every month while meeting current expenses, as well as put money aside to rebuild credit and pay off old debt if the asset requires such. Typically the service is for those over 18, but minors who can show that they are working with paystubs and who have a parent or legal guardian to co-sign the application can also apply. Customers are encouraged to attend an IDA Info Session. Please visit our website for additional information: [www.crtct.org](http://www.crtct.org). Although the case management aspect of participating in IDA takes place at more than one site, the Info Sessions and initial intake all happens at our Market Street location.

### ***VITA***

Volunteer Income tax Assistance (VITA) tax preparation for low to moderate income families who may, may not own single-family homes, or are running a small business with less than \$10K of expenses who are not looking to claim part of their home use for the business. Families earning less than \$53K a year. CRT provides VITA for the greater Hartford region and towns CRT services in Middlesex County for anyone of working age who is required to file a federal and/or state tax return. Appointments are typically made, but walk-ins are also accepted as we can accommodate each day. VITA Service Locations: 330 Market Street and 395 Wethersfield Avenue in Hartford; 479 Main Street in Manchester; 44 Hamlin Street in Middletown and 81 Woodlawn Circle (Larson Community Center) in East Hartford.

### **Housing Assistance and Homeownership**

555 Windsor Street  
Hartford, CT 06120

Phone Number: (860) 560-5600 Switchboard  
Fax Number: (860) 527-3305

### **SERVICE DESCRIPTION**

CRT is a HUD-approved housing counseling agency that is approved to offer the following: Mortgage Delinquency and Default Resolution Counseling, Homebuyer Education Programs; Pre-purchase and Post purchase Counseling; Money Debt Management.

## Connecticut Association for Community Action, Inc. (CAFCA)

144 Clinton Street  
New Britain, CT 06053

Phone Number: (860) 832-9438

Fax Number: (860) 8321-9493

Director Name: Edith Karsky, Executive Director

Hours: 9am-5pm

Email Address: edith@cafca.org

Website: www.cafca.org

Language: English

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Housing Assistance and Homeownership
- ✓ Jobs and Workforce Development
- ✓ Savings for Adults and Children, IDAs
- ✓ Tax Assistance and Credits (VITA)

### SERVICE DESCRIPTION

CAFCA is umbrella organization for Connecticut's anti-poverty agencies, the state and federally designated anti-poverty agencies. The Community Action Agencies (CAAs) provide the services above, and each agency covers a geographical catchment area of the state. Among other things, CAFCA provides Training and Technical Assistance to agencies, advocates on the state and federal level on issues that affect the low-income children and families served, and manages state and federal grants. Most services are free and available statewide to low-income populations.

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## Connecticut Association for Human Services (CAHS)

237 Hamilton Ave., Suite 208  
Hartford, CT 06106

Phone Number: (860) 951-2212

Fax Number: (860) 951-6511

Director Name: Jim Horan, Executive Director

Hours: 9am-5pm, M-F

Website: www.cahs.org

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Tax Assistance and Credits (VITA)

### SERVICE DESCRIPTION

#### CT Money School

Email Address: bsteadman@cahs.org

Website: www.ctmoney.org

CT Money School offers free financial education workshops on topics such as homebuyer education, homeownership, building a credit history, borrowing on loans and credit cards, credit repair, budgeting, and senior issues (fraud prevention, identity theft, Medicare fraud, long-term care, retirement, etc.). Classes are held at various locations across Connecticut. Youth Money School Workshops targeted to ages 14-24 are also offered.

### Financial Opportunity Corps (FOC)

Email Address: fincoach@cahs.org

Financial Opportunity Corps (FOC) provides free one-on-one financial coaching for low or moderate income residents of Bridgeport, Stamford and Waterbury. Topics include debt, savings, credit and budgeting.

Resident of Bridgeport, Stamford or Waterbury; low or moderate income. No fee.

### Financial Avenue

Free, online financial education program to help adults and young adults better manage their money and assets. The program offers a full range of financial literacy services classes and mini-modules on several financial topics at partner nonprofits throughout the state. The on-line courses provide an option for those who have had trouble making it to scheduled in-person classes. Students can earn up to 16 certificates in specific topics and work at their own pace. Class topics span a wide range of topics.

### VITA

CAHS coordinates but does not directly operate about 50 VITA sites in Fairfield, Litchfield, Middlesex, New Haven and New London Counties, generally at local nonprofit agencies. Asset-building services, including financial education, are offered at many sites. Eligibility for households under \$53,000 annual income. Households under \$58,000/year can use [www.myfreetaxes.com](http://www.myfreetaxes.com). Call 2-1-1 for VITA sites.

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## Connecticut Higher Education Trust (CHET)

55 Elm Street  
Hartford, CT 06106

Phone Number: (888) 799-2438 (call center M-F 8am-11pm)

Fax Number: (860) 702-3043

Director Name: Denise L. Nappier, Treasurer

Hours: M-F: 8:30am-4:30pm

Email Address: state.treasurer@ct.gov

Website: www.aboutchet.com

### SERVICE INFORMATION

- ✓ Savings for Adults and Childcare, Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### Connecticut Higher Education Trust (CHET)

College savings and investment program for Connecticut families saving for their children's higher education expenses. Investment earnings are state and federal income tax free when used for qualified higher education expenses.

Eligibility: Adults age 18+ or emancipated minors may open an account for a child.

#### CHET Baby Scholars

The CHET Baby Scholars program provides up to \$250 toward a newborn's future college costs. Babies born in Connecticut, who are less than a year old, and adopted children, not later than the first anniversary of the adoption, are eligible for a CHET Baby Scholars grant in the amount of \$100. The grant is given as a contribution into the child's CHET account. Then, if an additional \$150 is saved in the account by the time the child is four (or in the case of an adoption, by the fourth anniversary of the adoption), the account may be eligible for a second grant of \$150. Read the CHET Baby Scholars information brochure and the Official Rules of the program.

## Connecticut Indian Council

Harris Place  
165 State Street, Suite 321  
New London, CT 06320

Phone Number: (860) 437-0013  
Fax Number: (860) 437-0035  
Director Name: Darrell Waldron, Executive Director  
Email Address: cbigcrow@rhodeislandindiancouncil.org  
Website: www.riindiancouncil.org

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development Child Care

### SERVICE DESCRIPTION

#### *Career Counseling/Job Finding Assistance/Pre-Job Guidance*

A Workforce Investment Act (WIA) case manager provides educational testing and a career assessment and helps clients develop an Individualized Employment Plan (IEP). Additional services include: job search and placement assistance; on the job training; financial assistance for tuition, books or ancillary fees; and follow-up services.

To be eligible must be enrolled in a federally or state recognized tribe; must be a resident of Connecticut; unemployed or underemployed; if male ages 18 through 25, must be registered with Selective Service.

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## Connecticut State Department of Education

165 Capitol Avenue, Room 215  
Hartford, CT 06106

Phone Number: (860) 713-6768  
Fax Number: (860) 713-7018  
Director Name: Lee C. Marcoux, Personal Finance Program Manager  
Hours: 7:30am – 3:00pm  
Email address: lee.marcoux@ct.gov  
Website: www.sde.ct.gov/sde/site.default.asp  
Language: English

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Financial Education resources for middle and high school students. Services are free and available to all local school districts. Appointments can be made by email.

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## Danbury Housing Authority

2 Mill Ridge Road  
Danbury, CT 06813

Phone Number: (203) 744-2500  
Fax Number: (203) 797-1864  
Director Name: Carolyn Sistrunk, Executive Director

Hours: M-F 8:30am-4:30pm  
Website: www.hacdct.org  
Languages: Spanish, Portuguese, English

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership

### SERVICE DESCRIPTION

#### *Family Self-Sufficiency Program (FSS)*

Family Self-Sufficiency (FSS) is a voluntary program for participants in Section 8 and public housing programs. Its purpose is to assist families receiving HUD Section 8 rental assistance or living in public housing to improve their economic situation and reduce their dependence on public assistance and welfare.

Each FSS participant creates a five-year plan that includes employment goals and identifies training or education needs. FSS staff will work with the household to identify, locate, and arrange for the services they need to accomplish their goals. Services might include child care, education, transportation, development of resumes, job training, and placement, counseling, parenting skills, money management or credit counseling.

As FSS participants succeed in raising their family income, the portion of their monthly income contributed toward their Section 8 or Public Housing rent payment also increases. HUD regulations allow a percentage of this rent increase to be deposited into an interest bearing escrow account. If the family meets its goals with the five years and “graduates” from welfare assistance for a period of 12 months, they will receive the funds in this account.

Eligible to those receiving Section 8 rental assistance or living in public housing in Danbury.

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## Department of Rehabilitation Services, State of Connecticut - Bureau of Education and Services for the Blind (BESB)

184 Windsor Avenue  
Windsor, CT 06095

Phone Number: (800) 842-4510  
Hours: M-F 8:30am – 4:30pm  
Website: www.ct.gov/besb  
Languages: Italian, Spanish, Polish, English

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

Evaluation, counseling and vocational programs help persons who are legally blind, blind and deaf, to obtain and retain employment. Occupational training and job placement services provided.



