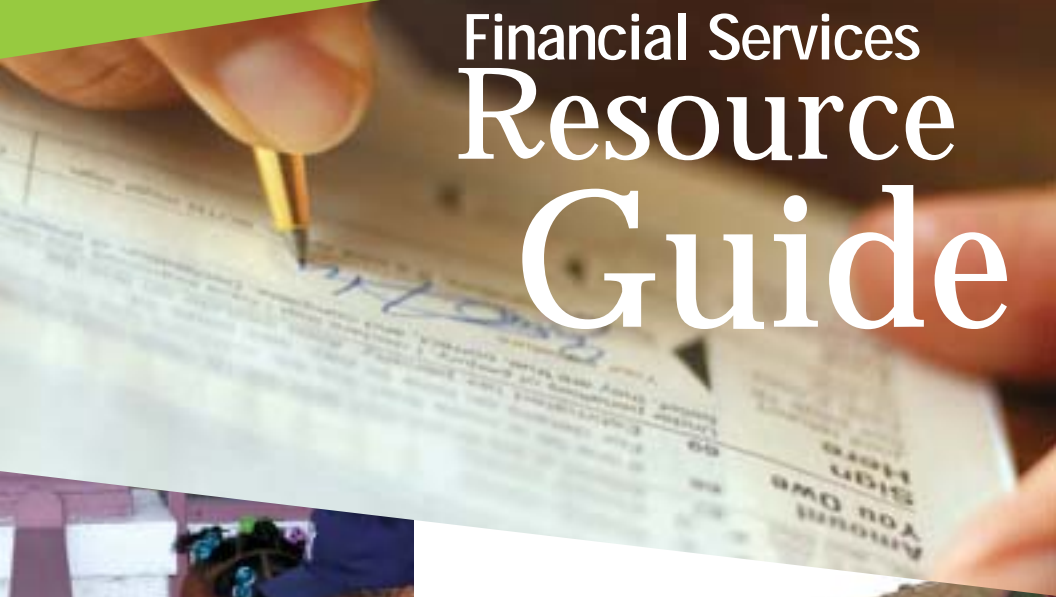


# Financial Services Resource Guide



# about the **Financial Services Resource Guide**

The Financial Services Resource Guide is a part of Making Connections Milwaukee's (MCM) collaborative efforts to enhance consumer knowledge. The Guide allows consumers to choose appropriate resources that fit their individual needs. All resources listed in the Guide can be used to build personal wealth. The Guide includes sources of information on financial education, saving and investing, budgets, and debt management. This Guide is not intended to be all-inclusive; there are many additional national, state and local resources that can provide additional information on building wealth for a more secure financial future.

As the lead Asset Building Strategy Partner for MCM, Urban Economic Development Association of Wisconsin (UEDA) is committed to bridging the gap between residents and the variety of services currently available in our market. With generous support from the Annie E. Casey Foundation, this collaboration serves a population of 30,000 in the Making Connections Milwaukee area. Boundaries for the area are 47th Street to 24th Street and Center Street to Highland Boulevard and consists of seven neighborhoods: Metcalfe Park, Midtown, Cold Spring Park, Washington Park, Walnut Hill, Sherman Park and Martin Drive.

The Financial Services Resource Guide is sponsored by CHASE Bank.

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## **Structure of the Guide**

### *Services Index*

This index allows readers to search the resources by the service category. There are four types of services combined in this directory: Counseling, Education, Financial Services and Legal Services.

### *Resources in the Guide*

Resources are listed alphabetically in this Guide. The resources provide a variety of services and all provide financial education to residents in the City of Milwaukee.

## **Information in the Directory**

For each resource, there is:

1. Basic information that includes address, contact info, website, target area of services, and services provided;
2. Organizational profile and key programs offered.

## **How to Give Feedback**

UEDA is responsible for compiling this directory. If you have any questions or comments about the directory, please contact:



2212 N. Dr. Martin Luther King, Jr. Dr.  
PO Box 511561  
Milwaukee, WI 53212

Phone: (414) 562-9904  
Fax: (414) 562-9906  
Email: roxanne@uedawi.org

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

## A Message from the Asset Builders Council of Making Connections Milwaukee:

“Knowledge is the key that can open up a wealth of resources to improve our lives.” We, the members of the Asset Builders Council, would like to present this Financial Services Resource Guide to our neighbors, friends and community. Use this Guide as a compass to help direct you on the path to building wealth - whether it be owning your own home, starting your own business, repairing your credit or accessing financial education resources. We wish you the best.

The Asset Builders Council is a committee of the Asset Building Strategy of Making Connections Milwaukee. Members are MCM residents and have volunteered their time to assist and guide UEDA with the asset building strategy for MCM. The Asset Builders Council was the editorial team for this Guide.



