



Financial Stability Resource Guide



EARN IT. KEEP IT. SAVE IT.



About This Guide



The Nashville Wealth Building Alliance recognizes that the key to long-lasting financial stability is the acquisition of assets or wealth, such as: the purchase of a home, a car, and savings. When financial crisis hits, assets can be used as a tool to pay for unexpected expenses—keeping you and your family out of debt.

Along with handy tips, this Resource Guide includes a comprehensive listing of organizations and services in Davidson County that can assist you through the process of building wealth for you and your family. If you aren't sure where to start, dial 2-1-1 to find a FREE one-on-one Wealth Building Consultation provider.

The Nashville Wealth Building Alliance: Helping Nashville to “Earn It. Keep It. Save It.”

The Nashville Wealth Building Alliance (NWBA) is a collaboration of over 175 partners dedicated to promoting financial stability for low- and moderate-income families in Davidson County.

VITA: Free Tax Preparation

Each year, the NWBA coordinates free tax preparation sites, called VITA sites, throughout Davidson County for households making \$40,000 or less. Those interested in getting their taxes prepared and filed absolutely free only need to dial 2-1-1 to find the closest tax site. It is an easy way to save \$200-400 in tax preparation fees. Filers can even get returns back in 7-10 days with direct deposit.

Earned Income Tax Credit (EITC)

Not all tax cuts are for the rich. In fact, the Earned Income Tax Credit is specifically for hard-working low and moderate-income wage earners. Many eligible families, however, do not claim this credit, because they are unaware that it exists. In Davidson County alone, an estimated \$8 million in Earned Income Tax Credit funds are left unclaimed by eligible filers. Was yours? Find out if you qualify by visiting a VITA free tax preparation site the next time you file your taxes. Simply call 2-1-1 to find the closest location.

Free Wealth Building Consultation

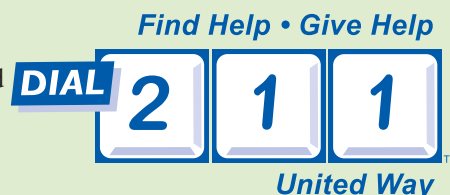
Do you feel stuck in a rut? Not sure how to get out of debt? Do you have financial goals and don't know how to reach them? Let us help. Any time during the year, simply dial 2-1-1 to find a provider of a free one-hour wealth building consultation. A friendly, qualified financial advisor will meet with you one-on-one to discuss what steps you can take to reach your life goals and begin building wealth for yourself and your family. This free consultation is also a great tool to help you decide the best way to use your tax return money.

For more information about the Nashville Wealth Building Alliance, visit our Web site at: <http://www.unitedwaynashville.org/nwba>

United Way of Metropolitan Nashville is one of the lead partners in the Nashville Wealth Building Alliance.

Help is Just 3 Easy-To-Remember Numbers Away

One of the easiest ways to get help is by dialing 2-1-1, Middle Tennessee's community services help line. When you call, you'll get a real person, one who is trained to help you sort out your needs, and then give you phone numbers and addresses of the closest places where you can get help. 2-1-1 has a database of more than 6,000 health and human services programs, cross-referenced for all sorts of keywords. So don't worry if you don't know what type of service you need or the name of an agency - just talk with the specialist at the other end of the line and she or he can help you find what you need. You can call 2-1-1 any time, day or night, 365 days a year. All calls are free and completely confidential.



Fostering Success Overview



Fostering Success creates better futures for thousands of foster youth in Middle Tennessee. Through a collaboration of partners, we are offering youth opportunities to change their lives. Fostering Success focuses on areas that have the most impact on a young adult such as transportation, housing, employment, education, health, and community engagement. We open doors for young people who need support to land their first job or apartment, open a bank account or secure a college scholarship.

Youth voice is an important part of the work that we do. Our experience shows that foster care works better when young people have a voice in the system. Youth are encouraged to learn about their rights and advocate for themselves to create a system that works for everyone. The only way to affect real change in the foster care system is to engage current and former foster youth in planning the outcomes of the Initiative and by doing so they are creating a better future for themselves as well as the futures of other youth that will be in state's custody.

Fostering Success: A Voice for Foster Youth

Fostering Success is a collaboration of partners such as Vanderbilt Child and Family Policy Center, Monroe Harding, United Way of Metropolitan Nashville, Oasis Center, and Nashville Career Advancement Center.

Get Involved!

Talk to members of the Tennessee Youth Advisory Council (TYAC) and you'll hear stories of failed childhoods. What distinguishes the young people involved in TYAC is that they are succeeding despite the incredible challenges of growing up in foster care. They are enrolled in law school, applying to college and being promoted to better jobs. Now these youth are working through the TYAC to improve the foster care system for other youth.

The TYAC provides foster youth with a voice in the community so they can drive positive change. They are recruiting and training foster parents, developing a Foster Youth Bill of Rights for young people, and influencing public policy. They lead trainings for the Tennessee courts, DCS, Foster Care Review Boards, and many other groups involved in the lives of foster youth.

Better Jobs Are Waiting for You

NCAC partners with Asurion, US Bank, Associated Wholesale Grocers, HCA and other companies to provide jobs that pay at least \$9-\$12 per hour and offer full benefits, some on-the-job training and opportunities for advancement.

Opportunity Leads to Success!

Opportunity Passport™ is a one-stop-shop for former foster youth. Get a great job. Have them match every dollar you save for purchases towards a car, house, apartment, school or starting a business. They offer all kinds of classes, fun opportunities and events, and discounts that you only get when you become an Opportunity Passport™ participant!

For more information on Fostering Success please call 615-322-1461 or visit www.fosteringuccess.org

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The Nashville Wealth Building Alliance would like to thank its lead partners:

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| 15th Avenue Baptist CDC | Department of Human Services | Sam Levy Neighborhood Network Center |
| 2-1-1/Family and Children Services | Federal Reserve Bank of Atlanta | Servus CDC |
| Bank of America | First Baptist Church Madison | St. Luke’s Community House |
| Belmont University College of Business Administration | Internal Revenue Service | SunTrust Bank |
| Capital Bank & Trust | Metropolitan Action Commission | Tennessee Saves |
| Christian Women’s Job Corps of Middle Tennessee | Metropolitan Development Housing Authority | Tyson Foods, Goodlettsville |
| Conexión Américas | Metropolitan Government of Nashville/Davidson County | United Way of Metropolitan Nashville |
| Congressman Jim Cooper’s Office | Metropolitan Social Services | Vanderbilt University |
| Cumberland Bank | Mt. Zion Baptist Church | Westwood Baptist Church |
| | New Level CDC | Woodbine Community Organization |
| | | You Can Make It! |



Annual Credit Request Service

Services Offered: Free Credit Report

Description: One free credit report every 12 months

Clients Served: Everyone

Fees: None

Format: by phone and online

Area Served: Nationwide

Phone: 1-877-322-8228

Web: www.annualcreditreport.com

Consumer Credit Counseling Service (CCCS) of Middle Tennessee

Services Offered: Debt Management Program

Description: Programs that provide direct advice and guidance and/or legal help for people who are having difficulty meeting their financial obligations and, as a result, are faced with bankruptcy or loss of their homes or property

Clients Served: Anyone having trouble with debt

Fees: Sliding scale

Hours: M-F 8-9

Area Served: Middle Tennessee

Phone: 615-777-3404

Web: www.cccservices.com

Credit Consumer Counseling Service (CCCS) of Middle Tennessee

Services Offered: Credit Report Reviewing

Description: Obtains information about an individual's credit history and/or helps people correct inaccuracies

Clients served: Anyone needing a review of their credit report

Fees: \$30-\$75

Format: one-on-one in person or phone sessions

Hours: M-F 8-9

Areas Served: Middle Tennessee

Phone: 615-777-3404

Web: www.cccservices.com

Residential Resources Inc.