## Department of Rehabilitation Services, State of Connecticut, Bureau of Rehabilitation Services

### Connecticut Rehabilitation Council

55 Farmington Ave., 12th Floor  
Hartford, CT 06105

Phone Number: (800) 537-2549

Director Name: Amy Porter, Commissioner

Email Address: evelyn.knight@ct.gov

Website: www.ct.gov/brs

#### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

#### SERVICE DESCRIPTION

The State Rehabilitation Council, whose members are appointed by the Governor, provides input and guidance on the Vocational Rehabilitation and Supported Employment programs administered by the Bureau of Rehabilitation Services (BRS). Council members also advocate for the Vocational Rehabilitation Program on state and federal levels. The Council provides assessment, advice and recommendations to BRS and others regarding coordination and effectiveness of programs and strategies which promote community based competitive employment for people with disabilities. Meetings are held bimonthly at locations around Connecticut and are open to the public . NOTE- NO DIRECT SERVICES TO INDIVIDUALS.

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## Department of Rehabilitation Services, State of Connecticut, Bureau of Rehabilitation Services

### Ansonia Local Office

158 Main Street

Ansonia, CT 06401

Phone Number: (203) 732-1667

### Bridgeport District Office

1057 Broad Street

Bridgeport, CT 06604

Phone Number: (203) 551-5500

### Danbury Local Office

342 Main Street

Danbury, CT 06810

Phone Number: (203) 207-8990

### Danielson Area Office

95 Westcott Road

Danielson, CT 06239

Phone Number: (860) 412-7070

### Enfield Local Office

620 Enfield Street

Enfield, CT 06082

Phone Number: (860) 899-3567

### Hartford District Office

3580 Main Street

Hartford, CT 06120

Phone Number: (860) 723-1400

### Manchester Local Office

699 East Middle Turnpike

Manchester, CT 06040

Phone Number: (860) 647-5960

### Middletown Local Office

117 Main Street Extension

Middletown, CT 06457

Phone Number: (860) 704-3070

### New Britain Office

30 Christian Lane

New Britain, CT 06501

Phone Number: (860) 612-3569

### New Haven District Office

414 Chapel Street, Suite 301

New Haven, CT 06511

Phone Number: (203) 974-3000

### New London District Office

Shaw's Cove Six

New London, CT 06320

Phone Number: (860) 439-7686

### Torrington Local Office

62 Commercial Boulevard

Torrington, CT 06790

Phone Number: (860) 496-6990

#### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

#### SERVICE DESCRIPTION

Vocational rehabilitation assists people with significant physical or mental disabilities prepare for, find, or maintain employment.

Most services are free; however, clients may be asked to contribute to the cost of services delivered based on their employment plan.

Eligibility: Consumers as young as 14 with a parent's approval with significant disabilities who require vocational rehabilitation services to succeed in employment. Individuals who are blind or visually impaired apply for services at the Board of Education and Services for the Blind (see BESB entry).





## Department of Rehabilitation Services, State of Connecticut, Workers Compensation Commission

21 Oak Street, 4th Floor  
Hartford, CT 06106

Phone Number: (860) 493-1500

Hours: M-F 7:45am – 4:30pm

Website: [wcc.state.ct.us](http://wcc.state.ct.us)

### SERVICE INFORMATION

- ✓ Job Assistance and Workforce Development

### SERVICE DESCRIPTION

Provides vocational rehabilitation services to eligible injured workers, based on their needs. Services may include evaluation, aptitude/interest testing. Eligible to injured workers. No fee.

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## Domestic Violence Crisis Center (DVCC)

77 Summer Street, Suite 400  
Stamford, CT 06901

16 River Street, 1st Floor  
Norwalk, CT 06850

Phone Number: (203) 588-9096

Spanish Hotline: (203) 663-6641

Toll Free Hotline: 1-888-774-2900

Fax Number: (203) 588-9101

Director Name: Rachelle Kucera Mehara, Executive Director

Hours: 24/7

Service Hours: M-F 9am-5pm

Email address: [info@dvccct.org](mailto:info@dvccct.org)

Website: [www.emergect.net](http://www.emergect.net)

Spanish Address: [informacion@esperanzact.org](mailto:informacion@esperanzact.org)

Spanish Website: [www.EsperanzaCT.org](http://www.EsperanzaCT.org)

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Free Financial Education/Coaching/Credit Counseling services provided for domestic violence survivors who are also engaged in counseling services with DVCC. Services available by appointment only in Stamford, Norwalk, Darien, Wilton, Weston, Westport, New Canaan.

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## Emerge CT, Inc.

830 Grand Ave  
New Haven, CT 06511

Phone Number: (203) 562-0171

Director Name: Daniel Jusino, Executive Director

Language: English

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

EMERGE Connecticut, Inc. is a Transitional Work Training Program with the goal of providing recently released ex-offenders in the Greater New Haven area with the opportunity to end the pattern of recidivism. EMERGE crewmembers are offered paid, part-time training in construction, landscaping and property management while at the same time engaging in an array of unpaid program components designed to promote behavioral change. This combination of on-the-job training and program services has proven successful with New Haven's re-entry population since July of 2011. Participants must be 18 years or older. Services available by appointment only.

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## Federal Student Aid Information Center, United States Department of Education

Phone Number: (800) 433-3243

Hours: M-F 8am-11pm Eastern Time

Website: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

### SERVICE INFORMATION

- ✓ Scholarship and Educational Assistance

### SERVICE DESCRIPTION

Office of the U.S. Department of Education provides information about financial aid available from the government and other sources: grants, scholarships, loans, and work-study. The Office also offers information about the process of determining financial need and awarding aid, preparing for college, and completing the FAFSA (Free Application for Federal Student Aid).

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## Federal Trade Commission – ID Theft Reporting/Recovery Programs

600 Pennsylvania Avenue NW  
Washington, DC 20580

Phone Number: (877) 438-4338

Director Name: Edith Ramirez, Chairwoman

Website: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Accepts complaints from victims of identity theft and puts that information into a secure consumer fraud database which is shared with other law enforcement agencies and private entities. Complaints can be submitted by calling or by filling out a form at the website. The FTC also provides information on identity theft prevention on its website, in published brochures and by telephone.

## Greater New Haven Community Loan Fund

171 Orange Street, 3rd Floor  
New Haven, CT 06510

Phone Numbers: (203) 624-7406 / (203) 789-8690

Director Name: Carla Weil, Executive Director

Hours: M-F 9am-5pm

Email Address: [info@gnhclf.org](mailto:info@gnhclf.org)

Website: [www.gnhclf.org](http://www.gnhclf.org)

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership

### SERVICE DESCRIPTION

#### *Real Options, Overcoming Foreclosure (ROOF) Project*

Program refers to CHFA and HUD approved counseling programs providing homebuyer education, loss mitigation and mortgage delinquency counseling, and post and pre-purchase counseling. Project ROOF, a Neighborhood Stabilization Project, coordinates assistance to at-risk borrowers, and helps to develop strategies to stabilize neighborhoods in New Haven. Services include counseling and financial assistance loans to individuals to purchase rehabilitated foreclosed properties.

## Greenwich Housing Authority

249 Milbank Avenue  
Greenwich, CT 06830

Phone Number: (203) 869-1138

Fax Number: (203) 869-2037

Director Name: Anthony L. Johnson

Hours: M-F: 8:30am-4:30pm

Email Address: [ajohnson@greenwichhousing.org](mailto:ajohnson@greenwichhousing.org)

Website: [www.greenwichhousing.org](http://www.greenwichhousing.org)

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### *Family Self-Sufficiency Program (FSS)*

Family Self-Sufficiency (FSS) program provides assistance to households holding a Section 8 Voucher from Greenwich Housing Authority. Families agree to a program contract and work with the FSS Coordinator to achieve self-sufficiency in five years. Program components may include continuing education, specialized training, job readiness, and job placement activities. When the family meets its goals and completes its FSS contract, the family becomes eligible to receive funds that have been deposited into an escrow account on its behalf throughout the family's participation in the FSS program. The amount credited to the family's account is based on increases in the family's earned income during the term of the FSS contract. The homeownership component of the FSS program allows first-time homeowners to use their Section 8 Voucher subsidy to meet monthly homeownership expenses.

Eligibility: Resident of Greenwich; must have a Section 8 Voucher issued by Greenwich Housing Authority.

For Homeownership Component: Must meet any discretionary requirements the Greenwich Housing Authority establishes; must be first-time homebuyers; must not have received homeownership assistance in the past; must not have defaulted on a prior mortgage; families are required to have homeownership counseling; must meet the minimum income requirement and the employment requirement.

## Hartford Foundation for Public Giving

10 Columbus Ave., 8th Floor  
Hartford, CT 06106

Phone Number: (860) 548-1888

Fax Number: (860) 524-8346

Director Name: Linda J. Kelly, President

Hours: M-F 8:30am – 5:00pm

Email Address: [hfp@hfp.org](mailto:hfp@hfp.org)

Website: [www.hfp.org](http://www.hfp.org)

### SERVICE INFORMATION

- ✓ Scholarships and Educational Assistance

### SERVICE DESCRIPTION

Directory lists college scholarships available to traditional-aged graduating high school seniors, adult learners and college students from the Greater Hartford area. Directory can be accessed at agency website: [www.hfp.org/scholarships](http://www.hfp.org/scholarships).