Photography by Rayfield Johnson

(Left to Right): Betty Irving, Saidah Binns, Lavioris Agee and Sherry Johnson  
Missing from the picture are: Arteret Carson and Starlisha Carson.

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# Glossary

## General Terms

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### Access to Employment

Programs that help residents with low or moderate incomes to get jobs. These programs train people and help them find jobs.

### Asset

Anything of monetary value that is owned by a person. Examples include house, car, clothes, money, etc.

### Assessed value

The value assigned to real estate and personal property.

### Appraisal

A written document describing the value of your property, performed by an authorized person. Appraisals are typically used for tax assessments, refinancing, buying or setting a sale price for a home.

### Budget

A person's expenses that are deducted from the person's income. In a budget one looks at income and expenses to make sure that at the end of the month the person meets their spending goals.

### Credit Repair

Process in which a person with an unfavorable credit history attempts to re-establish their credit worthiness. The process usually includes getting a credit report from a reporting agency and then taking the right steps to address any problems such as mistakes, missing items, misinformation, misreporting, or misinterpretation.

### Energy Assistance

Assists eligible elderly and/or low-income customers with their utility bills.

### Entrepreneurship Programs

Teaches people the skills needed to start their own businesses.

### Eviction Prevention

This service assists people who are at risk of losing their homes because they can't pay their back rent or past due mortgage. It may include counseling, conflict resolution, and the use of a rent bank.

### Financial Education

Financial Education provides information about accumulating assets, using credit and money responsibly, and making financial decisions. Financial education allows people to be active and empowered consumers.

### Financial Institution

A company that accepts money from the public and holds it in financial assets such as stocks, bonds, bank accounts, loans and insurance policies. Examples include banks, savings and loans, credit unions, insurance companies, and pension plans.

### Homeownership Education Services

Teaches people how to buy their own home using a combination of loans, incentives and grants. Buying a home includes a down payment and a mortgage, which are normally provided by the loan. Interest rates on loans vary among different financial institutions.

### Investing

Investing, or Investment, is a type of savings intended to provide future income or an increase in the market price of an asset.

### Line of Credit

A kind of loan where the lender agrees to lend a certain amount of money to the borrower, if and when the borrower needs it. An example is a credit card.

### Responsible Credit Usage

Programs that educate people on how to use credit responsibly.

### Tax

Tax is an amount charged by a government on a product, income, or activity. If tax is charged directly on personal income, then it is a direct tax. The purpose of taxation is to pay for government spending. One of the most important uses of taxes is to pay for public goods and services like schools, roads, and entitlement programs such as Social Security.

## Banking Terms

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### Banking

The activity of a financial institution accepting money owned by people or organizations, keeping it safe, and then lending out this money in order to earn a profit.

### Debit Card

A debit card is sometimes called a "Check Card". It is used to take money out of a savings or checking account. When a person uses a debit card, the money comes out of his/her bank account right away, rather than being billed later like a credit card.

### Retirement Savings Account

A retirement savings account (RSA) is a special account to save money for a later time when earnings from a job are not the main source of income, such as when a person retires.

### Savings

Opening and managing a bank account that earns interest.

## Loan/Credit Terms

### Bankruptcy

A federal law that allows individuals, married couples, and businesses to get rid of or reorganize debts when they have financial problems. Bankruptcy should only be used as a last resort.

### Consumer Loans

A consumer loan is money that is lent to a person and not to a business.

### Default

When someone borrows money but does not pay it back on time, or does not follow other rules they agreed to when they borrowed the money.

### Interest

The fee that a lender charges the borrower for lending money. It is written as an annual percentage rate.

### Interest Rate

The amount of interest charged in one year, divided by the principal amount. It is written as a percentage.

### Personal Property

Movable property of a person, such as a car, boat, money, jewelry or clothes.

### Principal

The amount of money borrowed. Does not include interest.

### Real Property

Property that can not be moved, like a house or land.

### Secured Loan

A loan where you use property you already have to guarantee that you will pay the loan back. If you don't make the required payments on the loan, the lender can take the property and sell it to get their money back. This type of loan is usually used for automobile or home loans.

### Unsecured Loan

A loan that is not tied to a property or asset of any kind. No valuable asset is needed as collateral. The most common example of an unsecured loan is a credit card.

### Usury

Usury is an unusually high or unlawful rate of interest.

## Terms for Unsecured Loans

### Credit Card

Credit cards give people the ability to borrow money as they need it for household, family, or other personal expenses. They use a line of credit made available by the financial institution that issued the card.

### Predatory Lending

These loans target unsuspecting borrowers, and use tricks to hide the true nature of a loan obligation. The loan may seem to be affordable but really the interest may be high or terms may be very difficult to meet. These loans may be based on the assets of the borrower rather than the borrower's ability to repay.

