

**CENTRAL OHIO**

**FINANCIAL  
RESOURCE  
GUIDE**

**\$Tax Time**

Free tax prep & financial resources



# You've worked hard to earn your money. Tax Time wants to help you keep and save more of it.

This Financial Resource Guide gives you access to local organizations that can help you find a job, manage your money, find an affordable home and more. You can even get free help preparing your tax return.



## What is Tax Time?

Tax Time is a network of nonprofit, business and government organizations that work to provide free tax assistance services and to connect people to financial education and savings opportunities. Tax Time partners operate more than 60 free tax sites throughout Franklin County, where trained and certified volunteers prepare federal and state tax returns from January through April.

If you earned up to \$65,000 in 2016, you may be eligible for free tax assistance. Call 2-1-1 to schedule an appointment starting in mid-January.

### Tax Time lead partners include:



## Why Wait for an Appointment? File Your Taxes for Free Online!

If you earned up to \$64,000 in 2016, you can use MyFreeTaxes.com, the easy, safe and 100% free way to do your taxes. Simply visit www.myfreetaxes.com to file your federal and state returns online. MyFreeTaxes is powered by H&R Block software.

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# Resources

## AARP FOUNDATION

**Tax-Aide** is the oldest nationwide program offering free tax preparation assistance. In the central Ohio area there are more than 180 fully IRS-certified volunteers at 30 sites preparing federal, state and local returns that are quality reviewed prior to electronic filing. There are no income or age limits and you do not have to be an AARP member to benefit from the service or to serve as a volunteer.

**WorkSearch Information Network (W.I.N.)** is an online employment guide that covers the entire job search process from start to finish. The W.I.N. provides senior citizens with short steps that help set employment goals and organize job search activities. AARP Foundation also supports adult and older workers as they remain in or re-enter the workforce by facilitating their navigation of the public and private workforce system, providing access to training that will allow them to remain competitive in the job market, and by providing connections to companies who value their experience.

**Additional Services:** Resources for seniors including public benefits assistance and direct supports for food, housing, income and personal connection.

**Program Cost:** Free    **Languages:** English

**Contact:** [www.aarp.org/taxaide](http://www.aarp.org/taxaide); [www.aarpworksearch.org/](http://www.aarpworksearch.org/)

## ALVIS

The goal of the Alvis H.I.R.E. (Help In Reentry Employment) program is to provide assessment, training, support services, job placements and retention support for people with felony backgrounds. These services enable program participants to obtain employment of the highest quality within the shortest time period. Alvis employment services currently help hundreds of ex-offenders find jobs in central Ohio each year. The program is successful because of a clear understanding of the unique needs of the ex-offender population and the potential employment barriers they face.

**Program Cost:** Free    **Languages:** English

**Address:** Community Reentry Center, 1991 Bryden Road, Columbus, Ohio 43205

**Contact:** (614) 252-0660 | [www.alvis180.org](http://www.alvis180.org)  
[workforcedevelopment@alvishouse.org](mailto:workforcedevelopment@alvishouse.org)

## AMERICA SAVES

America Saves is a national group that encourages individuals and families to save and build their personal wealth. As a member of America Saves, you can access the tools and knowledge you need to pay off debt and reach your financial goals. Members also gain access to wealth-building workshops, one-on-one mentoring and support from a volunteer wealth coach, and free financial planning seminars.

**Program Cost:** Free    **Languages:** English

**Contact:** (202) 387-6121 | [www.americasaves.org](http://www.americasaves.org)

## APPRISEN

Apprisen provides clear financial guidance through comprehensive and confidential counseling sessions for people who have issues with credit or debt. In the sessions, Apprisen works with you to develop a full picture of your financial situation and to understand the options that are available to you.

The initial counseling is a free 60- to 90-minute appointment with a Certified Financial Services Specialist who takes a comprehensive look at your finances and develops a personal action plan that is specific to your situation.

Apprisen offers financial workshops to employers, nonprofit agencies, faith-based organizations and financial institutions. Topics include: Understanding Credit Reports and Scores, Make the Most of Your Income, Managing Credit and Debt Wisely, ID Theft Prevention and more.

Apprisen also provides free, in-depth and confidential mortgage delinquency and foreclosure prevention counseling. All housing counseling programs are HUD-approved.