Services Offered: Credit Repair

Clients Served: All - Especially medium to low income

Fees: None

Format: education and counseling

Hours: M-F 9-6

Area Served: Nashville - Murfreesboro metro areas

Phone: 615-650-9779

Web: www.residentialresourcesinc.com

Financial Education

15th Avenue Baptist CDC

Services Offered: Financial Counseling

Clients Served: All income levels

Fees: Variable fees

Format: Both classroom and one-on-one counseling

Hours: M-F 8:30-4

Area Served: Davidson County

Phone: 615-256-4329

American Express Financial Services

Services Offered: Advice and help with Investment needs

Clients Served: Opportunity Passport™ Participants

Fees: None

Contact: Whit Smith

Email: Douglas.w.smith@aesp.com

Phone: 615-234-7526

Affordable Housing Resources

Services offered: Financial Literacy

Description: Basic financial planning, budgeting, debt & credit issues, setting goals and timeframes, information and instruction for customers that are up to 12 months out from homeownership. This includes working one on one with a counselor.

Clients Served: General Public

Fees: None

Format: Classroom and one on one instruction

Hours: M-Th 8:30-5; F-8:30-4

Area Served: Middle Tennessee

Phone: 615-251-0025

Web: ahrhousing.org

BC Holdings

Services Offered: Basic Financial Wellness Coaching, Planning Tools and Services

Description: Clients will understand how to build wealth, protect wealth, protect income, life plan, and build a financial team in an unbiased educational and confidential environment. All sessions are client-specific and tailored to your immediate needs. Curriculum covers budget, debt management, credit, savings, investing, establishing an emergency plan and building a solid financial framework through your employers benefits packages. Consumers and employees will understand the advantages of insurance, 401 (K) plans, credit management, credit scores and retirement planning to list a few.

Clients Served: Consumers

Fees: \$80/hour for individuals

Format: One-on-one

Hours: M-F 6-6 by appointment only.

Area Served: Nationwide

Phone: 1-877-BCHLLC1 (224-5521); 615-826-7861;

615-826-7085; 615-826-7864 (fax)

Web: www.bcholdingsllc.com

Contact: Sid Curry, Business Development

Christian Community Services Inc

Services Offered: Financial Counseling - Multiple Programs
Description: Basic Financial Training 4 week class (Sept-June)
Mentoring Toward Independence, THDA classes and IDAs

Clients Served: General public

Fees: None

Format: Classroom setting

Hours: M-F 8-4:30

Area Served: Davidson County and surrounding counties

Phone: 615-297-4024

Web: christiancommunityservicesinc.org

Citizens for Affordable Housing

Services Offered: Financial Counseling
Description: Provides direct advice and guidance regarding money management skills and debt consolidation and/or repayment programs for people who have difficulty budgeting their money and meeting necessary monthly expenses

Clients Served: TN residents in need of financial counseling and interested in keeping their home.

Fees: Sliding scale

Format: Appointments

Hours: M-F 9-5

Area Served: Davidson County and surrounding areas

Phone: 615-361-9101

Email address: cfah@gobot.com

Consumer Credit Counseling Service (CCCS) of Middle Tennessee

Services Offered: Debt Management Program
Description: Programs that provide direct advice and guidance and/or legal assistance for people who are having difficulty meeting their financial obligations and, as a result, are faced with bankruptcy or loss of their homes or property

Clients Served: Anyone having trouble with debt

Fees: Free initial session, fees discussed at counseling

Format: one-on-one in person, phone or Internet counseling

Hours M-F 8-7

Areas Served: Middle Tennessee

Phone: 615-777-3404

Web: www.cccservices.com

Consumer Credit Counseling Service (CCCS) of Middle Tennessee

Services Offered: Money Management Education
Description: Provides direct advice and guidance regarding money management techniques and debt consolidation and/or repayment programs for people who are having difficulty budgeting their money and meeting necessary monthly expenses. The services may include assessment of the client's income, expenses, debts, taxes and other liabilities; development of a budget for basic living expenses; development of strategies for repayment of creditors; and, in some cases, administration of the debt repayment plan.

Clients Served: Anyone needing credit counseling or money management

Fees: Sliding scale fees

Format: One-on-one in person, phone or Internet counseling

Hours M-F 8-7

Areas Served: Middle Tennessee

Phone: 615-777-3404

Web: www.cccservices.com

Consumer Credit Counseling Service (CCCS) of Middle Tennessee

Services Offered: Get Checking Program
Description: Get Checking is a national financial education program designed specifically to help consumers establish a primary banking relationship. There are many people that are looking to open their very first checking account and many more that cannot open a checking account because of problems in the past. This program guarantees that graduates can open a checking or savings account.

Clients Served: Anyone reported on ChexSystem or anyone wanting to learn more about banking basics

Fees: \$50/individual, \$75/couple

Format: Classroom setting

Hours: 6-hour class

Areas Served: Middle Tennessee

Phone: 615-777-3404

Web: www.cccservices.com

Conexión Américas

Services Offered: Financial Literacy Education
Description: Provides assistance with financial planning, budgeting, home buying process information, and taxpayer education. Provides translation services for Spanish speaker.

Clients Served: General public; services offered in Spanish

Fees: None

Hours: M-F 9-5

Area Served: Middle Tennessee

Phone: 615-269-6900

Web: www.conamericas.com

Conexión Américas

Services Offered: Low Income Taxpayer Clinic-Tax Outreach Education Program
Description: Provides information on taxpayer rights and responsibilities. Seminars and individualized assistance regarding tax related matters

Clients Served: General public, services offered in Spanish

Fees: None

Hours: M-F 9-5

Area Served: Middle Tennessee

Phone: 615-269-6900

Web: www.conexionamericas.org

Cumberland Bank

Services Offered: Financial Education and Counseling
Provides financial education and counseling for low-to-moderate income families

Clients Served: Low-to-moderate income families

Fees: None

Format: One-on-one

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

Area Served: Davidson County and surrounding areas

Phone: 615-236-5608

Dave Ramsey Financial Peace for the Next Generation

Description: Opportunity Passport offers a seven-week financial Management program for youth that are currently in care or have aged out of care. This program is designed to “Empower teens to make sound financial decisions for life.”

Clients Served: Youth ages 16-23 previous or current foster care youth

Fees: None

Where it is Offered: Youth Connections

Contact: Alisha Jordan

Phone: (615) 664-1509

Email: alishajordan@tnyouthconnections.net

Dominion Financial Management, Inc.