## Terms about Secured Loans

### Automobile Loans

An automobile loan is a personal loan to buy a car.

### Foreclosure

The act of beginning the legal process to request the return of real property, especially real estate. A lender may foreclose on property that was used to secure a loan.

### Home Equity Loans

Some second mortgages are set up as a line of credit rather than for a specific dollar amount and may be called home equity loans. This Guide regards "home equity loans" as meaning the same as a second mortgage.

### Lien

A legal claim placed on a person's property, such as a car or a house, as security for a debt.

### Rent-to-Own

Rent-to-Own transactions are leases rather than credit sales. These transactions look like unsecured loans, but they are like a secured loan because the property can be repossessed.

### Repossession

Taking back personal property bought by a loan that ends up in default.

### Second Mortgage

A mortgage on real estate which has already been promised as collateral for an earlier mortgage.

# Service Index

## **Counseling (CS):**

*Professional guidance designed to help a person understand something new.*

ACORN Housing Corporation

Consumer Credit Counseling Service (CCCS)

GreenPath Debt Solutions

Hmong American Friendship Association

Housing Resources, Inc.

Low Income Taxpayer Clinic

Milwaukee Asset Building Coalition

Neighborhood Housing Services

SCORE

Select Milwaukee

Social Development Commission

Urban Economic Development Association of Wisconsin, Inc. (UEDA)

Wisconsin Housing and Economic Development Authority

Wisconsin Women's Business Initiative Corporation (WWBIC)

## **Education (EA):**

*Formal instruction and supervised practice of a skill, trade, or profession.*

Center for Teaching Entrepreneurship

Center on Economic Education, UWM

CLIMB

GreenPath Debt Solutions

Hmong American Friendship Association

Hmong Educational Advancements

Institute of Consumer Financial Education

University of Wisconsin - Cooperative Extension

Urban Economic Development Association of Wisconsin, Inc. (UEDA)

Wisconsin Women's Business Initiative Corporation (WWBIC)

## **Financial Services (FS):**

*A business system that manages money or credit.*

CHASE Bank

Legacy Bank

M & I Bank

Wisconsin Housing and Economic Development Authority

## **Legal Services (LS):**

*Provides guidance and counseling on issues of or relating to law.*

Lawyer Referral and Information Service

(LRIS) Program - State Bar of Wisconsin

Legal Action of Wisconsin, Inc

Legal Aid Society of Milwaukee

## ACORN Housing Corporation

152 W. Wisconsin Ave., Ste. 401

Milwaukee, WI 53203

**Contact:** Emmett Gross

**Phone:** 414-273-1905

**Fax:** 414-276-8191

**Email:** ahcwimimgr@acorn.org

**Website:** www.acornhousing.org

**Target Area:** State of Wisconsin

**Service Content (CS):** Homeownership, Credit Repair, Second Mortgages/Homeowner Equity, Financial Literacy, Housing, Predatory Loan Counseling

**Profile:** ACORN Housing Corporation provides individual and group counseling services to assist low and moderate-income families. ACORN has been providing free housing counseling since 1987. ACORN provides one-on-one mortgage loan counseling, first-time homebuyer classes, and helps clients obtain affordable mortgage rates. ACORN also helps clients fix late payment problems and answers questions about home loans, including cases of suspected predatory lending. Clients are seen by appointment.

## ACTS, Inc.

*Near West Side office:*  
1442 North 24th Street  
Milwaukee, WI 53205  
**Contact:** Keisha Walters  
**Phone:** 414-934-9310

*Near South Side office:*  
**Phone:** 414-649-9762

*North Side office:*  
**Phone:** 414-442-5273

**Target Area:** Near West Side of Milwaukee

**Service Content (CS, EA):** Budgeting, Credit Repair, Homeownership, Assistance with mortgage loans

**Profile:** Assists families looking to identify safe and affordable houses in three different targeted areas in the City: the near West Side, the North Side, and the near South Side. Near West Side offers bi-lingual Hmong/Laotian and English; the near South Side offers Bi-lingual Spanish/English. This program will help consumers identify a home for purchase, assess the condition of the house, assist in making the offer to purchase, and assist in finding mortgage loans.



## Center for Teaching Entrepreneurship

2821 N. 4th Street  
Milwaukee, WI 53212  
**Contact:** Tyie Andino  
**Phone:** 414-263-1833  
**Fax:** 414-263-1493  
**Website:** [www.ceofme.biz](http://www.ceofme.biz)

**Target Area:** City of Milwaukee

**Service Content (EA):** Budgeting, Saving, Investing, Transaction Accounts/Banking, Homeownership, Credit Repair, Responsible Credit Usage, Financial Literacy, Business/Entrepreneurship.

