

Are you having trouble paying your bills? Do you need help getting out of debt?



Credit counseling and repair services in Connecticut can help you get out of debt and take control of your money. Start by calling one of the agencies below for free financial counseling.

Hartford

CRT.....(860) 560-4210

Statewide

Consumer Credit Counseling Services:
Call for locations.....1-866-889-9347
UCONN Cooperative Extension System:
South/Central CT.....(203) 407-3160
Western/Eastern CT.....(203) 207-8440

Remember: Ask questions before deciding on a debt consolidation or management plan. For a list of questions and more information go to www.ftc.gov/bcp/online/pubs/credit/fiscal.htm.

Do you want to buy a home but don't think you can afford it?

There are free homeownership classes available that will guide you through the process of applying for a mortgage and budgeting. Many of these programs can help you find low-rate loans.

Hartford

Christian Activities Council.....(860) 527-9860
Co-opportunity, Inc.....(860) 236-3617
Habitat for Humanity.....(860) 541-2208
Hartford Areas Rally Together
Call.....(860) 525-3449
HouseHartford.....(860) 757-9005
Mutual Housing Association....(860) 296-1797
Neighborhood Housing Services of
New Britain.....(860) 224-2433
Urban League of Greater Hartford:
Call.....(860) 527-0147

Statewide

ACORN Housing.....(203) 366-4180
CT Housing Finance Authority:
Call.....(860) 571-3502
Consumer Credit Counseling Service
Call for locations.....1-866-889-9347
Housing Education Resource Center:
Call.....(860) 296-4242, x101
People's Bank.....1-800-772-1090



Would you like to learn how to make the most out of your money?

Many nonprofit agencies offer money management and basic credit classes for free. Call the agencies below for class information.

Hartford

Co-opportunity, Inc.....(860) 236-3617
CRT.....(860) 560-4210
Urban League of Greater Hartford:
Call.....(860) 527-0147
The Village for Families and Children:
Call.....(860) 296-5741, x795

Statewide

AARP.....1-866-295-7279
CT Light & Power.....(860) 721-4007
Center for Financial Education:
Call for locations.....(203) 389-6462
UCONN Cooperative Extension System:
South/Central CT.....(203) 407-3160
Western/Eastern CT.....(203) 207-8440

Are you saving and saving, but feel like it's not adding up?

An Individual Development Account
might be right for you!

What is an IDA?

Individual Development Accounts (IDAs) are a great way to save money and learn about budgeting. When you create an IDA, you commit to putting aside money into a savings account. This money is then "matched"—meaning the program will also deposit money into your account. For example, if you save \$25, the IDA program will deposit \$50, and you will have \$75 in your account! Using IDA savings you can buy a home or car (if you need it to go to work), put a deposit on an apartment, create a small business, or invest in a post-secondary education. IDA participants must enroll in financial education classes. To apply, call one of the agencies listed below.

Hartford

CRT.....(860) 560-4663
Co-opportunity, Inc.....(860) 236-3617, x105
Mutual Housing Association of Greater
Hartford.....(860) 296-1797
The Village for Families and Children:
Call.....(860) 297-0958, x795



For more information contact the
Connecticut Department of Labor,
by calling (860) 263-6794, or go
to www.ctdol.state.ct.us/.



The Connecticut
Association for Human
Services wants all
children and families to
have the resources to become economically
self-sufficient. Those who cannot achieve self-
sufficiency should have access to basic needs,
including nutrition, education, and health care.

ACKNOWLEDGEMENTS

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Assets & Financial Security Initiative.



Bank of America



IT'S YOUR MONEY!



Claim it!
Save it!
Grow it!

Services in Hartford to
Help You Save Money
and Build Assets

Connecticut Association for Human Services (CAHS)

110 Bartholomew Avenue
Suite 4030
Hartford, CT 06106
Phone: 860-951-2212
Fax: 860-951-6511