Services Offered: Comprehensive Housing and Financial Counseling including Individual and Group Housing Counseling, Financial Fitness Education, Default Counseling, Post Purchase Counseling, Group Seminars

Clients Served: General public

Fees: \$25.00

Format: Group and individual classes available

Hours: By appointment

Area Served: Middle Tennessee

Phone: 615-220-5858

Goodwill

Services Offered: A two-hour overview of basic banking principles once a week and job readiness training

Clients Served: Low-moderate income ex-offenders and those with disabilities

Fees: No fees

Format: Classroom then one-on-one assistance

Hours: M-F 8-4:30

Area Served: Davidson County and surrounding areas

Phone: 346-1291; fax: 742-0257 Matt Gloster

Web: www.goodwillmidtn.org

Fifth Third Bank

Services Offered: Comprehensive Financial Services

Clients Served: General public

Fees: Variable fees

Format: one-on-one meetings with personal bankers

Hours: M-T 8:30-5; F 8:30-6; S 9-12

Area Served: visit website or call for a complete list of financial center locations

Phone: 800-972-3030

Web: www.53.com

Monroe Harding Youth Connections

Services Offered: Opportunity Passport Financial Management Classes

Description: Topics include budgeting, credit, predatory lending, banking and saving. Participants will be compensated \$100 into an IDA/matched savings account upon successful completion of all required paperwork, classes and online survey.

Clients Served: Youth ages 18-23 who have been previously been in foster care or state custody.

Fees: None

Format: Class setting

Hours: Classes held third Saturday of each month from 10-3:30. Individual classes taught as needed. Youth Connection hours of operation are M-Th 8:30-6:30; F 8:30-5

Area Served: Statewide

Phone: 615-664-1509

Web: www.tnyouthconnections.com or www.monroeharding.org

New Level CDC

Services offered: Basic Financial Fitness classes, Basic investing classes and one on one counseling sessions

Clients Served: Anyone

Fee: No charge for Financial Fitness class or counseling sessions, \$60 for the basic investing class

Format: Classroom setting for classes and appointments for counseling sessions

Hours: Office hours M-F 9-5, classes are held in the evenings from 6:00-7:30 p.m.

Area Served: Metropolitan Davidson County

Phone: 615-627-0347

Northwestern Financial

Description: Advice and help with Investment needs

Clients Served: Opportunity Passport Participants

Fees: None

Contact: Matt Self

Phone: 615-742-8700

Email: matt.self@nmfn.com

Oasis/Community IMPACT

Services Offered: Community Education

Description: A youth-led initiative of the Oasis Center that is focused on empowering the East Nashville community around educational and economic issues. Currently working to increase stability in their community by educating groups about the damaging effects of financial practices that impede wealth-building and keep families in poverty

Clients Served: Interested groups including neighborhood associations, school and church groups, social service agencies, and community leaders.

Fees: None

Format: Presentations

Area Served: East Nashville

Phone: 615-242-6730 Ext. 4051

Opportunities Industrialization Center

Services Offered: Classes and individual instruction in the areas of financial counseling, offering computer classes, GED preparation and examination, and employment opportunities

Clients Served: General Public

Fees: None

Format: Classroom and one-on-one setting

Hours: M-F 8-4:30

Area Served: Middle Tennessee

Phone: 615-248-2906

Web: www.oicnashville.org

Opportunity Passport:

Description: Helps participants learn financial management skills, gain experience with the banking system, and save money for assets.

Clients Served: Opportunity Passport participants

Phone: 615-664-1509

Web: http://tnfosteryouth.org/opportunity_passport.htm
www.tnyouthconnections.net/

Residential Resources Inc.

Services offered: Financial Literacy Counseling and Workshops

Clients Served: All -- Especially medium to low income

Fees: \$-0-

Format: Education and Counseling

Hours: M-F 9 a.m. to 6:00 p.m.

Area Served: Nashville-Murfreesboro Metropolitan Areas

Phone: (615) 650-9779

Web: residentialresourcesinc.com

Servus CDC

Services offered: Homebuyer Education, Credit Counseling, Budget Counseling

Description: Provides clients with information on how to prepare for homeownership

Clients served: all

Fees: None

Hours: M-F 9-6

Areas served: Davidson County and surrounding counties

Phone: 615-865-9737

web: awillis@myway.com or servuscdc@myway.com

SunTrust Bank

Services Offered: Financial Education

Description: Financial education conducted for churches, schools, nonprofits and general public. The three main areas of focus are: homebuyer's education, basic banking education, and retirement.

Clients Served: General public

Fees: None

Format: Classroom and one-on-one

Hours: Flexible appointments

Area Served: Middle Tennessee

Phone: 615-748-4951

US Bank

Description: Offers advice on investments, credit, banking, and asset purchases

Clients Served: Opportunity Passport Participants

Fees: None

Contact: Rick Warner or Angela Tobias

Phone: 615-251-0800 and 615-251-0791

US Community Credit Union

Services Offered: Financial Counseling

Description: One-hour free budget counseling

Clients Served: Membership open to anyone who lives, works, worships, or attends school in Davidson, Rutherford, or Wilson counties

Fees: None

Format: In-office consultation

Hours: M-F 8:30-5:30; budget counseling scheduled for Thursdays

Area Served: Davidson/Rutherford/Wilson

Phone: 615-256-8172

Web: www.usccu.org

Woodbine Community Organization

Services Offered: Financial Counseling
Wide range of financial counseling services.

Clients Served: General public

Fees: No Fees

Format: Classroom and one-on-one

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-833-9580

Web: www.woodbinecommunity.org

You Can Make It!

Services Offered: Homebuyer education, budget and credit counseling

Clients Served: General Public

Fees: None

Format: Classes and one-on-one teaching

Hours: M-F 8-5/ flexible to schedule

Area Served: Middle Tennessee

Phone: 615-977-5372

Housing / Homebuying Assistance

15th Avenue Baptist CDC

Services Offered: Housing Counseling

Clients Served: All income levels

Fees: Variable fees

Format: Classroom and one-on-one

Hours: M-F 8:30-4

Area Served: Davidson

Phone: 615-256-4329; 615-251-0143 (fax)

Affordable Housing Resources, Inc

Services Offered: Default and Foreclosure Counseling

Description: Help for homeowners facing the loss of their home

Clients Served: Foreclosure must be caused by an isolated event beyond the control of the client

Fees: None

Format: Call for an appointment

Hours: M-Th 8:30-5; F 8:30-4

Area Served: Middle Tennessee

Phone: 615-251-0025

Affordable Housing Resources, Inc

Services Offered: Single Family Housing Development

Description: Programs that offer homes or housing units at lower than current real estate prices for individuals and families who qualify on the basis of income

Clients Served: Based on income - for low income families

Fees: Sliding scale

Format: Call for application and appointment

Hours: M-Th 8:30-5; F 8:30-4

Area Served: Middle Tennessee

Phone: 615-251-0025

Affordable Housing Resources, Inc

Services Offered: Homebuyer Education

Description: Guidance through the home buying process, one-on-one help with budgeting, understanding credit issues, and understanding how to maintain a home

Clients Served: Low-to-moderate income families who are interested in home buying

Fees: None

Format: Call for further information

Hours: M-Th 8:30-5; F 8:30-4

Area Served: Middle Tennessee

Phone: 615-251-0025

Affordable Housing Resources, Inc

Services Offered: HomeOwnership Center

Description: First mortgage loans; down payment and closing cost assistance; post-purchase counseling; and assistance to homeowners for insurance information and education on owning a home.

Clients Served: General Public

Fees: Variable fees

Format: Call for further information

Hours: M-Th 8:30-5; F 8:30-4

Area Served: Middle Tennessee

Phone: 251-0025

Center for Independent Living

Services Offered: Housing staff helps consumers in finding and keeping affordable and accessible housing. CIL staff helps with disability rights related to housing, referral to legal agencies, etc.