**Profile:** The Center for Teaching Entrepreneurship (CTE) educates and mentors youth in the City of Milwaukee. CTE focuses on life skills, money management, youth entrepreneurship business principles and entrepreneurship. CTE works with youth and families with children up to the age of 21.

## CHASE Bank

2323 N. Martin Luther King Dr.  
Milwaukee, WI 53212  
**Phone:** 414-263-8245  
**Fax:** 414-263-8244  
**Website:** [www.Chase.com](http://www.Chase.com)

**Target Area:** City of Milwaukee

**Service Content (FS):** Checking, Savings, Credit Credits, Mortgages/Home Equity, Education Loans, Consumer Loans, Investments, Small Business and Auto loans.

**Profile:** Chase serves more than 1.3 million consumers, 1,300 middle market companies and 16,000 small businesses in Wisconsin through a network of 74 banking centers and 150 ATMs. Chase is a brand of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$1.2 trillion and operations in more than 50 countries. The firm is a leader in investment banking, financial services for consumers and businesses, financial transaction processing, asset and wealth management, and private equity. It serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at [www.jpmorganchase.com](http://www.jpmorganchase.com).

## CLIMB (Communities Learning to Invest and Mobilize for Business)

c/o Asset Builders of America  
1213 N. Sherman Ave. #195  
Madison, WI 53704  
**Contact:** Richard Entenmann  
**Phone:** 1-866-304-6896  
**Fax:** 1-608-441-6902  
**Email:** [rentenmann@tds.net](mailto:rentenmann@tds.net)

**Target Area:** Milwaukee

**Service Content (CS):** Education on investment and how to form investment clubs.

**Profile:** CLIMB is a hands-on wealth-building initiative for youth, adults and families. By addressing the wealth gap issues head-on through fostering the formation of investment clubs and training club members how to invest in the stock market. The three objectives are to educate consumers on how to make their money work as hard as they do; build wealth of participating individuals; and foster leadership skills through managing investment clubs and club portfolios.

## UWM Center on Economic Education

P.O. Box 413  
Milwaukee, WI 53201-0413  
**Contact:** Mark Schug, Ph.D.  
**Phone:** 414-229-4842  
**Fax:** 4141-229-5571  
**Website:** [www.soe.uwm.edu](http://www.soe.uwm.edu)

**Target Area:** Milwaukee

**Service Content (EA):** Responsible Credit Usage, Financial Literacy

**Profile:** The UWM Center on Economic Education seeks to improve the quality and quantity of economic education through a variety of programs and services. They provide resources for teachers and community groups. The center also sponsors youth investment clubs and a youth enterprise academy.

## Consumer Credit Counseling Service of Greater Milwaukee (CCCS)

4915 S. Howell Ave.  
Milwaukee, WI 53207  
**Phone:** 414-482-8801  
**Website:** [www.creditcounselingwi.org](http://www.creditcounselingwi.org)

**Target Area:** Milwaukee

**Service Content (CS):** Budgeting, Savings, Credit Repair, Eviction Prevention, Responsible Credit Usage, Debt Management Plans

**Profile:** Consumer Credit Counseling Service was established in 1972 by the United Way of Greater Milwaukee and local labor organizations in response to a need for consumerbased credit counseling. CCCS is a program of Aurora Family Service, a non-profit organization dedicated to strengthening families.

CCCS was the first credit counseling service in the area to be accredited by the Counselor Accreditation and a member of the National Foundation for Credit Counseling (NFCC), a non-profit network of agencies dedicated to providing assistance to people dealing with stressful financial situations.

Accreditation signifies the highest standards in the credit-counseling field. Certification assures you that our counselors receive the continuing training required to remain experts in our field.

CCCS is a non-profit organization, licensed by the State of Wisconsin Department of Financial Institutions. CCCS provides individual counseling and frequently speaks to community groups.

## GreenPath Debt Solutions - Milwaukee

4811 South 76th St., Ste 5  
Greenfield, WI 53220-4349  
**Phone:** 414-282-8064  
**Website:** [www.greenpath.com](http://www.greenpath.com)

**Target Area:** Wisconsin

**Service Content (CS & EA):** Budgeting, Saving, Homeownership, Credit Repair, Eviction Prevention, Responsible Credit Usage, Financial Literacy.

**Profile:** GreenPath Debt Solutions is a non-profit organization that has been helping consumers since 1961. Services are provided to individuals to help resolve financial and credit problems. They promote the wise use of credit through counseling and education. GreenPath works with any type of debt through its Debt Management Plan.

## Hmong American Friendship Association

3824 West Vliet Street  
Milwaukee, WI 53208  
**Phone:** 414-344-6575  
**Fax:** 414-344-6581

**Target Area:** Southeast Asians in the City of Milwaukee

**Service Content (CS & EA):** Budgeting, Saving, Homeownership, Credit Repair, Eviction Prevention, Energy Assistance, Responsible Credit Usage, Access to Employment, Business/Entrepreneurship

**Profile:** The Hmong American Friendship Association assists Southeast Asian refugees resettling in the Greater Milwaukee area. Services include interpretation/translation, advocacy, housing assistance, job referrals, small business development assistance, and youth services. They also offer a Family Strengthening Program and an Elderly Program.