## HRA of New Britain

35 Oak Street  
New Britain, CT 06051

Phone Numbers: (860) 826-2277; (860) 826-2278

Fax Number: (860) 832-8493

Director Name: Marlo Greponne, Director of Planning and Programs

HRA Energy & Neighborhood Services  
336 Arch Street  
New Britain, CT 06051

Phone Number: (860) 225-1084

Fax Number: (860) 612-2758

Hours: 8am- 4pm Evenings and Saturdays during Tax season

Website: [www.hranbct.org](http://www.hranbct.org)

Languages: English and Spanish, Polish

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, IDAs
- ✓ Tax Assistance

### SERVICE DESCRIPTION

HRA is a multi-service non-profit organization whose mission is to improve the quality of life by helping people achieve economic and social potential; responding to the causes and conditions of poverty; and building stronger individuals, families and communities in the greater New Britain area. Services are eligible to low and moderate income and individuals and families of the Greater New Britain Area.

### ***Financial Education/Coaching/Credit Counseling***

12 hour Financial Education Training, Financial Workshops, Credit Building, Credit Repair, Financial Coaching

### ***Housing Assistance and Homeownership***

Homeowner education, eviction, and foreclosure assistance

### ***Savings for Adults and Children, IDAs***

2:1 and 8:1 savings match IDAs available

### ***Tax Assistance***

Free Volunteer tax preparation

All services are free and available by appointment.

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## **Healthy Home Healthy Child, Inc.**

**PO Box 2312  
Middletown, CT 06457**

Phone Number: 860-834-1220

Fax Number: (860) 344-0300

Hours: M-F: 9am-5pm; Emergency on-call service available after hours

Email: healthyhomehealthychild@yahoo.com

### **SERVICE INFORMATION**

- ✓ Financial Education/Coaching/Credit Counseling

### **SERVICE DESCRIPTION**

Workshops help clients learn how to assess their current financial situation, set financial goals, understand credit and budget appropriately. No fee.

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## **Housing Education Resource Center**

**901 Wethersfield Avenue, 2nd Floor  
Hartford, CT 06114**

Phone Number: (860) 296-4242 ext.101

Housing Counseling Phone Line: T, F: 9am-5pm: (860) 296-4372

Fax Number: (860) 296-1317

Director Name: Susan Harkett-Turley, Executive Director

Hours: Administrative hours: M-F: 9am-5pm

Email Address: housing@herc-inc.org

Website: www.herc-inc.org

Languages: English and Spanish

### **SERVICE INFORMATION**

- ✓ Housing Assistance and Homeownership

### **SERVICE DESCRIPTION**

HERC offers home ownership educational classes for individuals and post-closing counseling seminars for groups seeking to buy a home. Topics include pre-purchase education, credit and financial counseling, landlord training for new multi-family home owners, home buying resources and programs, predatory lending awareness education and post-occupancy education and counseling. Additional counseling is available for homebuyers purchasing multi-family homes that will be owner-occupied.

Primary Service Area: Resident of Andover, Avon, Bloomfield, Bolton, Canton,

East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hebron, Manchester, Marlborough, Newington, Rocky Hill, Simsbury, Somers, South Windsor, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Windsor, Windsor Locks; Secondary Service Area: Residents of all other Connecticut towns. No fee.

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## **Identity Theft Resource Center**

**9672 Via Excelencia  
San Diego, CA 92126**

Phone Number: (888) 400-5530

Director Name: Eva Velasquez, President/CEO

Hours: M-F: 7:30am-4:30pm Pacific Time (M-F: 10:30am-7:30pm Eastern Time)

Email Address: itrc@idtheftcenter.org

Website: www.idtheftcenter.org

Language:

### **SERVICES INFORMATION**

- ✓ Financial Access and Products

### **SERVICE DESCRIPTION**

Assists victims of identity theft by providing information on steps to take after identity theft has occurred, including how to report identity theft to the credit reporting agencies, Equifax, Experian, and Trans Union, and law enforcement agencies.

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## **Junior Achievement of Southwest New England**

**70 Farmington Ave  
Hartford, CT 06105**

Phone Number: (860) 525-4510

Fax Number: (860) 5254-4403

Director Name: Jeremy Race, Vice President, Development

Hours: 8am-4:30pm

Email Address: jrace@jaconn.org

Web Site address: www.jaconn.org

Language: English

### **SERVICE INFORMATION**

- ✓ Entrepreneurship and Business Development;
- ✓ Financial Education/Coaching/ Credit counseling;
- ✓ Jobs and Workforce Development

### **SERVICE DESCRIPTION**

JA programs empower young people to own their economic success by teaching students financial literacy, work force readiness, and entrepreneurship. JA programs are taught by volunteers from the business community. The majority of services are provided in schools from Kindergarten through high school. However, JA also serves after school programs, homeschool groups clubs/groups. Service are available to all of Connecticut, with the exception of Fairfield County. Service is available for students from Kindergarten to grade 12. Costs are roughly \$47 per student, but programming is provided free of charge to participating schools. JA raises money from corporations, foundations, individuals and special events. Schools/group that are interested in programs can call the JA office.

## Junta for Progressive Action

169 Grand Avenue  
New Haven, CT 06513

Phone Number: (203) 787-0191 ext. 12  
Director Name: Sandra Trevino, Executive Director  
Hours: M-Th 9am-8pm  
Email Address: info@juntainc.org  
Website: www.juntainc.org  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Offers money management and budget counseling services. Open to all residents of Connecticut.

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## LifeBridge Community Services

475 Clinton Avenue  
Bridgeport, CT 06605

Phone Number: (203) 368-4291  
Fax Number: (203) 368-1239  
Director Name: Andrew Geisert, Director of Economic Empowerment  
Hours: 9am – 5pm  
Email address: ageisert@LifeBridgeCT.org  
Website: www.lifebridgect.org  
Languages: English and some Spanish Services

### SERVICE INFORMATION

- ✓ Entrepreneurship and Business Development
- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Housing Assistance and Homeownership
- ✓ Jobs and Workforce Development
- ✓ Tax Assistance and Credits (VITA)

### SERVICE DESCRIPTION

#### *Entrepreneurship and Business Development*

LifeBridge provides Small Business development services which promote entrepreneurship as means of improving client's financial security and stability. LifeBridge offers a 16 week small business training program on Tuesday evenings in the spring and fall. LifeBridge also offers ongoing workshops and training on a variety of small business topics. This program is open to anyone considering a small business or already in business residing in Fairfield County. There is a materials fee for the 16 week training program that is a sliding fee based upon income. Other workshops are offered free of charge. Clients pay the materials fee for the 16 week training. Interested clients should call the Small Business Development Coordinator, Sandra Carmichael at (203) 368-5529 or scarmichael@LifeBridgeCT.org. Services are offered at our main building in Bridgeport.

#### *Financial Education and Coaching/Credit Counseling*

LifeBridge's Financial Education and Coaching programs provides financial education workshops and individual financial coaching to address client's

financial challenges, improve their knowledge and resources, and increase their long term financial stability. Services are available to anyone in the Greater Bridgeport area (Bridgeport, Stratford, Fairfield, Trumbull, Monroe, Easton). Interested clients should call the Financial Education Coordinator, Liz Krebs at (203) 368-5537 or ekrebs@LifeBridgeCT.org. Services are offered at the main building in Bridgeport.

#### *Housing Assistance and Homeownership*

LifeBridge offers Eviction and Foreclosure prevention services to stabilize families who are facing a housing crisis due to a temporary financial crisis. Clients must have an ability to maintain their housing after receiving assistance. In addition, LifeBridge provides rental security deposit assistance through a program administered on behalf of the CT Department of Housing (CT DOH). Security deposit clients must meet the eligibility guidelines as established by the CT DOH. Open to anyone in Fairfield county. Services provided in Bridgeport and Norwalk / Stamford, CT by appointment only. In Greater Bridgeport contact Elizabeth Selkis (203) 368-5594 or eselkis@LifeBridgeCT.org and in Norwalk / Stamford contact Demetria Dash at (203) 523-5145 or ddash@LifeBridgeCT.org.

#### *Jobs and Workforce Development*

LifeBridge provides Jobs and Workforce Development training in a variety of areas including customer service, office productivity software and electronic bookkeeping. Some programs are by referral only from local workforce development board while others are open to the public in the Greater Bridgeport area (Bridgeport, Stratford, Fairfield, Trumbull, Monroe, Easton)

Services by appointment only, contact the WorkSkills Coordinator, Pam McRae at (203) 368-5626 or pmcrae@LifeBridgeCT.org. Services are offered at the main building in Bridgeport.

#### *Tax Assistance and Credits (VITA)*

LifeBridge offers VITA tax assistance services from late January until early April on Tuesday, Wednesday, and Thursdays evenings. Generally, anyone with a gross income of \$53,000 or lower is eligible. During the tax season call the VITA hotline (203) 368-5524.