**Program Cost:** Initial financial counseling session, foreclosure prevention and mortgage delinquency counseling are free. Additional programs may have modest fees that can be waived or reduced based on income or hardship.

**Languages:** English and Spanish.

**Additional Services:** Debt repayment program, budget counseling, bankruptcy counseling, credit health education counseling and first-time homebuyer counseling.

**Address:** 4500 East Broad Street, Columbus, Ohio 43213

**Contact:** (614) 552-2222, 1-800-355-2227 | [www.apprisen.com](http://www.apprisen.com)

## CATHOLIC SOCIAL SERVICES

Payee Services at CSS provides individualized financial management to those who are unable to manage their own financial affairs due to a disability or for those who just need help in effectively handling their fiscal matters. Payee Services assists clients to better understand and meet their financial obligations, and helps each individual establish a budget to manage monthly expenses.

**Program Cost:** \$35/month

**Languages:** English

**Additional Services:** Counseling services, emergency assistance, senior services.

**Address:** 197 East Gay Street, Columbus, Ohio 43215

**Contact:** (614) 221-5891 | [www.colssc.org](http://www.colssc.org)

## CENTRAL COMMUNITY HOUSE

The Financial Fresh Start program at CCH is offered to residents in the 43205 and 43206 ZIP codes. It provides basic financial advice in both group and individual settings. Topics include: how to start saving, household budgeting, spending and your emotions, and wise uses for your tax refunds.

**Program Cost:** Free

**Languages:** English

**Additional Services:** Child care, transportation, computer lab, senior program, Benefit Bank counseling and free tax assistance.

**Address:** 1150 East Main Street, Columbus, Ohio 43205

**Contact:** Amber Boddie-Jackson at (614) 252-3157 ext.115

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

## CENTRAL OHIO AREA AGENCY ON AGING

COAAA provides information, resources and education to the community, as well as help for seniors to continue independent living in their own homes. COAAA also connects older adults and their families to various local services and offers information on area resources for older adults in central Ohio.

**Program Cost:** Free

**Languages:** English

**Address:** 174 East Long Street, Columbus, Ohio 43215

**Contact:** (614) 645-7250 | [www.coaaa.org](http://www.coaaa.org)

## CENTRAL OHIO WORKFORCE INVESTMENT CORPORATION (COWIC)

COWIC provides personalized job development and referral services to job seekers and talent recruitment services to businesses. Services include resume preparation, interview skills development, self- and assisted individual job search, GED preparation/ testing, hiring events and job training programs.

**Program Cost:** Free

**Languages:** English, Spanish, Somali (Interpreter assistance available)

**Address:** 1111 East Broad Street, Suite 201, Columbus, Ohio 43205

**Contact:** (614) 559-5052 | [www.cowic.org](http://www.cowic.org)

## CHASE BANK

Checking accounts are available that are right for you, as well as a variety of savings accounts for every savings goal. Visit a branch near you ([www.locator.chase.com](http://www.locator.chase.com)) for up-to-date product information.

**Contact:** 1-800-935-9935 | [www.chase.com](http://www.chase.com)

## CHECKWISE

CheckWise is a two-hour online financial education course designed for people who have never had a relationship with a financial institution or have experienced problems managing their checking account in the past (placed on ChexSystems\*). After completing the online course, you may be eligible to open a checking or savings account. To use this service, you need access to the Internet and an e-mail address. CheckWise is provided by Apprisen in partnership with Fifth Third Bank.

\*Please note: If you had a prior account that was closed due to fraud, you are not able to participate in this program. You can check your own ChexSystems report for free at [www.consumerdebit.com](http://www.consumerdebit.com).

**Program Cost:** \$35 per person

**Languages:** English and Spanish

**Contact:** [www.apprisen.com/learning-center/checkwise](http://www.apprisen.com/learning-center/checkwise)

## CLINTONVILLE-BEECHWOLD COMMUNITY RESOURCES CENTER

For individuals living in the Clintonville-Beechwood neighborhood (ZIP codes 43202 and 43214), the CRC provides:

**Family Services**-Family Services has a choice food pantry, Ohio Benefit Bank appointments and basic needs assistance; **Youth Services**-After-school and summer programming for elementary school-aged youth; **Senior Services**-Senior outreach assistance, group programming and senior transportation; and **Kinship Care**-Supportive outreach to families raising children who they are related to, but are biologically not their own.