Clients Served: Anyone who is disabled and needs independent living assistance

Fees: Variable fees

Hours: M-F 8-5

Area Served: Middle Tennessee

Phone: 615-292-5803

Web: www.cil-mt.org

Centerstone

Services Offered: Housing Development

Description: Housing developers administer funding for independent living assistance as well as focus on determining housing needs of homeless or displaced individuals and link them with suitable housing, based on their needs.

Clients Served: An adult, 18 and older, with a mental health diagnosis who needs assistance in finding permanent or transitional housing

Fees: None

Format: Contact Centerstone's Info and Referral line
615-460-4357 or 888-291-4357

Hours: M-F 8-5, late hours by appointment

Area Served: Davidson County and surrounding counties

Phone: 888-291-4357

Web: www.centerstone.org

Christian Community Services

Services Offered: Housing Counseling

Clients Served: Families on public assistance

Fees: None

Format: One-on-one and classroom

Hours: M-F 10-5

Area Served: Davidson County

Phone: 615-297-4024; Fax: 615-320-5023

Citizens for Affordable Housing, Inc.

Services Offered: Homebuyer Classes

Description: Counseling agency that deals with budgeting, credit, and pre-purchase. Free 1-hour counseling session for pre-purchase

Clients Served: Individuals or couples in the process of closing on their homes or after having completed the homebuyer counseling

Fees: \$45/individual; \$50/couple

Format: Call for appointment

Hours: M-F 9-5

Area Served: Davidson County and surrounding areas

Phone: 615-361-9101

Housing / Homebuying Assistance

Citizens for Affordable Housing, Inc.

Services Offered: Homebuyer counseling

Description: Classes that prepare individuals for the move from rental to pre-purchase

Clients Served: Persons that are seeking to purchase a home for the 1st and 2nd time.

Fees: Possible registration fees

Format: Walk-in or telephone appointments

Hours: M-F 9-5

Area Served: Davidson County and surrounding areas

Phone: 615-361-9101

Community Options, Inc.

Services Offered: Housing for adults with developmental disabilities

Description: Program for adults with developmental disabilities that provides a highly individualized, coordinated system of services and supports that facilitates their ability to live in their own homes or apartments.

Clients Served: Middle TN residents with disabilities

Fees: Sliding scale

Format: Telephone, appointment

Hours: M-F 8-4

Area Served: Middle Tennessee

Phone: 615-885-1099

Web: www.comop.org

Conexión Américas

Services Offered: Housing Counseling

Description: Provides homebuyers with classes as well as individualized technical assistance. Connects homebuyers with lending institutions

Clients Served: General public, services offered in Spanish

Fees: None

Format: Call for an appointment

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

Area Served: Middle Tennessee

Phone: 615-269-6900

Web: www.conamericas.org

Dominion Financial Management, Inc.

Services Offered: Comprehensive Housing and Financial Counseling; Individual and Group Housing Counseling, Financial Fitness Education, Default Counseling, Post Purchase Counseling, Group Seminars

Clients Served: General public

Fees: \$25.00

Format: Group and individual classes available

Hours: By appointment

Area Served: Middle Tennessee

Phone: 615-220-5858

Down Syndrome Association of Middle TN

Services Offered: Housing counseling

Clients Served: Clients with Down Syndrome or with family members with Down Syndrome

Fees: None

Hours: M-F 8-5

Area Served: Middle Tennessee

Phone: 615-386-9002; 615-386-9754(fax)

Web: www.dsamt.org

Habitat for Humanity

Services Offered: Low-Cost Housing

Description: Families must show housing need, ability to pay, and willingness to partner. Families must meet financial guidelines, have good credit, and purchase their home at cost over a 20-30 year period with no interest. They invest up to 450 hours of "sweat equity" to build their own and other houses. They also pay up to \$2,000 for closing costs. Families are required to complete a homeownership education program if they meet the eligibility requirements

Fees: Sliding scale

Hours: M-F 8-5

Area Served: Davidson County

Phone: 615-254-4663

Web: info@habitatnashville.org

Hopeworks Affordable Housing Program

Services Offered: Housing Counseling

Clients Served: Low-to moderate-income families

Fees: Variable fees

Format: Classroom settings

Hours: M-F 10-6

Area Served: Davidson County

Phone: 615-327-7996; 424-5631 Terri Kennedy; Fax: 615-327-2263

Life of Victory

Services Offered: Housing Counseling

Clients Served: Low-to moderate-income families

Fees: None

Format: Classroom and one-on-one instruction

Hours: M-F 8-5

Area Served: Rutherford county and Middle Tennessee

Phone: 615-213-1468

Web: www.fbtac.com

Metro Development and Housing Agency

Services Offered: Fair Housing

Description: Provides assistance for people who believe that they have been denied an opportunity to purchase, lease or rent the home or apartment of their choice due to their age, gender, family composition, race or ethnic origin, nationality, religion, disability, sexual orientation or marital status

Clients Served: Anyone needing assistance with housing discrimination or renters rights

Fees: None

Hours: M-F 7:30-4

Area Served: Davidson County

Phone: 615-252-8451

Web: www.nashville.org/mdha

Metro Development and Housing Agency

Services Offered: Resident Services Division

Description: Administers social service programs for public housing residents, including services for the elderly and persons with disabilities, homemaker services, family self-sufficiency services, and more

Clients Served: Must live in public housing

Fees: None

Hours: M-F 7:30-4

Area Served: Davidson County

Phone: 615-252-8520

Web: www.nashville.org/mdha

Housing | Homebuying Assistance

Metro Development and Housing Agency

Services Offered: Emergency Rehabilitation Division
Description: Responsible for home repairs that would be classified as emergencies and are necessary to protect the health and safety of the homeowner, such as structural problems, roof repairs, etc.

Clients Served: Homeowners age 55 and up whose income does not exceed 80% of HUD income guidelines

Fees: None

Hours: M-F 7:30-4

Area Served: Davidson County

Phone: 615-252-8500

Web: www.nashville.org/mdha

Metro Development and Housing Agency

Services Offered: Resident Selection Division
Description: Receives and processes all applications for admission to low-rent public housing and the Section 8 Existing Housing Program

Clients Served: Must meet the definition of family, be within income guidelines of US Dept. of Housing and Urban Development, and be low-income by HUD guidelines

Fees: None

Hours: M-F 7:30-4

Area Served: Davidson County

Phone: 615-252-8590

Web: www.nashville.org/mdha

Metro Development and Housing Agency

Services Offered: Section 8 Housing
Description: Responsible for rent supplements for qualified low-income families in privately owned rental units

Clients Served: Low-income families (according to HUD guidelines), the elderly, and disabled

Fees: None

Hours: M-F 7:30-4

Area Served: Davidson County

Phone: 615-252-6500

Web: www.nashville.org/mdha

Metropolitan Action Commission (MAC)

Services Offered: Housing Repair
Description: Provides assistance in the form of labor and supplies for people who need to make essential repairs to their homes in order to eliminate health or safety hazards and who qualify for this service on the basis of age or disability. Types of repairs include: roof repair or replacement, porch to include steps, plumbing repair, electrical and wiring upgrade, sub floor and joist repair, HVAC repair or installation, miscellaneous repairs to hazardous conditions within the home or to improve energy efficiency, replacement of deteriorated bathroom or kitchen fixtures (i.e. toilets, sinks, tubs, etc.)

Clients Served: Applicants must meet 125% federal poverty level, must live in Davidson County and reside at the effected location. Owner must be at least age 60 or meet the disabled qualification. Disabled property owner must be at least age 50 and have documentation to support his/her disability claim.