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## Meriden Housing Authority

22 Church Street  
Meriden, CT 06450

Phone Number: (203) 235-0157  
Fax Number: (203) 634-1971  
Director Name: Robert V. Cappelletti, Executive Director  
Hours: M-F 8:30 am – 4:30pm  
Website: www.cityofmeriden.org  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### *Family Self-Sufficiency Program (FSS)*

Family Self-Sufficiency (FSS) program provides assistance to households holding a Section 8 voucher from Meriden Housing Authority. Families agree to a program contract and work with the FSS Coordinator to achieve self-sufficiency in five years. Program components may include continuing



education, specialized training, job readiness, and job placement activities. When the family meets its goals and completes its FSS contract, the family becomes eligible to receive funds that have been deposited into an escrow account on its behalf throughout the family's participation in the FSS program. The amount credited to the family's account is based on increases in the family's earned income during the term of the FSS contract. The homeownership component of the FSS program allows first-time homeowners to use their Section 8 Voucher subsidy to meet monthly homeownership expenses. Eligibility: Must be resident of Meriden; must have a Section 8 voucher issued by Meriden Housing Authority.

For Homeownership Component: Must meet any discretionary requirements the Meriden Housing Authority establishes; must be first-time homebuyers; must not have received homeownership assistance in the past; must not have defaulted on a prior mortgage; families are required to have homeownership counseling; must meet the minimum income requirement and the employment requirement.

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## Middletown Adult Education

398 Main Street  
Middletown, CT 06457

Phone Number: (860) 343-6044  
Fax Number: (860) 343-6046  
Director Name: James G. Misenti, Director  
Website: [www.maect.org](http://www.maect.org)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

#### *Academic/Career Counseling*

Offers career, academic, and vocational counseling to residents of Chester, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Haddam, Killingworth, Middlefield, Middletown, Old Saybrook, Portland, and Rocky Hill ages 16+.

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## Money Management International (MMI)

1224 Mill St.  
Building B, Ste. 224, Office 12  
East Berlin, CT 06023

Phone Number: 866.530.9568  
Hours: In person counseling is by appointment; Phone counseling is 24/7  
Website: [www.moneymanagement.org](http://www.moneymanagement.org)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

MMI provides financial guidance, credit counseling, community-wide educational programs, debt management plan assistance, bankruptcy counseling and education services, and housing counseling assistance to consumers via phone, Internet and in-person sessions. MMI is a HUD-approved housing counseling agency and offers mortgage default and reverse mortgage counseling. No fee for credit counseling; Set-up fee and monthly service fees for debt management plan services; fees waived if income is within federal poverty guidelines.

## Mutual Housing Association of South Central Connecticut, Inc.

Neighbor Works New Horizons  
235 Grand Avenue  
New Haven, CT 06513

Phone Number: (203) 562-4514

Fax Number: (203) 752-3210

Hours: 9am-5pm

Website: [www.nwnh.net](http://www.nwnh.net)

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership

### SERVICE DESCRIPTION

The Mutual Housing Association of Greater Hartford, Inc. develops and manages affordable housing in Greater Hartford while engaging residents in leadership and educational opportunities. Anyone who lives in the New Haven, Waterbury, and New London area is eligible for the "Ready-to-Rent" financial literacy and tenant readiness workshops and the First Time Homebuyer Education seminars.

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## Navy Fleet and Family Support Center

Box 93 Building 83  
Groton, CT 06349

Phone Number: (860) 694-3383

Fax Number: (860) 694-4695

Director Name: Barbara Ross, Director

Hours: M-F 7am-4pm

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Provides money management skills, training, counseling, and financial workshops. Eligible to active military personnel and their dependents. No fee.



## Neighborhood Housing Services of New Haven

333 Sherman Avenue  
New Haven, CT 06511

Phone Number: (203) 562-0598  
Fax Number: (203) 772-2876  
Director Name: James Paley, Executive Director  
Hours: M-F 9am – 5pm  
Email Address: brussell@nhsofnewhaven.org  
Website: www.nhsofnewhaven.org

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adult and Children Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### *Don't Borrow Trouble*

Predatory lending prevention services include pre-purchase and post-purchase assistance. No fee.

#### *2011 Connecticut Individual Development Account (IDA) Initiative*

The 2011 Connecticut Individual Development Account (IDA) Initiative allows first-time homebuyers to save a minimum of \$500 and a maximum of \$1,500 in an Individual Development Account for the down payment on a new home. Deposits are matched on a two-to-one basis up to a maximum of \$3,000. These IDAs are available to individuals and families throughout Connecticut with adjusted gross income at or below 80% of the area median income. A minimum savings accumulation period of six months is required, and participants in the program may take up to five years to reach their savings goals. Participants must have an adjusted gross income at or below 80% of the area median income. No application processing fees.

#### *HUD Approved Housing Counseling*

Phone Number: (203) 777-6925  
Fax Number: (203) 772-2876

Neighborhood Housing is a HUD-approved housing counseling agency and is approved to offer the following: Mortgage Delinquency and Default Resolution Counseling, Loss Mitigation, Home Improvement and Rehabilitation Counseling, Homebuyer Education Programs, Pre-purchase Counseling, Money Debt Management, Post purchase Counseling, Predatory Lending, Home Equity Conversion Mortgage Counseling. No fee.

## Neighborhood Housing Services of New Haven - Homeownership Center

Email Address: info@nhsofnewhaven.org

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership

### SERVICE DESCRIPTION

Neighborhood Housing is a HUD-approved housing counseling agency and is approved to offer the following: Mortgage Delinquency and Default Resolution Counseling, Loss Mitigation, Home Improvement and Rehabilitation Counseling, Homebuyer Education Programs, Prepurchase Counseling, Money Debt Management, Postpurchase Counseling, Predatory Lending, Home Equity Conversion Mortgage Counseling. No Fee.

## Neighborhood Housing Services of Waterbury

161 North Main Street  
Waterbury, CT 06702

Phone Number: (203) 753-1896  
Fax Number: (203) 757-6496  
Hours: M,T,W: 8:45am-5pm; Th: 8:45am-7pm; F: 8:45am-12:45pm  
Email Address: assistant@nhswaterbury.org  
Website: www.nhswaterbury.org

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership

### SERVICE DESCRIPTION

Neighborhood Housing Services of Waterbury is a HUD-approved housing counseling agency and offers the following: Mortgage Delinquency and Foreclosure Counseling, Financial Education, Homebuyer and Homeowner Counseling, Homebuyer Education Classes, Pre- and post-purchase Counseling, Home Equity Conversion Mortgage Counseling. No Fee.

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## Neighborhood Studios of Fairfield County

391 East Washington Avenue  
Bridgeport, CT 06608

Phone Number: (203) 366-3300  
Fax Number: (203) 368-2847  
Director Name: Frank Derico, Executive Director  
Hours: M-F 10am-7pm; Saturday 9:30am – 5pm  
Email Address: info@nstudios.org  
Website: www.nstudios.org  
Languages: English and Spanish (by appointment)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

The Conservatory program provides arts apprenticeships for teens, ages 13-18 years old, preparing them for college and career. Youth work on skills in the arts and develop leadership and creative writing skills. Program available for Bridgeport youth ages 13-18. No fee during the school year. Please contact for summer employment program.

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## New Financial Life Corporation

900 Chapel Street, 10th Floor  
New Haven, CT 06510

Phone Number: (203) 777-0313  
Fax Number: (203) 907-0408  
Director Name: Jerald Barber, Executive Director  
Hours: M-F: 9am-5pm  
Email Address: reception@newlifecorp.org  
Website: www.newlifecorp.org

## SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

## SERVICE DESCRIPTION

Agency offers a 10- module financial education class on a periodic basis. The class teaches how to manage money, loans, credit, and how to prepare for owning a home. No fee.

Eligibility: Residents of Greater New Haven

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## New Haven Family Alliance, Inc.

370 James Street, Suite 201  
New Haven, CT 06513

Phone Number: (203) 786-5970

Fax Number: (203) 777-5839

Director Name: Barbara Tinney, Executive Director

Hours: 8am–5pm M-F

Email Address: [Barbara.tinney@nhfamilyalliance.org](mailto:Barbara.tinney@nhfamilyalliance.org)

Website: [nhfamilyalliance.net](http://nhfamilyalliance.net)

Languages: English and Spanish

## SERVICE INFORMATION

- ✓ Financial Education
- ✓ Jobs and Workforce Development

## SERVICE DESCRIPTION

Services available to all residents of Greater New Haven who meet program eligibility requirements (individuals in need of fatherhood services, individuals receiving cash assistance from the department of Social Services, youth participating in either the juvenile review board program and or project success.)

### *Moving to Work Program*

Employment preparation, vocational education, job placement, and job retention program for men and women receiving state cash assistance.

### *Project Success*

Extensive nine month, work-based learning program for 25 youth ages 16-21 years old. Services include job finding assistance, vocational assessments, and job readiness training. Classes are held Monday through Thursday from 4pm-6pm.

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## New Haven Housing Authority

360 Orange Street  
New Haven, CT 06511

Phone Number: (203) 498-8800

Fax Number: (203) 495-8250

Email Address: [info@newhavenhousing.org](mailto:info@newhavenhousing.org)

Website: [www.elmcitycommunities.com](http://www.elmcitycommunities.com)

Hours: M-F: 9am -5pm

Languages: English and Spanish

## SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, Individual Development Accounts (IDAs)

## SERVICE DESCRIPTION

### *Family Self-Sufficiency Program (FSS)*

Family Self-Sufficiency (FSS) program provides assistance to households holding a Section 8 voucher from New Haven Housing Authority. Families agree to a program contract and work with the FSS Coordinator to achieve self-sufficiency in five years. Program components may include continuing education, specialized training, job readiness, and job placement activities. When the family meets its goals and completes its FSS contract, the family becomes eligible to receive funds that have been deposited into an escrow account on its behalf throughout the family's participation in the FSS program. The amount credited to the family's account is based on increases in the family's earned income during the term of the FSS contract. The homeownership component of the FSS program allows first-time homeowners to use their Section 8 voucher subsidy to meet monthly homeownership expenses.

