

MemphisDEBT

Sponsored by The RISE Foundation

Financial Literacy and Education Programs Directory

Credit Counseling

Program Name/Contact	Description	Eligibility	Fees	Other
Memphis Consumer Credit & Information Services Attn: Jon Clayton 4066 Summer Avenue Memphis, TN 38122 Phone: (901) 321-6711 Fax: (901) 321-6764 Jclayton@memphisconsumercrredit.com	Individual counseling on an appointment basis both in the office and off-site through corporate, community groups, or school programs. Group presentations on personal credit topics upon request.	No requirements	Counseling: \$10 for an individual & \$15 for a couple Group presentations: Free unless overnight travel	Free literature is available, including brochures from the FTC, FDIC, Federal Reserve Bank, and HUD.
Consumer Debt Counseling Attn: Ann Buggey 1750 Madison Avenue Memphis, TN 38104 Phone: (901) 276-2000 Fax: (901) 276-2077 Abuggey@cccsstl.org	Individual money management and delinquency mortgage counseling. Negotiate debt repayment programs with creditors	No requirements	Counseling: Free Debt repayment program: \$25 set-up fee \$15 monthly maintenance fee	

Children & Youth Programs				
Program Name/Contact	Description	Eligibility	Fees	Other
BancorpSouth Financial Literacy Puppet Show Attn: Christy Minton 6675 State Road Memphis, TN 38134 Phone: (901) 213-2228 Fax: (901) 380-0646 Christy.minton@bxs.com	Puppet show that teaches children in grades K-3 the importance of earning, spending, and saving money. BancorpSouth employees perform the puppet show.	Scheduled in and around Memphis, Tennessee. Suitable groups include Schools, YMCAs, Churches, Scout Troops	Free	
NEFE High School Financial Planning Program Financial Planning Association – Mid-South Chapter C/o Waddell and Associates Attn: Carol Lee Royer 5188 Wheelis Drive Memphis, TN 38117 Phone: (901) 767-9187 Fax: (901) 767-0056 carollee@waddellandassociates.com	Curriculum for high school students that teaches the basics of personal finance.	High School Students	Free	

Program Name/Contact	Description	Eligibility	Fees	Other
<i>Youth Financial Education Programs</i> UT Extension Service Attn: Cathy Faust 5565 Shelby Oaks Drive Memphis, TN 38134 Phone: (901) 544-0243 Fax: (901) 544-0247 Cfaust2@utk.edu	For Richer/For Poorer	6-12 Grade	Free	
	Can I Make It On My Own?	7-12 Grade		
	How To Use Consumer Credit Wisely	Seniors		
	High School Financial Planning Program	9-12 Grade		
	Raising Credit Smart Kids	9-12 Grade		
Master Your Future	9-12 Grade			
Adult & Family Programs				
Program Name/Contact	Description	Eligibility	Fees	Other
Education Workshops VECA CDC Attn: Ruth Gibson 1680 Jackson Avenue Memphis, TN 38107 Phone: (901) 276-1782 Fax: (901) 276-1784 veca@netten.net	Money Smart – FDIC’s 10 – module program on financial education	Must be IDA Saver	Free	
	Budget & Credit Workshop – use First Tennessee curriculum	No requirements	Free	
	Homebuyer Education – (As needed) Long class (6 hours) offered once a month / Short class (3 hours)	No requirements	Long class – Free Short class - \$55.00	

Program Name/Contact	Description	Eligibility	Fees	Other
Financial Education Programs UT Extension Service Attn: Cathy Faust 5565 Shelby Oaks Drive Memphis, TN 38134 Phone: (901) 544-0243 Fax: (901) 544-0247 Cfaust2@utk.edu	The Savings Series Money Wise Curriculum Money Peace Taking Control of Your Finances Tracking Your Spending Making Ends Meet Winning the Grocery Game Holiday Spending	Low-level Literacy Adults Families First Audiences Civic, Senior or Church Groups Civic Groups & Young Couples Young Couples Couples of All Ages Homemakers of All Ages Couples on a Budget, any age group	Free	
<i>Money Smart</i> MACRO & CD Council Attn: Emily Trenholm 1548 Poplar Avenue Memphis, TN 38104 Phone: (901) 725-0460 Fax: (901) 725-9891 eat@courtavenue.net	Money Smart – FDIC’s 10 – module program on financial education.	No requirements	Free	Offered in conjunction with neighborhood groups or community development corporations.

Program Name/Contact	Description	Eligibility	Fees	Other
<p><i>MLGW – On Track</i> MLGW Attn: Stacey Greenberg 220 S. Main Street Memphis, TN 38103 Phone: (901) 528-4821 Fax: (901) 528-4086</p>	<p>MLGW offers “On Track” to customers struggling to pay their bills. On Track is a comprehensive program that focuses on changing bill paying behavior. Participants receive personalized payment plans, one-on-one counseling, and budgeting/conservation education.</p>	<p>Customers must meet CSA’s low income guidelines, have steady income, a utility bill of \$400 or more, and <u>no</u> history of bankruptcy.</p>	<p>Free</p>	
<p><i>Money Smart</i> Union Planters Bank Attn: Melissa Cameron 1900 Charles Bryan Road Cordova, TN 38018 Phone: (901) 580-2158</p>	<p>Money Smart – FDIC’s 10-module program on financial education</p>	<p>No requirements</p>	<p>Free</p>	
<p><i>Homeless and Self-Sufficiency Case Management Programs</i> Shelby County Community Services Agency Attn: Kaye Lawler 409 Ayers Memphis, TN 38105 Phone: (901) 523-7518 Fax: (901) 523-2620 Kavelawler@netscape.net</p>	<p>Screen and case manage clients of the MLG&W “On Track” program, which allows a longer payback period on utility debt. Includes a budgeting component.</p>	<p>Based on poverty standards.</p>	<p>Free</p>	

