# Snohomish County Financial Education Resource Guide



To provide Snohomish County residents with a variety of pathways to prosperity by sharing a full range of high-quality tools and services for building financial assets



# Brought to you by the Snohomish County Asset Building Coalition.

In partnership with an engaged community, the purpose of the Coalition is to provide Snohomish County residents with a variety of pathways to prosperity by sharing a full range of high-quality tools and services for building financial assets

www.snocothrives.org 425-374-5506

Updated October 2012

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#### **Financial Education Classes**

#### **Housing Hope**

5830 Evergreen Way Everett, WA 98203 425-353-8112 www.housinghope.org

Housing Hope presents College of Hope Classes in

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
|-------|-----------|----------|---------|---------|--------|------------|--------|-------|
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Classes are offered 6 times a year in 4 different location around Snohomish County.

When: 3 classes, 1 night a week for hour and half

Where: Everett, Arlington, Monroe or Lynnwood

Cost: Free

Dinner and Childcare provided. Spanish interpretation available.

#### **Financial Education Classes**

#### **HopeLink**

Kirkland Center
11011 120th Ave. NE
Kirkland, WA 98033
Judy Fasst, Senior Manager Asset Building— 425-250-3001

#### Offering 5 part Money Smart® series

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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Open to Residents of the Northshore School District living in Bothell.

When: Mondays, 6:30—8:30 PM

Where: Shoreline, Kirkland, Bellevue, Redmond, Carnation

& Duvall

Cost: Free

Preregistration required.

#### **Financial Education Classes**

#### **Stanwood Camano Resource Center**

9322 271st. ST. NW

Stanwood, WA 98292

360-629-5257

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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Offers a budgeting class every other month open to the community.

When: Call for class schedule.

Where: Stanwood Camano Resource Center

Cost: Free

#### **Lake Stevens Family Center**

1803 123rd. DR. NE

Lake Stevens, WA 98258

425-397-7433

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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Offers a budgeting class.

When: Every Thursday.

Where: Lake Stevens Family Center

Cost: Free, but space is limited call to pre-register.

#### **Financial Education Classes**

# **Volunteers of America**

1230 Broadway
Everett, WA 98201
425-259-3191 Ext. 13007

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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Offers Smart Money I & Smart Money II classes open to any Snohomish County residents. Contact VOA for current class schedules.

When: one class per session, 3 hours long

Where: Volunteers of America

Cost: Free

#### **Home Buyer**

#### **Home Buying Classes**

#### **HomeSight**

206-723-4355 or toll free—1-800-749-4663

Info.@homesight.org

Website: http://www.homesight.org

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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Course material covered: home buying process, home financing including purchase assistance loan programs, home maintenance and mortgage default prevention.

Where: see website for locations

When: see website for dates and times—Class is 6

hours

Cost: Free at workshop, \$45 for online class.

HomeSight provides up to \$50,000 down payment assistance for first time home buyers in Snohomish County who meet qualifications; one on one counseling is offered.

#### On line Classes

#### **American Financial Solutions**

263 4th Street
Bremerton, WA 98337
1-888-282-5492 Ext. 1114
www.myfinancialgoals.org

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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American Financial Solutions in partnership with North Seattle Community College offers an free on line personal finance class called:

#### <u>Investing In Yourself</u>

The 8 part class is offered in 30 minute chapters followed by a 10-question quiz to test your understanding. You may also choose to receive a certificate for your credit file.

When: Anytime Where: On line

Cost: Free

# **Credit Repair and Debt Reduction**

#### **Counseling Services**

# **ClearPoint Financial Solutions**

1-877-412-2227

www.clearpointfinancialsolutions.org

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
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ClearPoint develops personalized financial solutions for people seeking to improve their current financial situation.

ClearPoint provides counseling for credit, housing, and bankruptcy as well as credit report solutions. ClearPoint offers an array of Financial Education Courses

Cost: Free up to \$50.00

# **Provider Training**

#### **Apprisen Financial Advocates/CCNW**

Kelly Perkins 425-462-6211

Course materials cover:

| SMART | Budgeting | Checking | Savings | Banking | Credit | Home Buyer | Rights | Taxes |
|-------|-----------|----------|---------|---------|--------|------------|--------|-------|
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Where: At organizations location of choice

When: At organization choice

Cost: \$150.00 per class per 1 hr. class for organization's choice of number of participants. If Apprisen has grant funds to cover the costs they might be able to negotiate the cost.

Free counseling appointments for individuals can made by contacting: 1-800-355-2227.



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