Eligibility: Resident of New Haven; Must have a Section 8 voucher issued by New Haven Housing Authority

### *For Homeownership Component:*

Must meet any discretionary requirements the New Haven Housing Authority establishes; must be first-time homebuyers; must not have received homeownership assistance in the past; must not have defaulted on a prior mortgage; families are required to have homeownership counseling; must meet the minimum income requirement and the employment requirement.

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## New Haven Small Business Service Center

200 Orange Street, Rm 103  
New Haven, CT 06513

Phone Number: (203) 946-8387

Fax Number: (203) 946-8316

Director Name: Jacqueline James, Director of Small Business Services

Hours: Mon-Fri 9-5

Email Address: [jjames@newhavenct.net](mailto:jjames@newhavenct.net)

Website: [www.cityofnewhaven.com](http://www.cityofnewhaven.com)

Language: English

## SERVICE INFORMATION

- ✓ Entrepreneurship and Business Development
- ✓ Financial Access and Products
- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Jobs and Workforce Development

## SERVICE DESCRIPTION

City of New Haven Small Business Service Center offers three main services business development trainings, one-on-one consulting services, and micro-loans. Services available to all New Haven residents and small businesses. Walk-ins are welcome, email or call for an appointment.

## New Opportunities, Inc.

232 North Elm Street,  
Waterbury, CT 06102

Phone Number: (203) 575-9799

Fax Number: (203) 755-8254

Director Name: William Rybczyk

Hours: 8am-5pm by appointment

Email Address: wrybczyk@newoppinc.org

Website: www.newoppinc.org

*New Opportunities mission is to improve the quality of life for economically disadvantaged individuals by providing the necessary resources to increase their standard of living, foster self-improvement, and maximize self-empowerment.*

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

Two bilingual job-training programs are available at Waterbury's Kaynor Technical High School with support from New Opportunities Inc. These include a state-certified Bilingual Nurse's Aide course and another program in Business Office Technology. Both offer educational development and are designed to lead to unsubsidized employment. Center for Advanced Rehabilitative Employment Services (CARES)

CARES is an employment program that matches unemployed workers who possess barriers to employment with regional employers that provide real-world work experience leading to potential employment.

For more information about the CARES program, contact Gawdys Grullon at (203) 575-4285, or by email ggrullon@newoppinc.org.

Employment services, including job-training programs, are offered at One-Stop offices run by New Opportunities in conjunction with the Workforce Investment Board.

### *In-The-Making*

In-The-Making is a twelve week job training program for unemployed, or under-employed, women in the greater Waterbury area.

### *Learn to Earn*

Learn to Earn is a 24 week intensive employment readiness skills development program that combines the aspects of life and job skills development, with real-world work experience and a supportive job search. For more information call (203) 575-4345, or by email edejesus@newoppinc.org.

### *Youth Employment Programs*

The Youth Employment program provides youth participants with a 6 week summer work experience for 20 hours a week. Young people are matched with work assignments both within New Opportunities and at the offices of Community Partners. These partners include area businesses, social service agencies, hospitals and City Parks Department more information, contact Dona Ditrio by phone at (203) 575-4303 or emaildditrio@newoppinc.org.

### *Housing Assistance and Homeownership*

Housing Mobility and Counseling Search Assistance (HMCSA) is a program designed to assist low-income renters who wish to relocate to qualified private housing in the community of their choice. New Opportunities Inc. helps those residing in Western Connecticut who qualify for HMCSA with resources, housing search and training that will make possible a smooth transition to

life in a new area. In short, HMCSA seeks to help participants in this program "move and improve."

### *Tax Assistance and Credits*

New Opportunities offers free income tax preparation services to income-eligible families and individuals at three different locations for taxpayers' greater convenience. Tax forms 1040 EZ and 1040A are electronically filed at the tax preparation site. Other tax forms are not handled, and thus, the service does not apply to homeowners or small business owners.

Income Tax Assistance is available to any qualified household with an annual income of \$52,000 or less. Taxpayers with bank accounts may have any tax refunds due directly deposited to their accounts.

For more information or to schedule an appointment, call

(203) 575-4360 in Waterbury

(860) 482-9749 in Torrington

(203) 639-5060 in Meriden

### *IDAs*

An Individual Development Account, or IDA, is a special matched savings account designed to help families and individuals of modest means establish a pattern of regular saving and, ultimately, purchase a "qualifying asset." New Opportunities is authorized by the State of Connecticut to help residents of the Greater Waterbury, Meriden and Torrington areas open and manage these accounts.

A "qualifying asset" is something of value that is likely to return substantial long-term benefits to its owner – benefits like security, stability and opportunities for more income. These assets may include

- A first home
- A small business
- Post-secondary education or job-training
- A vehicle if needed for employment
- A deposit on a rental apartment

For more information, call (203) 575-4238 or email wrybczyk@newoppinc.org.

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## Norwalk Housing Authority

24 1/2 Monroe Street  
Norwalk, CT 06854

Phone Number: (203) 838-8471

Fax Number: (203) 838-6535

Director Name: Curtis Law, Executive Director

Hours: M-F 9am-5pm

Website: www.norwalkha.org

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, Individual Development Accounts (IDAs)

### SERVICE DESCRIPTION

#### *Family Self-Sufficiency Program (FSS)*

Family Self-Sufficiency (FSS) is a voluntary program for participants in Section 8 and public housing programs. Its purpose is to assist families receiving HUD Section 8 rental assistance or living in public housing to improve their economic situation and reduce their dependence on public assistance and welfare.



Each FSS participant creates a five-year plan that includes employment goals and identifies training or education needs. FSS staff will work with the household to identify, locate, and arrange for the services they need to accomplish their goals. Services might include child care, education, transportation, development of resumes, job training and placement, counseling, parenting skills, money management or credit counseling.

As FSS participants succeed in raising their family income, the portion of their monthly income contributed toward their Section 8 or public housing rent payment also increases. HUD regulations allow a percentage of this rent increase to be deposited into an interest bearing escrow account. If the family meets its goals within the five years and “graduates” from welfare assistance for a period of 12 months, they will receive the funds in this account.

Eligibility: Receiving Section 8 rental assistance or living in public housing in Norwalk.

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## Park City Communities Section 8 Rental Assistance Program

150 Highland Avenue  
Bridgeport, CT 06604

Phone Number: (203) 337-8951

Fax Number: (203) 337-8830

Director Name: George L. Byers, Executive Director

Hours: M-F 8:30am – 5pm

Email Address: [info@parkcitycommunities.org](mailto:info@parkcitycommunities.org)

Website: [www.parkcitycommunities.org](http://www.parkcitycommunities.org)

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, IDAs

### SERVICE DESCRIPTION

IDA program enables Section 8 holders to pay rent increases into an escrow account which can be used for job or education related costs, or used to make homeownership possible. Eligibility: Section 8 holders

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## Quinebaug Valley Community College – Stride Program

742 Upper Maple Street  
Danielson, CT 06239

Phone Number: (860) 932-4080

Fax Number: (860) 932-4310

Director Name: Julie Scrapchansky, STRIDE Program Coordinator

Email Address: [information@qvcc.commnet.edu](mailto:information@qvcc.commnet.edu)

Website: [www.qvcc.edu/stride](http://www.qvcc.edu/stride)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

STRIDE (Skills, Transition, Respect, Integrity, Direction, Employment) is a state funded transitional support workforce development program operating within the Quinebaug Valley Community College's Community Engagement

Department. The STRIDE Program serves a targeted group of incarcerated men and women, both pre- and post-release, from four correctional facilities in Connecticut: Bridgeport Correctional Center in Bridgeport; Niantic Annex Correctional Institution in Niantic; York Correctional Institution in Niantic; and Corrigan-Radgowski Correctional Center in Uncasville. STRIDE is designed to provide participants with job readiness, job search, job placement, and job retention skills and support that will promote access to higher paying, personally relevant jobs. Participants receive one-on-one counseling and group support as well as pre and post-release case management services. In addition, community transition plans address barriers and needs regarding housing, transportation, clothing and family reunification. OTHER INFORMATION: The class curriculum and post-release services are collaboratively designed to assist the men and women in successfully re-entering the workforce upon release and to resume their parental roles. STRIDE is a collaborative effort of Connecticut's state legislators and the Connecticut Departments of Correction, Labor, and Social Services Welfare to Work Initiative.

Participants must meet the following criteria: Must be currently incarcerated at one of the participating STRIDE correctional facilities; must be a non-custodial parent of a child under the age of 25; participant (the non-custodial parent) or child(ren) is now or has been a recipient of a Connecticut state assistance program such as TFA, SAGA LIA, HUSKY, and SNAP; must be committed to becoming employed and plan to remain in the state of Connecticut; and must be able to make and keep scheduled appointments with STRIDE staff, both on a pre and post-release basis. No fee.