Program Name/Contact	Description	Eligibility	Fees	Other
Memphis Fair Housing Center Attn: Jacqueline Cobbins 109 N. Main St. – 2 nd Floor Memphis, TN 38103 Phone: (901) 432-4663 Fax: (901) 529-8706 Jcobbins@malsi.org	Financial education/literacy is provided as a step in curing a mortgage default and in pre-purchase or home equity conversion sessions with clients.	Clients only	N/A	
<i>Financial Literature</i> Internal Revenue Service Attn: Susan Halford 22 N. Front St., Suite 400 Memphis, TN 38103 Phone: (901) 544-3893 Fax: (901) 544-0316 Susan.halford@irs.gov	Publications available: Earned Income Credit Advanced Earned Income Credit Child Tax Credit Innocent Spouse Home Mortgage Interest Deduction (Pub 936) Charitable Contributions (Pub 526) Medical and Dental Expenses (Pub 502) Exemptions, Standard Deduction and Filing Information (Pub 501) How do I adjust my Tax Withholding (Pub 919) Tax Information for First-Time Homeowners (Pub 530)	No requirements	Free	

Program Name/Contact	Description	Eligibility	Fees	Other
<p><i>Save-UP</i> The RISE Foundation Attn: Beth Dixon 22 N. Front Street – Suite 980 Memphis, TN 38103 Phone: (901) 576-6827 Fax: (901) 576-6843 Rise_beth@hotmail.com</p>	<p>Combines economic literacy training and Independent Development Accounts (IDA) to accomplish financial self-sufficiency and wealth creation.</p>	<p>Working residents of Memphis and Shelby County public housing. Also accept working people with Section 8 vouchers.</p>	<p>Free</p>	
<p><i>MoneyWise</i> The RISE Foundation Attn: Beth Dixon 22 N. Front Street – Suite 980 Memphis, TN 38103 Phone: (901) 576-6827 Fax: (901) 576-6843 Rise_beth@hotmail.com</p>	<p>Teaches the basics of money management, credit, and banking. Two sessions – 1.5 hours each.</p>	<p>Residents of Memphis and Shelby County public housing. Also accept people with Section 8 vouchers.</p>	<p>Free</p>	<p>Need volunteers to be trained to help teach sessions.</p>
<p><i>Pre- and Post-purchase Homeowner Counseling Neighborhood Housing Opportunities</i> Attn: Elaine St. Clemmons 1548 Poplar Avenue Memphis, TN 38104 Phone: (901) 729-2934 Fax: (901) 729-2933 nhostclemmons@excite.com</p>	<p>In-depth Pre- and Post-purchase counseling for homeowners</p>	<p>No requirements</p>	<p>Free</p>	

Program Name/Contact	Description	Eligibility	Fees	Other
<p><i>Financial Fitness</i> United Housing, Inc. Attn: Sharon Walker 51 N. Cooper Memphis, TN 38104 Phone: (901) 272-1122 Fax: (901) 272-1181 swalker@uhinc.org</p>	<p>Offers guidance and information on various financial topics. The five-week workshop series covers the following topics: banking, borrowing, saving, credit, loans, predatory loans, and homeownership basics.</p>	<p>No requirements</p>	<p>Free</p>	
<p><i>Financial Education</i> Meg Jones Community Legal Center 910 Vance Avenue Memphis, TN 38126 Phone: (901) 543-3395 Fax: (901) 543-0907 megchc@bellsouth.net</p>	<p>Educational Services – Staff and board members make educational presentations on housing, consumer issues, bankruptcy, wills, estates, and power of attorney. They would also be willing to do presentations on predatory lending and mortgages, including home equity loans.</p>	<p>Must have groups of 10 or more for presentation.</p>	<p>Free</p>	
<p><i>Financial Literacy/IDA</i> The Advance Foundation Attn: Steve Nash PO Box 2201 Memphis, TN 38101 Phone: (901) 543-8525 Fax: (901) advancememphis@aol.com</p>	<p>A financial literacy/IDA program for Cleaborn-Foote Homes from a biblical perspective.</p>	<p>Former or present residents of the Cleaborn-Foote Homes community</p>	<p>\$2 for class materials</p>	

Seniors				
Program Name/Contact	Description	Eligibility	Fees	Other
Money After 50 (AARP) UT Extension Service Attn: Cathy Faust 5565 Shelby Oaks Drive Memphis, TN 38134 Phone: (901) 544-0243 Fax: (901) 544-0247 Cfaust2@utk.edu	7 Short Lessons Dealing With: New Horizons Record Keeping When Ends Don't Meet Health Care Choices Getting a Good Deal Making Savings Pay New Work Horizons	Good for Senior Groups	Free	
Small Businesses				
Program Name/Contact	Description	Eligibility	Fees	Other
MIFA Opportunity Banc Attn: Amy Westerholm PO BOX 3130 Memphis, TN 38173 Phone: (901) 529-4524 Fax: (901) 529-4500 Awesterholm@mifa.org	Resources for small home- based business ownership, including business training, technical assistance and loans. Training programs include financial literacy, business planning and development, and personal effectiveness training.	Individual must have low to moderate income and an idea for a small home based business.	\$25 fee for 12- week class.	