## Hmong Educational Advancements

2414 West Vliet Street  
Milwaukee, WI 53208  
Contact: Lee Yang  
**Phone:** 414-931-8334  
**Email:** hea@hotmail.com

**Target Area:** Southeast Asians in the City of Milwaukee

**Service Content (EA):** Business, Youth and Leadership

**Profile:** Hmong Educational Advancements (HEA) provides support for the Southeast Asian community to become contributing members of American society through educational support services, career, business, and leadership development; parenting and youth programs; and cultural and recreational activities. Presently, programs and projects consist of: after-school programs, youth leadership development, youth gang diversion, youth summer programs, family strengthening and support services, leadership development, business and economic development, and refugee micro enterprise.

**Website:** <http://www.hmongstudies.org/hmonor.html>

## Housing Resources, Inc.

8532 West Capitol Dr., Ste 201  
Milwaukee, WI 53222  
**Phone:** 414-461-6330

**Target Area:** Milwaukee

**Service Content (CS):** Budgeting, Homeownership, Responsible Credit Usage, Financial Literacy

**Profile:** Housing Resources provides counseling services that empowers homeowners through homebuyer education and strategies that help people avoid losing their home. This assistance is provided through credit awareness, acquiring budget management skills, learning about mortgage products and guidelines, the selection of property and the post purchase responsibilities of home ownership. They provide monthly educational seminars and ongoing one-on-one with clients, as needed.

## Lawyer Referral & Information Services (LRIS)

State Bar of Wisconsin  
P.O. Box 7158  
Madison, WI 53707-7158

Phone: 800-362-9082

Web: [www.wisbar.org/bar/lris](http://www.wisbar.org/bar/lris)



Photography by Rayfield Johnson

Target Area: State of Wisconsin

Service Content (LS): Lawyer Hotline, Lawyer Referral, & Community Referral

Profile: LRIS is a public service project. Callers from all over the State of Wisconsin get help through three services: Lawyer Hotline, Lawyer Referral, and Community Referral.

Lawyer Referral: A legal assistant refers you to an attorney in your area who has indicated an interest in dealing with your type of legal situation. When you tell the attorney that you were referred by LRIS, it will cost no more than \$20 for the first half-hour consultation.

In some cases, you will receive an answer to your problem at the first meeting. If your problem requires work beyond the first half-hour, the lawyer's regular rates will be charged.

Lawyer Hotline: If you are looking for general information or an answer to a simple legal question, you can get help through this program. LRIS will make an appointment for a lawyer to call you back, free of charge, within a few days to briefly discuss your question. Most hotline questions involve landlord/tenant, small claims, basic family law, wills, bankruptcy, and traffic issues. Attorneys do not discuss specific documents, topics requiring complex evaluation or research, or court procedures other than small claims courts.

Community Referral: LRIS can refer you to other resources that may be able to help you with legal concerns. The legal assistant can provide you information about resources such as government agencies, community resources, consumer protection, the legislative hotline, low income legal services, the equal rights division, or other services.

## Legacy Bank

2102 W. Fond du Lac  
Milwaukee, WI 53206

**Phone:** 414-343-6900

**Fax:** 414-343-6910

**Email:** rtalbott@legacybancorp.com

**Website:** www.legacybancorp.com

**Target Area:** Milwaukee

**Service Content (FS):** Budgeting, Saving, Investing, Transaction Accounts/Banking, Homeownership, Second Mortgages/Homeowner Equity, Responsible Credit Usage, Retirement Savings, Financial Literacy, Business/Entrepreneurship, Consumer Loans, Car Loans, Credit/Debit Cards

**Profile:** Legacy Bank, the first financial institution in Wisconsin to be owned and operated by African American women, was founded in 1999 in Milwaukee's central city with a goal of providing access to capital to underserved neighborhoods. Legacy Bank partners with a variety of community groups to offer financial education courses. The Bank also operates the "First Accounts Program" which encourages clients without checking accounts to start a banking relationship.