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## Rebirth Services

991 Main Street  
East Hartford, CT 06108

Phone Number: (860) 242-0664

Fax Number: (860) 242-0664

Director Name: Sherri L. Harris, CEO/President

Hours: Open Sat: 9am-1pm by appointment only

Email Address: [info@rebirthservicesinc.org](mailto:info@rebirthservicesinc.org)

Website: [www.rebirthservicesinc.org](http://www.rebirthservicesinc.org)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

RSI offers individual career exploration, assessment and counseling as well as facilitating workshops focusing on writing resumes and cover letters, turning a job interview into a job offer, negotiating a higher salary, and tips on stretching income and maintaining a budget while searching for a job. No fee. Eligible to resident of Greater Hartford area ages 18+.



## Reed School Family Resource Center

33 Griggs Street  
Waterbury, CT 06704

Phone Number: (203) 574-8180 ext. 102  
Fax Number: (203) 574-6884  
Hours: M-F 8am-3pm  
Email Address: [eracine@waterbury.k12.ct.us](mailto:eracine@waterbury.k12.ct.us)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Offers financial literacy evening classes for parents and children up to age 5. Free child care is offered while parent is in class. Services eligible to adults ages 18+ seeking to enter or re-enter the workforce or to improve their employment options. No fees.

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## Shiloh Development Corporation/ Shiloh Family Life Center

3 Garvin Street  
New London, CT 06320

Phone Number: (860) 443-4462  
Fax Number: (860) 447-3628  
Director Name: Cynthia Watts, Executive Director

### SERVICE INFORMATION

- ✓ Financial Access and Products

### SERVICE DESCRIPTION

#### *Debutante Scholarship Program*

The Debutante Scholarship Program provides mentoring and college scholarships for high school girls, ages 16 through 18.

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## Social Security Administration – United States – Social Security Fraud Hotline

PO Box 17785  
Baltimore, MD 21235

Phone Number: (800) 269-0271  
Fraud Hotline – Voice / (866) 501-2101 TTY  
Hours: Sun- Sat 10am – 4pm  
Website: [www.socialsecurity.gov](http://www.socialsecurity.gov)

### SERVICE INFORMATION

- ✓ Financial Access and Products

### SERVICE DESCRIPTION

The Social Security Fraud Hotline takes reports of the theft or fraudulent use of social security numbers and instances of fraud, waste or abuse within any SSA program, including the collection of social security benefits.

## Statewide Legal Services of Connecticut

1290 Silas Deane Highway, Suite 3A  
Wethersfield, CT 06109

Phone Number: (800) 453-3320  
Fax Number: (860) 563-3518  
Director Name: Janice Chiaretto, Executive Director  
Hours: M-F 9am-4:30pm Hotline hours: M-F 9am-12noon, 1-2pm  
Email Address: [jchiaretto@slsct.org](mailto:jchiaretto@slsct.org)  
Website: [www.slsct.org](http://www.slsct.org)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Agency provides information and possible referral to income- eligible people who are contemplating bankruptcy due to excessive debt. SLS will assess the client's financial situation to determine if bankruptcy is an appropriate choice and if needed will refer clients to attorneys who can assist with a bankruptcy filing. Civil cases ONLY; income restriction: up to 125% FPL; for people who have income between 125% and 185% of FPL, Statewide Legal Services (SLS) can do a more detailed assessment. All assessments for people over 125% FPL (Federal Poverty Level) are on a case-by-case basis, and there is no guarantee of eligibility for people between 125% and 185%. No fee.

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## Stonington Human Services

166 South Broad Street  
Pawcatuck, CT 06379

Phone Number: (860) 535-5015  
Fax Number: (860) 535-1046  
Director Name: George Crouse, First Selectman  
Hours: M-F 9am-4:30 pm  
Website: [www.stonington-ct.gov](http://www.stonington-ct.gov)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Budget counseling helps residents who are struggling financially to develop skills necessary to create and sustain a workable family budget and promote self-sufficiency. Better Living on a Shoestring is an interactive group workshop series offered to eligible residents to help develop life skills necessary to maintain or regain financial self-sufficiency. The program requires a six month commitment; workshop participation once a month as well as homework each month. Eligibility: Stonington residents.



## TBICO

22 Eagle Road  
Danbury, CT 06810

Phone Number: (203) 743-6695

Fax Number: (203) 743-6816

Director Name: LouAnn Bloomer, President/CEO

Hours: M-F: 8:30am-3pm; other times by appointment only

Email Address: TBICO1@aol.com

Website: www.tbico4women.org

### SERVICE INFORMATION

- ✓ Financial Education/ Coaching/Credit Counseling
- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

#### *Career Counseling/Pre-job Guidance*

Job training organization offers employment services for adults seeking to enter or reenter the workforce, dislocated workers, displaced homemakers, and low income adults. TBICO provides job skills training, job readiness training, job placement assistance, and basic computer literacy, as well as more advanced computer skills training that can result in a Microsoft Office Specialist certification, career development workshops, budgeting and money management coaching.

#### *Financial Management Workshops*

Offers financial literacy and budget assistance workshops for adults ages 18+; Includes money management skills, budgeting, asset-building, and credit repair Services eligible to adults ages 18+ seeking to enter or re-enter the workforce or to improve their employment options. No fee.

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## Team, Inc.

30 Elizabeth Street  
Derby, CT 06418

Phone Number: (203) 736-5420 ext. 239; ext 206.

Fax Number: (203) 736-5425

Hours: 8:30am - 4:30pm

Languages: English and Spanish

Director Name: Diane Stroman Executive Vice President  
and Laura Wabno, VITA coordinator

Email Address: dstroman@teaminc.org and lwabno@teaminc.org

Website: www.teaminc.org

Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Tax Assistance and Credits (VITA)
- ✓ Savings for Adults and Children, IDAs

### SERVICE DESCRIPTION

#### *Tax Assistance and Credits (VITA)*

Free income tax preparation prepared by certified IRS preparers. The VITA Program offers free tax help to low to moderate income (\$53,000 and below) (200% of poverty) people who cannot prepare their own tax returns. By appointment only; will begin taking appointments on January 5, 2016.

TEAM Inc. VITA sites all sites begin Feb 2 – April 13 by appointment only, Sites will start taking appointments on January 5, 2015

**Team, Inc.:** 30 Elizabeth Street, Derby, CT 06418 Mondays 12-2, Wednesdays-4:00pm to 8:00pm and Saturdays 9:00am - 1:00pm

**Derby Neck Library:** 307 Hawthorne Avenue, Derby CT 06418: Hours: Sunday 1pm-4pm Appointments

**Milford Senior Center:** 9 Jepson Drive, Milford, CT Hours: Mondays 5pm-8pm and Sundays 12:00 pm – 4:00pm

#### *Savings for Adults and Children, IDAs*

Director Name: Amy LaChioma, Case Management Coordinator

Hours: 8:30am – 4:30pm

Email address: alachioma@teaminc.org

Website: www.teaminc.org

Languages: English and Spanish

Making savings accounts that help people with modest means save towards the purchase of a lifelong asset, such as a home, automobile, secondary education, education for minor or to start a business. Individuals with income below 80% of the area median income. Open to all CT residents.

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## United Way of Coastal Fairfield County

855 Main Street, 10th Floor  
Bridgeport, CT

Phone Number: (203) 334-5106

Fax Number: (203) 334-3297

Hours: 8:30am – 4:30pm

Languages: Check individual sites for languages spoken, Lifebridge is able to provide services for the hearing impaired.

### SERVICE INFORMATION

- ✓ Tax Assistance and Credits (VITA)

### SERVICE DESCRIPTION

United Way provides information about the location of Free tax sites serving Greater Bridgeport and Norwalk. The UW does not operate a VITA site at 855 Main St. Tax sites are located at other locations in Bridgeport, Norwalk, and Stratford. A list of locations with their hours and contact information can be found by calling 2-1-1 or searching for the information at www.211ct.org or visit the United Way of Coastal Fairfield County website: www.unitedwaycfc.org. Eligible to individuals who earn \$53,000 or less in 2014. Serves Bridgeport, Stratford, Monroe, Trumbull, Fairfield, Easton, Norwalk, Westport, Weston, Wilton, Darien, and New Canaan.

You must contact a specific VITA location to determine if they accept walk-ins or if an appointment is needed.

#### BRIDGEPORT

BICC-AI-Manar Center, Bridgeport Housing Authority, Burroughs Community Center, Calvary Temple Christian Center, Career Resources, Lifebridge, Optimus Health Care

#### NORWALK

Family & Children's Agency, Norwalk Community College

#### STRATFORD

Franklin Elementary School, South End Community Center

## United Way of Greater New Haven

370 James Street, Suite 403  
New Haven, CT 06513

Phone Number: (203) 691-4216  
Fax Number: (203) 773-0332  
Director Name: Jack Healy, Executive Director  
Hours: M-F 8:30am – 4:30pm  
Website: [www.uwgnh.org/sam](http://www.uwgnh.org/sam)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Smart About Money (SAM) helps individuals and families increase their odds of becoming and staying financially sound through one-on-one sessions with trained budget coaches. SAM is geared towards low- to moderate- income households.

Eligibility: Residents of Greater New Haven; low- to moderate- earned income.