Fees: None

Format: Call for application and appointment

Hours: M-F 8-4:30

Area Served: Davidson County

Phone: 615-862-8860

Web: www.nashville.gov/mac/index.htm

Monroe Harding-Interdependent Living Community Housing

Description: The Woodbine Community Organization has developed 14 housing units in the Davidson County area. Monroe Harding Inc. oversees and manages programming, to assist youth (18 or older) in their transition out of care by offering more affordable housing opportunities in an effort to reduce homelessness for this population in this county. Also a portion of these housing units have been designated for DCS youth that are Chafee Eligible and pursuing education/vocation goals. Contact Dot Coffey at (615) 714-9514 or dotcoffey@monroeharding.org.

Clients Served: Youth 18 and older who have transitioned out of foster care

Contact: Dot Coffey

Phone: 615-714-9514

Email: dotcoffey@monroeharding.org

Nashville CARES - HIV/AIDS

Services Offered: Housing
Description: Provides case management and/or direct financial assistance to help persons living with HIV/AIDS secure or maintain independent housing. Case management includes assistance with identification of or securing homeless or emergency shelter, subsidized or affordable housing, services or resources. Direct financial assistance includes rent/deposits, mortgage and/or utility (gas, electric, water) deposits.

Clients Served: HIV/AIDS, CARES clients

Fees: None

Hours: M-F 8-5

Area Served: Middle TN

Phone: 800-845-4266

Web: www.nashvillecares.org

New Level CDC

Services Offered: Homebuyer Education

Clients Served: Low-to moderate-income families

Fees: \$35

Format: 7 week class meets once a week and offered 3 per year

Hours: M-F 6:30-8:30

Area Served: Davidson County

Phone: 615-627-0347

Housing / Homebuying Assistance

New Level CDC

Services Offered: Housing Counseling
Clients Served: **Low-to moderate-income families**
Fees: **None**
Format: **Classroom and one-on-one**
Hours: **M-F 8:30-5**
Area Served: **Davidson County**
Phone: **615-627-0347**

Park Center (East)

Services Offered: Housing
Description: Assists people with mental illness in getting housing
Clients Served: **Adults over 18 who have a case manager and a diagnosis of serious mental illness**
Fees: **Rent**
Format: **Call for further information**
Hours: **M-F 8-4**
Area Served: **Davidson County**
Phone: **615-228-1164**

Park Center (South)

Services Offered: Housing
Description: Assists people with mental illness in getting housing
Clients Served: **Adults over 18 who have a case manager and a diagnosis of serious mental illness**
Fees: **Rent**
Format: **Call for further information**
Hours: **M-F 8-4**
Area Served: **Davidson County**
Phone: **615-242-3576**

PENCIL Foundation

Services Offered: Housing Counseling
Description: Provides education for those dealing with issues ranging from credit problems to learning how to budget. Provide experts in every area to give quality instruction
Clients Served: **Assists those who fall in the low - middle income range that are first-time homebuyers**
Fees: **None**
Format: **Class and one-on-one; call for appointment**
Hours: **M-F 8-4:30**
Area Served: **Davidson County**
Phone: **615-242-3167; 615-254-6748**
Web: **www.pencilfoundation.org**

Residential Resources Inc.

Services offered: Tenant and Prospective Tenant Education and Counseling, Homebuyer Counseling & Education; Homeowner Refinancing/Reverse Mortgage Counseling, and Fair Housing Counseling
Clients Served: **All – Especially medium to low income**
Fees: **None**
Format: **Education and Counseling**
Hours: **Mon thru Fri 9 a.m. to 6:00 p.m.**
Area Served: **Nashville-Murfreesboro MSA**
Phone: **615-650-9779**
Web: **www.residentialresourcesinc.com**

The Housing Fund

Services Offered: Housing Counseling
Description: Entry-level counseling for homeownership by evaluating credit report and referral to homebuying assistance
Clients Served: **General public**
Fees: **None**
Hours: **M-F 8-5**
Area Served: **Davidson County**
Phone: **615-780-7000**
Web: **www.thehousingfund.org**

The Housing Fund

Services Offered: Down Payment Assistance Program
Description: Programs that provide cash grants for people who are in the process of purchasing or constructing a home and need all or a portion of the down payment
Clients Served: **Must live in Davidson County and meet income requirements**
Fees: **None**
Hours: **M-F 8-5**
Area Served: **Davidson County**
Phone: **615-780-7000**
Web: **www.thehousingfund.org**

Tennessee Housing Development Authority (THDA)

Services Offered: Low-interest home loans
Description: Provides mortgages for first-time homebuyers at below market interest rates
Clients Served: **Must be a first-time homebuyer and meet income guidelines**
Fees: **None**
Hours: **M-F 8-4:30**
Area Served: **Statewide**
Phone: **615-741-2400**
Web: **http://state.tn.us/humanrights/index**

Tennessee Human Rights Commission

Services Offered: Housing Discrimination
Description: Programs that provide help for people who believe that they have been denied an opportunity to purchase, lease or rent the home or apartment of their choice due to their age, gender, family composition, race or ethnic origin, nationality, religion, disability, sexual orientation or marital status
Clients Served: **General public**
Fees: **None**
Format: **Walk-in or telephone**
Hours: **M-F 8-4:30**
Area Served: **Statewide**
Phone: **615-741-5825**
Web: **www.tennessee.gov/humanrights/index.html**

Urban Housing Solutions

Services Offered: Housing Counseling
Clients Served: **Individuals in need of housing who have a low-to moderate-income**
Fees: **Monthly rent depending on the size of the apartment**
Hours: **M-F 8-4**
Area Served: **Robertson County**
Phone: **615-726-2696**
Web: **www.urbanhousingolutions.org**

Housing / Homebuying Assistance

Urban Housing Solutions

Services Offered: General Affordable Housing

Description: Various low-cost rental apartments in the North, South, and East areas of Davidson County

Clients Served: Individuals in need of housing who have a low to moderate income

Fees: Monthly rent ranges from \$360-\$575, depending on the size of the apartment

Hours: M-F 8-4

Area Served: Davidson County

Phone: 615-726-2696 ext. 10

Web: www.urbanhousingolutions.org

Urban Housing Solutions

Services Offered: Journeys of Hope (Alcohol and Drug Recovery Housing)

Description: Various low-cost rental apartments in the West, South, and East areas of Davidson County for recovering alcohol and drug addicts

Clients Served: Recovering addicts who have a low to moderate income. Must be willing to attend AA or NA meetings, meet with a group weekly, and attend one-on-one counseling with an alcohol and drug counselor every two weeks.

Fees: Monthly rent ranges from \$360-\$575, depending on the size of the apartment

Hours: M-F 8-4

Area Served: Davidson County

Phone: 615-726-2696 ext. 10

Web: www.urbanhousingolutions.org

UT Extension

Services Offered: Housing and Urban Development

Description: National fair housing lead agency providing multi-family and single family FHA mortgage programs, homeless grants, public housing programs, community planning and development, healthy homes, grants, and more. Also, provides assistance with public housing for Hurricane Katrina and Rita evacuees in Middle Tennessee.