**Program Cost:** All services are free except for our after-school and summer programs, which use a sliding fee scale (0-\$500) based on household income. Also, depending on eligibility, a \$10 fee may apply in our senior transportation program.

**Languages:** English

**Address:** 14 West Lakeview Avenue, Columbus, Ohio 43202

**Contact:** (614) 268-3539 (main office), (614) 268-8118 (food pantry)  
[www.clintonvillecrc.org](http://www.clintonvillecrc.org)

## COLLEGEADVANTAGE: OHIO'S 529 COLLEGE SAVINGS PLAN

The Ohio CollegeAdvantage 529 Savings Plan is a tax-free way to save for your child or grandchild's college education. CollegeAdvantage, offered by the Ohio Tuition Trust Authority, provides an easy, affordable and flexible way to save. Not only will you get a tax benefit on your annual State of Ohio taxes, but the money in your account also grows free of tax. So when it's time to pay for college, every penny is yours, even your earnings. Best of all, you can sign up or contribute in about 10 minutes.

**Languages:** English

**Contact:** 1-800-AFFORD-IT (233-6734) | [www.collegeadvantage.com](http://www.collegeadvantage.com)

## COLUMBUS METROPOLITAN HOUSING AUTHORITY

Public Housing in Columbus, Ohio, is a program managed and operated by CMHA, a federally funded organization designed to benefit eligible low-income families, seniors and persons with disabilities. CMHA administers the public housing program via various properties they own and operate, and provides affordable housing for eligible residents.

**Address:** 880 East 11th Avenue, Columbus, Ohio 43211

**Contact:** (614) 421-6000 | [www.cmhanet.com](http://www.cmhanet.com)

## COLUMBUS LITERACY COUNCIL

Columbus Literacy Council is a volunteer-driven organization dedicated to increasing the functional literacy skills of adults and their families in the central Ohio community. The Council has been serving central Ohio for 44 years working to improve the foundational literacy skills necessary for workforce development, strong families and healthy communities. Council programs include E2E (English to Excel), E40 (English for Occupations), FIT (Families Involved Together - Family Literacy), Refresh (GED Preparation), C2 (Computer Connections - Digital Literacy), USA (Citizenship Preparation), and LEAD (Literacy Leaders - Volunteer Training). The Council provides these programs in a classroom setting as well as in small group and individual tutoring sessions.

**Program Cost:** Free

**Languages:** English

**Address:** 92 Jefferson Avenue, Columbus, Ohio 43215

**Contact:** (614) 282-7661 | [www.columbusliteracy.org](http://www.columbusliteracy.org)

## COLUMBUS SPEECH AND HEARING CENTER

Careers for People with Disabilities (CPD) provides vocational services to adults in central Ohio who have a disability, including, but not limited to mental health, physical health, cognitive and sensory disabilities. Each individual's abilities, aptitudes, and goals are evaluated in terms of his/hear vocational potential, and an individualized plan is developed to assist in reaching the goal of obtaining or maintaining full-time or part-time competitive employment with benefits in order to achieve financial stability.

**Program Cost:** Varies by service; No cost, if referred by Opportunities for Ohioans with Disabilities (OOD)

**Languages:** English and Sign Language

**Address:** 510 East North Broadway, Columbus Ohio 43214

**Contact:** (614) 263-5151 | [www.cpdworks.org](http://www.cpdworks.org)

## COLUMBUS URBAN LEAGUE

Among its many program areas, the CUL works to eliminate the social and legal barriers to fair, affordable housing. They offer HUD-approved homebuyer education classes with a certified housing counselor with topics including: credit and debt management, the loan process, the role of a realtor, and how to shop for a home. Financial literacy and

coaching, rental counseling, pre-purchase counseling and foreclosure prevention counseling are also offered.

**Program Cost:** Free      **Languages:** English and Spanish

**Additional Services:** Career services, early childhood education, after-school and youth initiatives, Father-to-Father program, and Choose 2 Change restored citizen program.