## United Way of West Central Connecticut

200 Main Street  
Bristol, CT 06010

Phone Number: (860) 582-9559  
Director Name: Donna Osuch, President/CPO  
Hours: M-F: 8:30am-4:30pm  
Email Address: [info@uwwestcentralct.org](mailto:info@uwwestcentralct.org)  
Website: [www.uwwestcentralct.org](http://www.uwwestcentralct.org)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Volunteer financial coaches help low- to moderate-income individuals address common financial concerns. Volunteers work with clients to identify financial values, set fiscal goals for the household, formulate a plan to reach goals, and focus on progress toward their goals. Clients are given the resources necessary to help individuals and families make smart money choices and improve their personal finances. No fee. Open to residents of Bristol, Burlington, Plainville, Plymouth; no income restriction.

## United Way of Western Connecticut

NORTHERN FAIRFIELD COUNTY OFFICE  
85 West Street  
Danbury, CT 06810

Phone Number: (203) 297-6674  
Fax Number: (860) 350-1296

SOUTHERN LITCHFIELD COUNTY OFFICE  
24 Bank Street  
New Milford, CT 06776

Phone Number: (203) 297-6674  
Fax Number: (860) 350-1296  
Director Name: Kim Morgan, Chief Executive Officer  
Hours: M-F 9am – 5pm  
Website: [www.uwwesternct.org](http://www.uwwesternct.org)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

The Financial Resource Center teaches participants fundamental financial literacy skills, links them to existing financial services, and empowers individuals and families toward financial capability. Community volunteers facilitate financial literacy workshops and provide one on one financial coaching. The program is free and confidential and open to residents ages 18+ of Northern Fairfield County and Southern Litchfield County.

## University of Connecticut Cooperative Extension, New Haven County Extension Center

At least one site in each county that provides programs in cooperation with other groups and organizations

305 Skiff Street  
North Haven, CT 06473

Phone Number: (203) 407-3161 office number; (203) 407-3160 educator  
Fax Number: (203) 407-3176  
Director Name: Bonnie Burr, Assistant Director  
Hours: Office Hours are 9am-5pm varies, depending on schedule  
Languages: English and Spanish sometimes available by prior arrangement

### SERVICES INFORMATION:

- ✓ Financial Education/ Coaching/Credit Counseling

### SERVICE DESCRIPTION

The extension educator provides a variety of financial education workshops for professional and community groups. Anyone is eligible. Workshops are usually arranged in cooperation with an agency or organizations. UCONN Extension Financial Education programs are available in various locations throughout the state. Services are free. Workshops are offered in cooperation with other organizations so services are available anywhere by prior arrangement; please contact the extension educator directly to access service. No Fee.





## Urban League of Greater Hartford

140 Woodland Street  
Hartford, CT 06105

Phone Number: (860) 527-0147 ext.124  
Director Name: Adrienne W. Cochrane, President/CEO  
Hours: M-F 9am-5pm  
Website: [www.ulgh.org](http://www.ulgh.org)

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Financial Literacy Program is designed to educate individuals/families on wealth building. Participants are educated on creating spending plans, identifying wasteful spending and how to conscientiously build a good credit history, as well as rebuild credit from past credit problems through workshops and individual sessions with a certified housing counselor. No fee.

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## Veterans Affairs CT Healthcare System

Recovery Oriented Money Management Services  
950 Campbell Ave  
West Haven, CT 06516

Phone Number: (203) 932-5711 ext. 3972  
Fax Number: (203) 937-3472  
Director Name: Karen Ablondi, MPH, MSW, LADC, Director  
Hours: 8am-4pm  
Email Address: [Karen.ablondi@va.gov](mailto:Karen.ablondi@va.gov)  
Language: English

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

Individual and group financial counseling representative payee and fiduciary services. Eligible to all Connecticut Veterans enrolled at VACT. Services are free but by appointment only.

Sites offering these services: Newington, West Haven Campuses

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## Village for Families & Children

1680 Albany Avenue,  
Hartford, CT 06105  
Mailing address:  
331 Wethersfield Avenue  
Hartford, CT 06114

Phone Number: (860) 236-4511  
Fax Number: (860) 231-8449  
Coordinator Name: Laura O'Keefe, FFSI Coordinator  
Hours: 8:30am – 5:30pm Day and Evening hours available  
Email Address: [lokeefe@thevillage.org](mailto:lokeefe@thevillage.org)  
Website: [www.thevillage.org](http://www.thevillage.org)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Savings for Adults and Children, IDAs
- ✓ Financial Education/Coaching/Credit Counseling
- ✓ Tax Assistance and Credits (VITA)

### SERVICE DESCRIPTION

#### *Savings for Adults and Children, IDAs*

The Individual Development Account (IDA) program, available through the Family Financial Stability Initiative, allows eligible women who reside in Hartford to open an account with the goal of building their savings in order to purchase assets (e.g., a car, school uniforms for their children, a computer and much more). Upon reaching their savings goals, those dollars can then be matched \$1 for \$1 up to \$2,000. Available to eligible women residing in Hartford, over the age of 18, with incomes less than \$50,000 per year. Services are free.

#### **Service Sites**

Alfred E. Burr Elementary School, John C. Clark Jr. Elementary and Middle School, The Village for Families & Children (105 Spring Street, and 331 Wethersfield Avenue locations)

#### *Financial Education/Coaching/Credit Counseling*

The Family Financial Stability Initiative helps Individuals living in Hartford over the age of 18 with incomes less than \$50,000 per year effectively manage their finances and achieve financial goals.

Through free one-on-one coaching and financial education classes, participants learn how to create a budget, understand and improve credit scores, reduce debt, define their financial goals, and develop a plan to reach their goals. Participants may also be eligible to open an Individual Development Account to begin building their savings to purchase assets (e.g., a car, school uniforms for their children, a computer and much more). A match is available for qualified Hartford women, helping them achieve their goals sooner. Individuals living in Hartford, over the age of 18, with incomes less than \$50,000 a year. A matched savings program is also available for qualified women living in Hartford. Services are free and by appointment only.

#### **Sites Offering Service:**

Alfred E. Burr Elementary School, John C. Clark Jr. Elementary, and Middle School, The Village for Families & Children (105 Spring Street, and 331 Wethersfield Avenue locations)

#### *Tax Assistance and Credits (VITA)*

Volunteer Income Tax Assistance (VITA) provides free tax preparation services for individuals and families earning less than \$53,000 per year in the Greater Hartford, Enfield, Vernon, Windsor Locks, Manchester and Windham communities. VITA also provides information, access and referrals to asset-building opportunities, financial education and other similar resources in these communities.

VITA provides access to valuable credits, saving individuals and families money on costly tax preparation fees, and helping them avoid refund anticipation loans that predatory tax preparers encourage. Free online self-preparation and tax help is also available for people earning \$58,000/year or less at [www.myfreetaxes.org](http://www.myfreetaxes.org). Eligible to anyone over 18 living in Greater Hartford, Manchester, Vernon, Enfield, Windsor Locks, and the Windham Region By appointment, walk-in available at some sites

#### **Services available at different sites.**

Hartford Public Library, Hispanic Health Council-Mi Casa Community Center, Alfred E. Burr Elementary School, John C. Clark Elementary and Middle School, YWCA, Urban League of Greater Hartford, Upper Albany Avenue Neighborhood Collaborative, Manchester Community College, Town of Enfield, Town of Windsor Locks, Rockville Learning Center, University of Hartford, Access Agency, Putnam Library, Stafford Library, Windham Area Interfaith Ministries.

## Waterbury Housing Authority

2 Lakewood Road  
Waterbury, CT 06704

Phone Number: (203) 596-2640  
Fax Number: (203) 757-7850  
Hours: M-F 8:30am-4:30pm  
Director Name: Vincent Sica, Interim Executive Director  
Website: [www.wtbyha.com](http://www.wtbyha.com)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, IDAs

### SERVICE DESCRIPTION

#### *Family Self-Sufficiency (FSS)*

Family Self-Sufficiency (FSS) is a voluntary program for participants in Section 8 and public housing programs. Its purpose is to assist families receiving HUD Section 8 rental assistance or living in public housing to improve their economic situation and reduce their dependence on public assistance and welfare. Each FSS participant creates a five-year plan that includes employment goals and identifies training or education needs. FSS staff will work with the household to identify, locate, and arrange for the services they need to accomplish their goals. Services might include child care, education, transportation, development of resumes, job training and placement, counseling, parenting skills, money management or credit counseling. As FSS participants succeed in raising their family income, the portion of their monthly income contributed toward their Section 8 or Public Housing rent payment also increases. HUD regulations allow a percentage of this rent increase to be deposited into an interest bearing escrow account. If the family meets its goals with the five years and graduates from welfare assistance for a period of 12 months, they will receive the funds in this account.

Eligibility: Receiving Section 8 rental assistance or living in public housing in Waterbury.