## Legal Action of Wisconsin, Inc.

230 W. Wells St., Room 800  
Milwaukee, WI 53203-1866

**Toll Free:** 1-888-278-0633

**Phone:** 414-278-7722

**Fax:** 414-278-7156

**Website:** www.legalaction.org

Legal Action's staff and volunteer attorneys provide advice and legal representation in the following areas:

- **Public Benefits/Health Law**  
Wisconsin Works (W-2), Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Food Stamps, Medicaid, childcare, and other public benefits.
- **Family Law**  
Divorce, custody, child support, domestic violence and other family law issues
- **Housing**  
Landlord-Tenant, eviction defense with emphasis on the representation of tenants in public and subsidized housing, low-income housing rights and other housing issues
- **Education**  
Expulsion and suspension, school lunch program denials, federal and local policy violations and other education law issues
- **Jobs/Economic Development**  
Legal Intervention for Employment (LIFE) project, removal of legal barriers to employment and other related issues, including driver's license, noncustodial parent child support and criminal record problems.
- **Senior LAW**  
Medicare+Choice, Social Security, income maintenance, guardianship, elder abuse and other issues affecting elderly residents of Milwaukee County.

**Target Area:** Milwaukee & Waukesha Counties

**Service Content (EA):** Public Benefits/Health Law, Family Law, Housing, Education, Jobs, Senior Law, and Migrant

**Profile:** Legal Action of Wisconsin, Inc. is the largest staff-based provider of civil legal services for low-income Wisconsin residents. Our priorities are based on the most crucial needs of our clients - safe and affordable housing, adequate income and nutrition, access to health care, preservation of the family, and protection from domestic violence. Through direct representation, training, and educational programs, we help clients break the cycle of poverty.

## Legal Aid Society of Milwaukee

521 N. 8th Street  
Milwaukee, WI 53233  
**Phone:** 414-727-5300  
**Email:** info@lasmilwaukee.com

**Target Area:** Milwaukee

**Service Content (LS):** Family Law, Consumer Law, Landlord-Tenant, Municipal Ordinance Defense, and Public Benefits Law

**Profile:** Legal Aid Society of Milwaukee provides free legal services on a case-by-case basis to low-income residents in Milwaukee County for non-traffic, non-criminal, and non-fee generating cases including family law, consumer law, landlord-tenant, municipal ordinance defense, and public benefits law. The Society's Outreach and Advocacy to the Homeless (OATH) project provides outreach services to homeless persons at Milwaukee area meal sites.

**Taxpayer Advocacy and Counseling Service:**  
414-727-5353

A free program run by the Legal Aid Society of Milwaukee, which provides free legal assistance to low-income Milwaukee County residents who have tax problems or controversies with the IRS or with the Wisconsin Department of Revenue and cannot afford an attorney.

## Low Income Taxpayer Clinic

School of Business Administration  
P.O. Box 742  
Milwaukee, WI 53201  
**Phone:** 414-229-3232  
**Toll Free:** 866-896-5482  
**Fax:** 414-229-2265  
**Email:** litc@uwm.edu  
**Website:** [www.uwm.edu/Dept/Business/research/litc/](http://www.uwm.edu/Dept/Business/research/litc/)

**Target Area:** Wisconsin

**Service Content (CS):** Taxes

**Profile:** A free program run by the University of Wisconsin - Milwaukee, which provides assistance for federal tax issues such as IRS audits and appeals, IRS examination notices, IRS collection notices, Earned Income Credit (EIC) controversies, dependency, non-filer, and innocent spouse issues. Counseling is also available for independent contractors or employment tax issues. Individual and group sessions are offered. English as second language sessions are also provided.

*Please call to schedule an appointment with a counselor.*



## M&I Bank

2745 N. Dr. Martin Luther King, Jr. Dr.  
 Milwaukee, WI 53212  
**Phone:** 414-562-7272  
**Fax:** 414-562-7539

**Target Area:** City of Milwaukee

**Service Content (FS):** Budgeting, Saving, Investing, Transaction Accounts/Banking, Homeownership, Second Mortgages/Homeowner Equity, Responsible Credit Usage, Retirement Savings, Financial Literacy, Business/Entrepreneurship, Consumer Loans, Car Loans, Credit/Debit Cards

**Profile:** M & I Bank is a nationwide financial institution that offers traditional financial products. This particular M & I branch located in central city Milwaukee operates a Credit Builder program, which allows people with not-so-perfect credit the opportunity to rebuild their credit by providing an interest bearing loan that has flexible repayment options. This program gives people a unique way to borrow money, build their credit, and increase their savings. M & I also offers a Thrift Savings Program, which allows individuals to earn interest on money that they save on a regular basis.

## Metropolitan Milwaukee Fair Housing Council (MMFHC)

600 E. Mason Street, Suite 200  
 Milwaukee, WI 53202  
**Phone:** 414-278-1240  
*(for fair housing complaints, questions, or presentations)*  
**STOPP Hotline:** 414-278-9190  
*(for questions about predatory home loans)*  
**Fax:** 414-278-8033  
**Website:** [www.fairhousingwisconsin.com](http://www.fairhousingwisconsin.com)

**Target Area:** The Strategies to Overcome Predatory Practices (STOPP) initiative serves residents of Milwaukee County. Fair housing counseling and investigative services are available statewide.