Clients Served: Evacuees who had lived in Section 8 or public housing

Fees: None

Hours: M-F 7:45-4:15

Area Served: Federal Agency- Middle TN Jurisdiction

Phone: 615-736-5213

Web: www.hud.gov/tennessee

UT Extension

Services Offered: Housing Counseling

Fees: None

Hours: M-F 8-4:30

Area Served: Davidson County

Phone: 615-862-5995

Web: www.utextension.utk.edu

Woodbine Community Center

Description: Provides education and training on first time homeownership

Clients Served: Opportunity Passport participants

Contact: Scott Keeperts

Phone: 615-833-9580

Woodbine Community Organization

Services Offered: Homebuyers Club

Description: A long-term housing counseling and education program designed to help people with homebuying. Curriculum includes credit repair, money management skills and budgeting, and predatory lending avoidance. Free service and childcare is provided.

Clients Served: Davidson County residents

Fees: None

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-850-3454

Web: www.woodbinecommunity.org

Woodbine Community Organization

Services Offered: Reverse Mortgage Counseling

Description: Reverse mortgage is a HUD program that permits homeowners over the age of 62 to take equity out of their home, make no payment, and stay in their home.

Clients Served: Homeowners over the age of 62

Fees: None

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-850-3454

Web: www.woodbinecommunity.org

Woodbine Community Organization

Services Offered: Fast Track Class

Description: Free homebuying class for individuals who do not need long-term counseling, but need or want to attend a homebuyer education class. This program may be helpful in obtaining down-payment assistance or qualifying for preferential mortgage products or programs.

Clients Served: Anyone wanting to attend homebuying classes

Fees: None

Format: Call for application and class dates

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-850-3454

Web: www.woodbinecommunity.org

Woodbine Community Organization

Services Offered: Mortgage Default Counseling

Description: Provides assistance for people who may be about to lose their home. Provides negotiation with mortgage company to restructure debt on home to try avoid foreclosure

Clients Served: Davidson County residents who are in danger of losing their home

Fees: None

Format: Call for appointment

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-833-9580

Web: www.woodbinecommunity.org

Housing / Homebuying Assistance

Woodbine Community Organization

Services Offered: Rental Counseling
Description: One-on-one rental housing counseling, housing affordability evaluation, subsidized housing application and referral, and housing search assistance

Clients Served: General public

Fees: None

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-850-3454

Web: www.woodbinecommunity.org

You Can Make It!

Services Offered: Homebuyer education, budget and credit counseling

Clients Served: General public

Fees: None

Format: Classes and one-on-one teaching

Hours: M-F 8-5/ flexible to schedule

Area Served: Middle Tennessee

Phone: 615-977-5372

HUD/THDA Certified Housing Counselors

15th Ave Baptist CDC

Hours: M-F 8:30-4

Area Served: Davidson County

Phone: 615-256-4329 ; 615-251-0143(fax)

Affordable Housing Resources, Inc

Hours: M-Th 8:30-5; F 8:30-4

Area Served: Middle Tennessee

Phone: 615-251-0025

Christian Community Services

Hours: M-F 10-5

Area Served: Davidson County

Phone: 615-297-4024; 615-320-5023(fax)

Citizens for Affordable Housing, Inc

Hours: M-F 9-5

Area Served: Davidson County and surrounding areas

Phone: 615-361-9101

City of Murfreesboro

Hours: M-F 8-4:30

Area Served: Murfreesboro

Phone: 615-890-4660

Web: www.murfreesborotn.gov

Conexion Americas

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

Area Served: Middle Tennessee

Phone: 615-320-5152

Web: www.conamericas.com

Dominion Financial Management Inc.

Hours: By appointment

Area Served: Middle Tennessee

Phone: 615-220-5858

Down Syndrome Association of Middle TN

Hours: M-F 8-5

Area Served: Middle Tennessee

Phone: 615-386-9002; 615-386-9754(fax)

Web: www.dsamt.org

GAP Community Development Resources

Hours: M-F 9-5

Area Served: Williamson County and surrounding areas

Phone: 615-591-4345

Web: www.gapcdr.org

Habitat for Humanity of Wilson County

Hours: M-F 9-5

Area Served: Wilson County

Phone: 615-453-4539; 615-453-4539(fax)

Web: www.habitatnashville.org

Hopeworks Affordable Housing Program

Hours: M-F 10-6

Area Served: Davidson County

Phone: 615-327-7996 ; 424-5631 Terri Kennedy; Fax: 615-327-2263

Legal Aid Society

Hours: M-F 8-5

Area Served: Cheatham, Dickson, Houston, Humphreys, Montgomery, Robertson, and Stewart Counties

Phone: 931-552-6656

Web: www.las.org

Metropolitan Development & Housing Agency

Hours: M-F 7:30-4

Area Served: Davidson County

Phone: 615-252-6700

Web: www.nashville.org/mdha

New Level CDC

Hours: M-F 8:30-5

Area Served: Davidson County

Phone: 615-627-0347; Fax: 615-627-1084

Web: www.nlcdc.com

Park Center East

Hours: M-F 8-4

Area Served: Davidson County

Phone: 615-228-1164

PENCIL Foundation

Hours: M-F 8-4:30

Area Served: Davidson County

Phone: 615-242-3167; 615-254-6748

Web: www.pencilfoundation.org

Residential Resources Inc.

Hours: M-F 9-6

Area Served: Nashville-Murfreesboro Metro Areas

Phone: 615-650-9779

Servus CDC

Hours: M-F 9-6

Area Served: Davidson County and surrounding counties

Phone: 615-865-9737

TN Human Rights Commission

Hours: M-F 8-4:30

Area Served: Statewide

Phone: 615-741-2400

Web: www.state.tn.us/humanrights/index

UT Extension -

Cheatham, Davidson and Robertson Counties

Hours: M-F 8-4:30

Cheatham County - Phone: 615-792-4420

Web: www.utextension.utk.edu

Davidson County - Phone: 615-862-5995

Web: www.utextension.utk.edu

Robertson County - Phone: 615-384-7936

Web: www.utextension.utk.edu

Wilson County Civic League, Inc.

Hours: M-F 8-4

Area Served: Wilson County

Phone: 615-449-0719

Woodbine Community Organization

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-850-3454

Web: www.woodbinecommunity.org

You Can Make It!

Hours: M-F 8-5

Area Served: Middle Tennessee

Phone: 615-977-5372

New Level CDC

Services Offered: Business Development and Entrepreneurship Training Programs

Description: Technical assistance for those who are considering entrepreneurship

Fees: dependent on service

Format: Multiple

Hours: M-F 8:30-5

Area Served: Davidson County

Phone: 615- 627-0347

Conexión Américas

Services Offered: Negocio Prospero/Successful Business Training program that helps entrepreneurs and business owners better administer their business. It is a 3-month class that provides information on how to start a business. This program is also a networking and peer forum for business owners and professionals.

Clients Served: General public, services offered in Spanish

Fees: \$100 to attend the entire course

Format: Class

Hours: M-F 9-5

Area Served: Middle Tennessee

Phone: 615-269-6900

Web: www.conamericas.com

SCORE

Services Offered: "How to Really Start a Business" and free follow-up one-on-one counseling and other workshops for those who have a realistic opportunity to start a business.

Fees: \$20 per attendee

Format: 4 hour interactive workshop, first and third

Thursday evenings, starting at 5:30 PM

Area Served: Middle Tennessee

Phone: 615-736-7621, call weekday mornings for reservations.

Web: www.scorenashville.org

Southeast Community Capital

Services Offered: SCC provides client companies and prospective companies technical assistance regarding financial management and operational management. These services may include consulting services, business planning, marketing, and networking assistance.

Clients served: Small businesses that are located in low-to moderate- income areas, hire low- to moderate- income people or that are women and minority-owned.