## West Hartford Housing Authority

80 Shield St.  
West Hartford, CT 06110

Phone Number: (860) 953-0002 ext. 17  
Fax Number: (860) 953-5763  
Director Name: George Howell, Executive Director  
Hours: M,Tu,Th,F 8am – 4pm; W-Closed  
Email Address: [ssstarchman@westhartfordha.org](mailto:ssstarchman@westhartfordha.org)  
Website: [www.westhartfordha.org/](http://www.westhartfordha.org/)

### SERVICE INFORMATION

- ✓ Housing Assistance and Homeownership
- ✓ Savings for Adults and Children, IDAs

### SERVICE DESCRIPTION

Families who participate in the Housing Choice Voucher Family Self-Sufficiency (FSS) Program are provided assistance in accessing opportunities for education, job training, and other forms of social service assistance. Families who qualify can also work towards the purchase of a home. Each FSS participant creates

a five-year plan that includes employment goals and identifies training or education needs. The FSS Coordinator will work with the household to identify, locate, and arrange for the services they need to accomplish their goals. Services might include child care, education, transportation, development of resumes, job training and placement, counseling, parenting skills, money management or credit counseling. As FSS participants succeed in raising their family income, the portion of their monthly income contributed toward their rent payment also increases. HUD regulations allow a percentage of this rent increase to be deposited into an interest bearing escrow account. If the family meets its goals within the five years and graduates from welfare assistance for a period of 12 months, they will receive the funds in this account.

Eligibility: Resident of West Hartford receiving Section 8 from the Town of West Hartford. No fee.

## Westerly Area Rest and Meals

56 Spruce Street  
Westerly, RI 02891

Phone Number: (401) 596-9276  
Fax Number: (401) 596-7193  
Director Name: Russ Partridge, Executive Director  
Hours: 24/7 days  
Email Address: [info@warmcenter.org](mailto:info@warmcenter.org)  
Website: [www.warmcenter.org](http://www.warmcenter.org)

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

Attire for Hire provides free, appropriate career clothing for low income people trying to find a job. Clothing is for job interviews, for new employment, any employment-related activity, or other occasions that require more formal attire. Some children's clothing may also be available.

## Windham Area Interfaith Ministry

866 Main Street  
Willimantic, CT 06226

Phone Number: (860) 456-7270  
Fax Number: (860) 456-9278  
Director Name: Victoria Nimirowski, Executive Director  
Hours: Tu-F:9am-4pm; merchandise pick-up or donations: Tu-Sat: 9am-12 noon  
Email Address: [Director@waimct.org](mailto:Director@waimct.org)  
Website: [www.waimct.org](http://www.waimct.org)  
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Jobs and Work Development

### SERVICE DESCRIPTION

#### *Career Clothing Closet*

Career Clothing Closet provides free, appropriate career clothing for job interviews, new employment, or any employment-related activity. Donations

of career clothing and accessories are needed in all sizes and must be new or like new, and must be washed or dry cleaned, ironed, and on a hanger. Eligible to residents of Windham Region. No fees.

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## Women & Family Life Center

96 Fair Street  
Guilford, CT 06437

Phone Number: (203) 458-6699  
Fax Number: (203) 458-0016  
Director Name: Peggy Britt, Executive Director  
Hours: 9am-3pm M-F  
Email address: [info@womenandfamilylife.org](mailto:info@womenandfamilylife.org)  
Website: [www.womenandfamilylife.org](http://www.womenandfamilylife.org)  
Language: English

### SERVICE INFORMATION

- ✓ Financial Education/Coaching/Credit Counseling

### SERVICE DESCRIPTION

**Smart about Money** budget coaching one on one program for low to mid income families.

**Money Smart Workshops** quarterly workshops open to anyone on various topics.

Eligible to anyone over the age of 18 residing on the CT shoreline – mainly Branford, Guilford, and Madison. There is a sliding fee for services \$10-\$75. To register go to [www.womenandfamilylife.org](http://www.womenandfamilylife.org).

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## Women's Business Development Council

WBDC Headquarters - Stamford  
184 Bedford Street, Suite 201  
Stamford, CT 06901

Phone Number: 203-353-1750

WBDC Regional Office - Shelton  
2 Enterprise Drive, Suite 303  
Shelton, CT 06484

Phone Number: 203-925-0686

WBDC Satellite Office - Danbury  
Ridley-Lowell  
24 Shelter Rock Road  
Danbury, CT 06810

Phone Number: 203-969-5158

WBDC Satellite Office - Hartford  
McCarter & English  
185 Asylum Street, 36th Floor  
Hartford, CT 06103

Phone Number: 203-969-5158

WBDC Satellite Office - Waterbury  
Naugatuck Valley Community College  
Kinney Hall Women's Center Room K405  
750 Chase Parkway  
Waterbury, CT 06708

Phone Number: 203-925-0686

Director Name: Fran Pastore, Chief Executive Officer

Email Address: [info@ctwbdc.org](mailto:info@ctwbdc.org)

Website: [www.ctwbdc.org](http://www.ctwbdc.org)

### SERVICE INFORMATION

- ✓ Entrepreneurship and Business Development
- ✓ Financial Education/ Coaching/Credit Counseling

### SERVICE DESCRIPTION

#### *Financial Education*

WBDC helps individuals find the tools and solutions to take control of personal finances by offering the following opportunities:

**Budget Coaching** - WBDC offers personal financial coaching tailored to individual needs and goals for the purpose of creating a stable financial future and improved quality of life. Clients are matched with a personal budget coach and receive one-on-one assistance for 3-4 months to gain greater control and insight into their personal finances through goal and budget development.

**Personal Financial Walk-In Days** - Meet with a WBDC counselor who will help you address a variety of financial issues, such as: your credit score and report, home buying, developing a personal budget and much more.

**Seminars** - These workshops are designed to help you improve your knowledge of personal finances that focus on a variety of curricula and topics related to budgeting, credit education, money management skills, future financial planning and more.

**Advanced Financial Coaching** - Join WBDC for this extended coaching program where clients who are experiencing financial crisis, (i.e. large debt, bankruptcy, foreclosure, etc.) work with a financial coach for a minimum of 6-months.

**Remote Learning Hub** - WBDC offers access to personal financial training through online classes you attend on your schedule, at your pace. Let the learning come to you!

**Customized Training** - WBDC also offers private workshops, customized to meet the needs of our audience, whether it is a social service provider, employer, church, school, or other community-based organization.

#### *Entrepreneurship and Business Development*

WBDC offers two pathways into their Entrepreneurial Education Programs and Services; Thinking of Starting a Business and Ready to Build Your Business.

**Thinking of Starting a Business** is for aspiring business owners. WBDC's small business training and counseling educates, empowers and guides the aspiring, entrepreneur throughout their small business venture.

**Ready to Build Your Business** is for the emerging or established business owner. WBDC's innovative programs and services provide the small business owner with the education, tools and resources to take their business to the next level.

WBDC's small business training and counseling educates, empowers and guides the aspiring, emerging and established entrepreneur throughout their small business venture.

## Workforce Solutions Collaborative of Metro Hartford

30 Laurel Street  
Hartford, CT 06106

Phone Number: (860) 493-6800

Fax Number: (860) 493-6809

Director Name: Paula S. Gilberto, Chair, Steering Committee

Email: [pgilberto@unitedwayinc.org](mailto:pgilberto@unitedwayinc.org)

Language: English

### SERVICE INFORMATION

- ✓ Jobs and Workforce Development

### SERVICE DESCRIPTION

Workforce Solutions Collaborative is a public/private partnership to develop an education economically self-sufficient workforce with the skills needed by area employers. The Collaborative provides support to employer-driven, sector-based industry partnerships committed to helping low-income/low skilled unemployed and or/ incumbent workers get a job and advance on a path to family – sustaining wages. Individuals must be at least 18 years old with a high school diploma or GED. Specific eligibility requirements are determined by the industry sectors (currently health care, manufacturing and transportation, distribution and logistics) The Collaborative's services area is 57 communities in the Hartford/Enfield labor market. Individuals must be at least 18 years old with a high school diploma or GED. Participants may incur costs of transportation to training programs/employment sites along with any uniforms/attire required by the employer.

Public/private funds made available by the Collaborative, its partners and/or employers cover cost associated with service delivery. Sector intermediaries promote their respective programs through community based organizations, the American Job Centers (i.e. CT Works) and other sources.

## YWCA Hartford Region

135 Broad Street  
Hartford, CT 06105

Phone Number: (860) 525-1163

Fax Number: (860) 543-8919

Director Name: Deborah Ullman, CEO

Hours: Vary Sat: 9am-11am; Tues: 5pm-7pm; Wed: 5pm-7pm

Email Address: [ywcainfo@ywcahartford.org](mailto:ywcainfo@ywcahartford.org)

Website: [www.ywcahartford.org](http://www.ywcahartford.org)

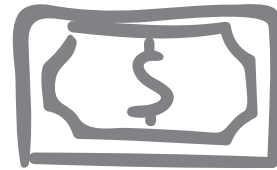
Languages: English and Spanish

### SERVICE INFORMATION

- ✓ Tax Assistance and Credits (VITA)

### SERVICE DESCRIPTION

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. Services are available to residents of any area. Please make an appointment through 2-1-1 or calling the YWCA directly.



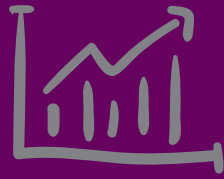


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**CONNECTICUT ASSET BUILDING DIRECTORY**  
**CONNECTICUT ASSET BUILDING COLLABORATIVE**

[www.ctassetbuilding.org](http://www.ctassetbuilding.org)

c/o Connecticut Association for Human Services (CAHS)

237 Hamilton Street, Suite 208, Hartford, CT 06106