**Service Content:** predatory lending, fair housing

**Profile:** MMFHC's mission is to promote fair housing throughout the State of Wisconsin by guaranteeing all people equal access to housing opportunities and by creating and maintaining racially integrated and economically integrated housing patterns.

### *Strategies to Overcome Predatory Practices Initiative (STOPP)*

STOPP is a unique partnership with NCKC that allows people with unfavorable second mortgages that opportunity to enhance out of the bad situation. STOPP also provides presentations for groups, and coordinates educational workshops that focus on credit repair, house finance and refinance, and other financial education. Call (414) 278-1240 at least two to three weeks in advance, to schedule a presentation or workshop for your next meeting.

# Milwaukee Health Department

South Side Health Center  
1639 S. 23rd Street  
Milwaukee, WI 53204

**Contact:** Paula Roberts

**Phone:** 414-286-8585

**Fax:** 414-286-0249

**Email:** [pjrober@milwaukee.gov](mailto:pjrober@milwaukee.gov)

**Website:** [www.milwaukee.gov](http://www.milwaukee.gov)

**Target Area:** Milwaukee

**Service Content (LS):** Healthcare

**Profile:** The City of Milwaukee Health Department is to ensure that services are available to enhance the health of individuals and families, promote healthy neighborhoods, and safeguard the health of the Milwaukee community.

# Neighborhood Housing Services of Milwaukee, Inc.

535 N. 27th Street  
Milwaukee, WI 53201  
**Phone:** 414-344-3013  
**Fax:** 414-344-3196  
**Website:** [www.nhsmilwaukee.org](http://www.nhsmilwaukee.org)

**Target Area:** Milwaukee

**Service Content :** Housing

**Profile:** Neighborhood Housing Services of Milwaukee, Inc. (NHS) is a NeighborWorks organization that delivers pre- and post-purchase homebuyer counseling. NHS's mission is "to add value to Milwaukee area neighborhoods by strengthening homeowner education and by creating healthy neighborhoods". It is a one-stop shop for services needed to shop for, purchase, rehabilitate, insure, maintain, manage, and enjoy a home. Assistance with down payment and closing costs may be available.



## SCORE - Service Corp. of Retired Executives

310 W. Wisconsin, Suite #425  
Milwaukee, WI 53203

**Contact:** Chapter Chairman  
or Rubin Sharpe

**Phone:** (414) 297-3942

**Fax:** (414) 297-1377

**E-mail:** [score28@sbcglobal.net](mailto:score28@sbcglobal.net)

**Target Area:** Milwaukee

**Service Content (CS):** Financial Literacy, Business/Entrepreneurship

**Profile:** SCORE was founded in 1964, and is a non-profit organization dedicated to entrepreneur education and the formation, growth, and success of small businesses nationwide. SCORE is associated with the U.S. Small Business Administration as a resource partner.

## Select Milwaukee



2209 N. Dr. Martin Luther King, Jr. Dr.  
Milwaukee, WI 53212

**Phone:** (414) 562-5070

**Fax:** (414) 562-5072

**E-mail:** [info@selectmilwaukee.org](mailto:info@selectmilwaukee.org)

**Website:** [www.selectmilwaukee.org](http://www.selectmilwaukee.org)

**Target Area:** Milwaukee

**Service Content (CS):** Home buying, Budgeting, Savings, Investing, Homeownership, Credit Repair, Responsible Credit Usage, Financial Literacy.

**Profile:** Select Milwaukee is dedicated to promoting home buying in the City of Milwaukee. Founded in 1990, Select Milwaukee is a non-profit organization that works directly with homebuyers, providing advice, guidance, information, and resources for a successful home purchase. Services are offered in Spanish and English. The comprehensive homeownership services includes homeownership education/ownership, financial guidance including credit and budget, purchase advocacy, loan packaging, down payment and closing assistance grants, purchase/rehabilitation project services, rehab grants, and employer-assisted homeownership.

# Social Development Commission (SDC)

4041 N. Richards St.  
Milwaukee, WI 53212  
Phone: (414) 906-2700  
Website: [www.cr-sdc.org](http://www.cr-sdc.org)

Target Area: Milwaukee

Service Content (CS): Budgeting, Saving, Investing, Transaction Accounts/Banking, Homeownership, Credit Repair, Energy Assistance, Responsible Credit Usage, Financial Literacy, Access to Employment, Business/Entrepreneurship.

Profile: As an Intergovernmental Public Commission under Section 66.433 of the Wisconsin State Statutes, the Social Development Commission (SDC) is responsible for coordinating and implementing federal, state, local, and private anti-poverty programs in Milwaukee County. The financial education initiatives within the Commission are integrated within the individual programs.