Fees: Dependent on service

Hours: M-F 8-5

Area Served: Statewide

Phone: 615-254-6113; 615-254-6133 (fax)

Web: www.sccapital.org

Tennessee State University's Small Business Development Center

Services Offered: The SBDC links resources of federal, state and local government with the resources of the educational systems and the private sector to meet the needs of the small business community.

Clients Served: General public

Fees: None

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

Area Served: Middle Tennessee

Phone: 615-963-7179

Web: www.tnstate.edu/sbdc

U.S. Bank

Services Offered: Small Business Education

Description: Educational seminars that are taught by bankers who specialize in business, in dealing with credit, and have created a guide for small businesses. They will review items that businesses need, such as business plans, start-ups, funding, etc.

Clients Served: Small Business Owners

Fees: None

Format: Class

Hours: M-F 8-4:30

Area Served: Nashville

Phone: 615-251-0727

World Relief Nashville

Services Offered: Small Business Education

Description: Provides small business assistance to refugees.

Clients Served: Refugees and Assili

Fees: Free to refugees; small fee for the public

Format: Class

Hours: M-F 8-4:30

Area Served: Davidson County

Phone: 615-833-7735

Web: www.wr.org

Savings Accounts / Individual Development Accts (IDAs)

Catholic Charities Of Tennessee Inc.

Services Offered: Refugee IDA Program

Description: This program provides a one-to-one match on savings (up to \$2,000 for an individual or \$4,000 for a family) towards a specific savings goal. The enrollee is required to save for at least five months, and must attend a number of financial classes during that time.

Clients Served: Refugees

Fees: None

Hours: M-F 8-4:30

Phone: 615-760-2772

Web: www.risvolunteers.org

Consumer Credit Counseling Service

Services Offered: Get Checking Program (an education program, not an account)

Description: A national financial education program designed specifically to help consumers establish a primary banking relationship. Program guarantees that graduates can open a checking or savings account.

Clients Served: Anyone reported on ChexSystem or anyone wanting to learn about banking basics.

Fees: \$50 single/ \$75 couple

Format: Class setting

Hours: M-F 8-9

Phone: 615-777-3404

Web: www.cccservices.com

Monroe Harding

Services Offered: Youth Connections-IDA

Description: Individual Development Account, or Matched Savings, allows young people to save their money in a secure bank account until they are ready to purchase an asset such as a vehicle, education expenses, housing (rent deposit or purchase), or other investments

Clients Served: Youth ages 18-23 who have previously been in foster care or state custody

Fees: None

Hours: M-F 8-4:30

Area Served: Statewide

Phone: 615-644-1509

Web: www.monroeharding.org

Opportunity Passport™

Description: Designed to open doors for young people who need support to land their first job or apartment, open bank accounts or secure a college scholarship. Opportunity Passport provides foster youth with financial literacy, matched savings accounts and community resources.

Clients Served: Current and former foster youth ages 16-23

Contact: Alisha Jordan

Phone: (615) 664-1509 or at

Email: alishajordan@tnyouthconnections.net

US Community Credit Union



Services Offered: Regular Share Account; Only a \$5 opening balance required

Clients Served: Those who live, work, worship or attend school in Davidson, Rutherford and Wilson counties

Fees: \$5 membership fee

Hours: M-F 9-5

Phone: 615-743-9339

Web: www.usccu.org

Woodbine Community Organization

Services Offered: IDA

Description: Provides opportunities for low-income individuals and families to open individual development accounts (IDAs) which enable them to build assets

Clients Served: Davidson County Residents

Fees: None

Hours: M-F 9-5

Area Served: Davidson County

Phone: 615-833-9580

Web: <http://www.woodbinecommunity.org>

World Relief

Services Offered: IDA

Description: Program that is formally structured to sponsor and/or provide targeted resettlement services for designated refugee populations

Clients Served: Refugees

Fees: None

Format: Walk-in appointments

Hours: M-Th 9-5; closed to the public on Fridays

Area Served: Middle Tennessee

Phone: 615-833-7735

Web: www.wr.org

Savings Accounts / Individual Development Accts (IDAs)



University of Tennessee Extension, working with other state and national organizational partners, has launched a comprehensive statewide program to help Tennesseans save and build wealth. Through financial and savings education, the objectives of the Tennessee Saves program include building and protecting wealth, planning for a secure financial future, paying down debt, and protecting against financial fraud.

The following financial institutions offer Tennessee Saves Accounts.

For your Tennessee Saves Account call 615-862-5995

Capital Bank and Trust

Nashville Saves Account 

No service charge as long as you are an active participant in Nashville Saves or a homebuyers class sponsored by a community development corporation. If participation is discontinued then your account will be converted to a regular savings account and will be subject to a \$4 service charge if account drops below \$200 during the quarterly statement cycle and a \$2 transaction fee per withdrawal after 6 during a statement cycle.

Fifth Third Bank

Maxsaver Account 

A savings account offering a premium rate of interest that grows as the money in your account grows. Monthly service fee of \$4 if the average balance falls below \$200. Monthly service fee may be waived if one deposit or no withdrawals are made per statement period. A \$1 per transaction fee will be charged if more than 3 withdrawals occur per statement period.

Prime Trust Bank

Tennessee Saves Account 


Interest bearing account with no maintenance fee for the first year. \$25 minimum opening deposit. Minimum balance requirement of \$200 waived for the first year. Direct Deposit is available. Three withdrawals available per month (\$2 fee for each withdrawal after three.) ATM access available (Five free foreign ATM withdrawals per month. \$2 per withdrawal plus foreign bank fee after 5 withdrawals).

Pinnacle Financial Partners

Tennessee Saves Account 


No monthly fee for the first year and the minimum balance requirement of \$500 is waived for the first year. Interest bearing account. Access account through ATM (\$2 fee for each over the counter withdrawal). Four free withdrawals for foreign ATMs per month (\$1 in addition to foreign bank charge for each withdrawal at a foreign ATM after 4.) Direct deposit available.

Regions Bank, Nashville Area Branches

Primary Savings Account 


\$25 minimum opening deposit. No monthly fees for 12 months; thereafter, there will be a \$3 monthly fee for accounts under the \$300 minimum balance. Three free withdrawals monthly; thereafter, a \$3 fee per withdrawal. Interest paid on all balances. Valid ID required to open account. Members subscribed to Equifax.

SunTrust Bank, Nashville

Personal Savings 

No minimum opening balance. Minimum balance requirement waived for the first year. The standard minimum requirement (currently \$300) will apply to avoid account fees thereafter. Two withdrawals per month at no charge. \$3 for additional withdrawals.

The Bank of Nashville

Tennessee Saves Account 

No monthly service fee for the first year. Minimum balance requirement of \$300 waived for the first year. Interest bearing account. ATM access is available with no charge imposed by the Bank of Nashville. Fees may be charged by the owner of the ATM. Three withdrawals allowed per month. Additional withdrawals are \$3 each. Direct deposit is available.

U.S. Bank

Tennessee Saves Account 

No minimum opening balance. No minimum balance required. No monthly maintenance fee. Interest rate equal to Fed funds less 75 bps. Quarterly statement that can be linked to a checking statement. Free US Bank ATM transactions subject to federal regulations governing preauthorized withdrawals. Transactions which exceed federal regulations will be charged \$15 per transaction. Subject to other fees as outlined in the Consumer Pricing Information brochure and other fees associated with Standard Savings except minimum balance and monthly fee. U.S. Bank also provides an account called Second Chance Checking, which allows people to open an account with U.S. Bank even when they have had banking troubles at other banks; cannot be with U.S. Bank previously.