**Address:** 788 Mt. Vernon Avenue, Columbus, Ohio 43203

**Contact:** (614) 257-6300 x 300, or (614) 372-2300 | [www.cul.org](http://www.cul.org)

## COMMUNITY PROPERTIES OF OHIO

Community Properties of Ohio is committed to stabilizing families of all ages by providing safe, decent and sanitary housing in seven communities throughout Columbus and across Ohio. CPO provides property-based, low-income rental housing, including senior and accessible units.

**Program Cost:** Income Restrictions Apply

**Languages:** English

**Address:** 910 East Broad Street, Columbus, Ohio 43205

**Contact:** (888) 713-5503 | [www.cpoms.org](http://www.cpoms.org)

## DRESS FOR SUCCESS COLUMBUS

The mission of Dress for Success Columbus is to promote the economic independence of women in need. All women referred by a nonprofit community partner are eligible for our free-of-charge programs and services.

**The Suiting Boutique** provides one-on-one personal styling experiences. Clients receive head-to-toe interview apparel, accessories and personal care. Once employed, women return for a week's worth of workplace-appropriate clothing.

**The Career Center** is equipped with computers, internet, a printer and a library. Financial literacy and career development workshops are held on Fridays.

**Professional Women's Group** offers professional development and networking opportunities for employed clients. The group meets monthly and is facilitated by corporate partners.

**Program Costs:** Free

**Languages:** English

**Address:** 1204 North High Street, Columbus, Ohio 43201

**Contact:** (614) 291-5420 | [www.dfscmh.org](http://www.dfscmh.org)

## E<sup>3</sup> (EDUCATE, EMPOWER, ELEVATE)

E<sup>3</sup> is designed to help women complete post-secondary education and obtain a career offering financial stability. An 18-week preparation program includes instruction on career development, personal enrichment, financial literacy and academic readiness topics. College preparatory math and English instruction is included. Preparation course participants meet two evenings per week and occasional Saturdays.

Support groups, networking events, mentorship, career and financial counseling, and case management services will be available to participants for up to two years following the preparation program. E<sup>3</sup> is sponsored by the Women's Leadership Council and offered in partnership by Apprisen, Godman Guild Association and New Directions Career Center.

**Program Cost:** Free

**Contact:** Godman Guild Association: (614) 294-5476  
[www.godmanguild.org/e3/](http://www.godmanguild.org/e3/)

New Directions Career Center:

[www.newdirectionscc.org/programs-services/e-3/](http://www.newdirectionscc.org/programs-services/e-3/)

## ECONOMIC AND COMMUNITY DEVELOPMENT INSTITUTE

ECDI's financial literacy training is a six-hour course that provides students with basic knowledge of finance and budgeting for households and small businesses. Topics include: personal savings, budgeting and expense tracking, credit building and financial pitfalls to avoid.

In addition, ECDI offers a variety of small business training resources such as food-based business training and food safety, home child care training, QuickBooks, legal clinics, social media, retail design basics and business plan development training. Some courses are specifically designed for new immigrants and limited English speakers. ECDI also offers support for relatively low-capital mobile food business startups through ECDI's Columbus Food Fort facilities, which include a mobile food cart commissary and the ability to lease a food cart.

**Program Cost:** Varies by program

**Languages:** English, Spanish, Somali, Arabic, Amharic and Russian

**Additional Services:** Microenterprise training, technical assistance for small businesses, individual development accounts and microloans, and free "lunch and learn" courses on subjects such as credit savings.

**Address:** 1655 Old Leonard Avenue, Columbus, Ohio 43219

**Contact:** (614) 559-0115 | [www.ecdi.org](http://www.ecdi.org)

## ETHIOPIAN TEWAHEDO SOCIAL SERVICES

Ethiopian Tewahedo Social Services provides English as a Second Language and Basic Employability Skills to refugees and immigrants who have been in Franklin County for less than 5 years. We have four levels of English instruction (beginner, intermediate, higher intermediate and advanced) that focus on basic vocabulary and conversation to help prepare clients for the world of work. As a client's English level improves, they will work more on reading and writing, as well as conversation role plays, interview simulations and filling out job applications.