- **Milwaukee Asset Building Coalition**

Contact: Nayoakee Parker Phone: (414) 906-2807  
MABC is a private/public partnership that helps Milwaukee residents achieve financial independence. This is a comprehensive project consisting of education/awareness, tax preparation, and asset building. MABC is primarily responsible for volunteer income tax assistance (VITA), which provides free income tax preparation services to individuals filing the federal 1040EZ or 1040A. VITA also focuses on the Earned Income Tax Credit (EIC) for low-income working individuals.

- **Financial Literacy Training**

Contact: Nayoakee Parker Phone: (414) 906-2807  
Financial training helps individuals and families better assess their resources, budget income, save for the future, and handle emergencies.

- **Individual Development Accounts (IDAs)**

Contact: Sam Ly Phone: (414) 906-2837  
Individual Development Accounts (IDAs) are dedicated savings accounts that are designed to encourage and enable low-income people in building assets. IDAs help individuals and families save by providing matching dollars for every earned dollar the individuals save.

- **Weatherization Rehabilitation and Asset Preservation Program (WRAP)** Phone: (414) 385-1103

Helps area and income eligible homeowners with asset preservation services, including home weatherization, home rehabilitation, and other financial and asset specific services to increase housing values and discretionary household income.



## University of Wisconsin - Cooperative Extension

932 S. 60th St.  
 West Allis, WI 53214  
**Contact:** Keli Loga  
**Phone:** (414) 290-2406  
**Fax:** (414) 290-2424  
**E-mail:** keli.loga@ces.uwex.edu  
**Website:** www.uwex.edu/ces

**Target Area:** Wisconsin

**Service Content (EA):** Budgeting, Saving, Transaction Accounts/Banking, Homeownership, Responsible Credit Usage, Financial Literacy

**Profile:** University of Wisconsin-Extension provides education to people, supports educational programs to improve the quality of life for Wisconsin's residents through financial education programs such as:

- **Get Checking**  
 A UW-Extension educational program for people who currently do not have a checking or savings account. The program is designed for people who have never had an account and for people who have had problems with an account in the past. People who complete the program earn a certificate that can be used to open an account at a participating financial institution.
- **Milwaukee Saves**  
 It is a part of America Saves which is a nationwide campaign. Through information, advice, and encouragement, individuals and families are encouraged to pay down debt, build an emergency fund, save for a home, save for an education, or save for retirement.

## Urban Economic Development Association of Wisconsin, Inc. (UEDA)

**Contact:** Carol Maria  
 2212 N. Dr. Martin Luther King, Jr. Dr.  
 Milwaukee, WI 53212  
**Phone:** (414) 562-9904  
**Fax:** (414) 562-9906  
**Email:** carol@uedawi.org  
**Website:** www.uedawi.org

**Target Area:** Organizations in Milwaukee and Wisconsin

**Service Content (CS & FS):**

**Profile:** The Urban Economic Development Association of Wisconsin, Inc (UEDA) is a membership association that promotes the professionalism, effectiveness, and collaboration of economic development partners to build community assets that enhance the quality of life. UEDA offers training, technical assistance, and support services to professionals and organizations, networking and collaboration among local, regional, and national groups, and facilitating of best practices and model programs in urban community development in Wisconsin.

## Wisconsin Housing and Economic Development Authority (WHEDA)

101 W. Pleasant St., Suite 100  
Milwaukee, WI 53212

Contact: Ron Slade

Phone: (414) 227-4039

Fax: (414) 227-4704

E-mail: [info@wheda.com](mailto:info@wheda.com)

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

Target Area: Wisconsin

Service Content (CS and FS): Budgeting, Savings, Homeownership, Credit Repair, Responsible Credit Usage.

Profile: The Wisconsin Housing and Economic Development Authority (WHEDA) serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

## Wisconsin Women's Business Initiative Corporation (WWBIC)

2745 N. Dr. Martin Luther King, Jr. Dr.  
Milwaukee, WI 53212

Contact: IDA Program Coordinator

Phone: (414) 263-5450

Fax: (414) 263-5456

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

Target Area: Wisconsin

Service Content (CS and FS): Saving, Investing, Transaction Accounts/Banking, Homeownership, Credit Repair, Responsible Credit Usage, Financial Literacy, Business/Entrepreneurship

Profile: The Wisconsin Women's Business Initiative Corporation is a community development financial institution providing quality business education and access to capital for entrepreneurs. Established in 1989, WWBIC consults, educates and mentors individuals throughout Wisconsin. WWBIC zeros in on: 1) quality financial and business education, 2) access to capital and direct loan programs and 3) economic literacy education.





## Mission Statement

*Developed by residents May 2004*

MCM connects residents to the economic, spiritual and educational resources that allows them to take control over their own destiny, gain a prosperous quality of life; and demonstrate personal and community pride.