Financial Assistance for Education

Casey Family Scholars Scholarship

Description: Provides scholarships of up to \$10,000 to young people, under the age of 25, who have spent at least 12 months in foster care and were not subsequently adopted. The scholarships are awarded for the pursuit of post-secondary education, including vocational/technical training, and are renewable each year based on satisfactory progress and financial need.

Web: <http://www.orphan.org>

Chafee Educational Training Vouchers (ETV)

Description: Provides youth with up to \$5,000 a year towards post-secondary education in universities, colleges, vocational-technical schools and educational needs such as books and computers.

Phone: IL office of DCS at 615-253-0029

Web: www.state.tn.us/youth/tnindependentliving/index.html

NFPA (National Foster Parent Association) Scholarships

Description: Offers scholarships for foster youth who wish to further their education beyond high school, including college or university studies, vocational and job training, and correspondence courses, including the GED. Scholarships are also available for birth and adopted youth in foster homes.

Web: www.nfpainc.org

State Scholarship for Former Foster Youth

Description: Provides youth with up to \$5,000 a year towards post-secondary education in universities, colleges, vocational-technical schools and educational needs such as books and computers. Priority is given to youth who are not eligible for Chafee funds.

Contact: IL office of DCS

Phone: 615-253-0029

Web: www.state.tn.us/youth/tnindependentliving/index.html

Youth Connections

Description: Provides free GED classes and financial aid information. Tutors and remedial education prep is also available.

Clients Served: Current and former foster youth

Fees: None

Format: Classes offered Monday- Thursday

Hours: 8:30-12:30 or 1:30-5:30

Phone: 615-664-1509 ext. 26

Employment / Job Skills

Fostering Success: Opportunity Passport™

Description: Provides employment opportunities and vocational training to former foster youth through NCAC. Companies partner with Fostering Success to provide jobs that pay at least \$9-\$12 per hour, offer full benefits, some on-the-job-training and opportunities for promotions and advancement. The companies also have mentorship programs for former foster youth.

Phone: 615-664-1509

Web: http://tnfosteryouth.org/opportunity_passport.htm or www.tnyouthconnections.net/

The Nashville Career Advancement Center (NCAC)

Description: Provides assistance in securing employment for former foster youth. They are committed to enhancing services to young people by increasing the number of community employers partnering in this project. Employers receive committed workers pre-screened by NCAC and youth take one more step towards successful independence.

Clients served: Opportunity Passport participants

Other services provided by NCAC:

Youth Council, information about the workplace and career exploration, summer internships

Clients Served: Youth ages 14-21

Area Served: Davidson, Trousdale, Rutherford, and Wilson counties

Phone: 615-862-8890

Web: www.ncacworkforce.org

Tennessee Career Center

Description: Part of a network of centers across the state where employers can go to find the workers they need and job seekers can get assistance and career information. Each center offers computerized labor market information, Internet access, workshops, and an online talent bank, in addition to job placement, recruitment, and training referrals

Clients Served: General Public

Fees: None

Phone: 615-253-8920

Web: www.state.tn.us/labor-wfd/cc/ (state wide) and www.state.tn.us/labor-wfd/cc/cccounty_files/davidson.htm (Davidson County)

William Patton, Jr. Foundation

Description: An alternative education system specializing in construction trades. GED and Certification in construction fields is offered. After completion of a paid training program, participants are placed in construction areas of their interest.

Clients Served: 18-24 yr olds

Format: Paid training program

Phone: 615-321-0333

Web: www.wpjrf.com/default.htm

Y-BUILD

Description: A YMCA program designed to equip young men who are interested in a career in the construction trades. Participants work with local contractors during the day and develop life skills during the evening. Each young man attends evening classes on campus in money management (Financial Peace), book club and CDP (Career Development Plan). Off campus activities involve GED, fitness (YMCA) and academics related to Construction Management. This is a 12-month career program.

Clients Served: Young men ages 18-24

Web: <http://ybuildnashville.tripod.com/index.html>

Youth Connections: Stepping Stones

Description: An educational and vocational program to assist youth in gaining the education and employment they deserve through job skills training and classes, job placement and career counseling.

Clients Served: current and former foster youth

Fees: None

Phone: 615-664-1509 ext. 27

General Resources

Oasis Center

Description: Offers Middle Tennessee's only continuum of services for youth ages 13-21 who are in crisis, have run away, or are experiencing homelessness. Currently, Oasis is focused on four primary programs: Crisis Services (outreach, hotline and youth emergency shelter for youth ages 13 - 17); Transitional Living services (assistance to homeless youth and youth aging out of foster care ages 18-21); Counseling Services (individual, group and family counseling); and Youth Leadership Development (youth leadership training, civic engagement, volunteerism, and Oasis AmeriCorps).

Clients Served: Youth ages 13-21 who are in crisis, have run away, or are homeless.

Address: 1221 16th Avenue, South, Nashville, TN 37212

Phone: 615-327-4455

Web: www.oasiscenter.org/

Youth Villages

Transitional Living Program: Helps youth aging out of foster care get a good start on adulthood in the crucial years between age 18 and 21. Transitional Living counselors help young people learn to deal with the minor and major problems that come with adulthood. They help participants find housing and health services, learn how to access transportation and meet their basic needs. Counselors teach life skills like budgeting, menu planning and grocery shopping. They help young people learn the skills needed to find and keep jobs, and sometimes help them reunite with their families.

Young people in the Transitional Living program set education and career goals. For some, this means obtaining a GED or high school diploma. For others, it means applying for college scholarships or attending vocational training. Staff provides assistance with selecting a career, developing a resume, applying for jobs, and preparing for job interviews. A Transitional Specialist may also help a young person learn to get along with co-workers and supervisors in the workplace.

Phone: 901-252-7600

Web: www.youthvillages.org/transitionalLiving.aspx

Independent Living Office (DCS)

The Independent Living Program was created to assist the Tennessee Department of Children's Services to carry out the goals of the Chafee Foster Care Act of 1999. This program allows Tennessee to increase its capacity to provide independent living services to all youth in care, to those receiving voluntary services, and to those who have exited care.

Address: 1280 Foster Ave. Mensler 1, Nashville, TN 37243

Phone: 615-253-0029

Web: www.state.tn.us/youth/tnindependentliving/index.html

Youth Connections

Description: A resource center for youth who have aged-out of the foster care system. It is a partnership between Monroe Harding and the Tennessee Department of Children's Services. They offer services related to education, well-being, employment, and housing. Opportunity Passport is also housed at Youth Connections.

Clients Served: Current and former foster youth

Fees: None

Address: 1330 Foster Avenue, Ste 100, Nashville, TN 37210

Phone: 615-664-1509

Web: www.tnyouthconnections.net/index.html

Fostering Success

Fostering Success at Vanderbilt Child & Family Policy Center is collaboration between Vanderbilt University, Oasis Center, United Way of Metropolitan Nashville, Monroe Harding, and NCAC. Fostering Success opens doors for young people who need support to land their first job or apartment, open a bank account, or secure a college scholarship. Financial literacy training and matched savings accounts are some examples of the services offered to youth who have aged out of the foster care system.

Clients Served: Former foster youth who were in care after the age of 14

Fees: None

Phone: 615-322-1461

Web: www.fosteringSUCCESS.org



www.fosteringSUCCESS.org



**EARN IT.
KEEP IT.
SAVE IT.**

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