**Program Cost:** Free

**Languages:** English with Bilingual Instructors (Somali, Nepali, Arabic, French, Amharic and Tigrinya)

**Address:** 1060 Mt. Vernon Avenue, Columbus, Ohio 43203

**Contact:** (614) 252-5362 | [www.ethiotss.org](http://www.ethiotss.org) | [info@ethiotss.org](mailto:info@ethiotss.org)

## FEDERAL STUDENT AID

The office of Federal Student Aid provides grants, loans and work-study funds for college or career school. Apply for student aid with the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Note that your tax return must be completed before completing your FAFSA. Complete your taxes for free and prepare your FAFSA at [www.ohiobenefits.org](http://www.ohiobenefits.org).

## FIFTH THIRD BANK

Fifth Third Bank offers a full suite of financial tools specially designed to help meet your unique banking needs, which includes:

**Fifth Third Bank Checking:** Tax Time clients can use Code 66360 at a Fifth Third Banking Center to receive benefits including: free checking with a qualified direct deposit; no ATM fees; .25% rate discount for new installment loans and lines of credit; and 1/2 discount point on mortgage loans.

**Fifth Third Bank Access 360°:** is a reloadable prepaid card that allows you to withdraw cash, load money, pay bills and easily monitor your card balance.

**Fifth Third Bank Secured MasterCard:** is a secured card that gives you the same benefits and convenience of a regular credit card while allowing you to build or rebuild your credit with every use.

**Identity Alert:** helps keep your personal information safe by providing automatic daily credit monitoring, tools to manage your credit scores, identity theft insurance and more.

**Contact:** 1-800-972-3030 | [www.53.com](http://www.53.com)

## FRANKLIN COUNTY TREASURER

The Treasurer's Office works in partnership with many community organizations to deliver information sessions and workshops for homeowners who are in foreclosure or having difficulty with their credit, as well as advice with property tax payments, payment plans, information on foreclosure prevention and voter registration.

Resources on specific steps homeowners can take to address the threat of foreclosure are available online at [treasurer.franklincountyohio.gov](http://treasurer.franklincountyohio.gov).

**Program Cost:** Free

**Languages:** English

**Additional Services:** Financial education and debt management

**Address:** 373 South High Street, 17th Floor, Columbus, Ohio 43215

**Contact:** (614) 525-3438 | [treasurer.franklincountyohio.gov](mailto:treasurer.franklincountyohio.gov)

## GODMAN GUILD ASSOCIATION

Godman Guild's Adult Education and Employment Programs include: classes to earn a GED or improve general academic skills; E<sup>3</sup> to prepare women academically, personally and financially for post-secondary education; ESOL classes for non-English speaking residents; work readiness classes and job placement; and classes for ServeSafe and Customer Service certifications (for working in food service or retail) offered in 8-week segments.

Classes are offered in the morning, afternoon and evening. Call 294-5476 or visit our website for the schedule and registration information. Classes are offered at our main location on 6th Avenue (near north), the Reeb Center (south) and in Franklinton (west). Additional classes are located on the east, west and south sides of Franklin County.

**Additional Services:** Summer internships offer paid work experience for young adults ages 16-24, which include job coaching and mentoring.

**Program Costs:** Free

**Languages:** English

**Address:** 303 East Sixth Avenue, Columbus, Ohio 43201

**Contact:** (614) 294-5476 | [www.godmanguild.org](http://www.godmanguild.org)

## GOODWILL COLUMBUS

**Workforce Development:** Goodwill Columbus helps individuals with disabilities and other barriers prepare for, obtain and retain competitive work. Services include transitional work, occupational/soft skills training, job development and job coaching.

**State-Tested Nurse Aid Training:** Goodwill offers STNA training; 75 hours of class/clinical prepare students to take STNA state exam.

**Program Costs:** Free (costs typically covered by third party) except STNA: \$399/month plus \$100 for STNA test.

**Additional Services:** Day services for individuals with developmental disabilities.

**Languages:** English

**Address:** 1331 Edgehill Road, Columbus, Ohio 43212

**Contact:** (614) 583-0365 | [www.goodwillcolumbus.org](http://www.goodwillcolumbus.org)

## GREATER LINDEN DEVELOPMENT CORPORATION

GLDC provides residents of the Linden community with the tools and resources needed to take control of their financial future.

**The H.O.M.E. Buyer Education Series**, which is offered in six evening sessions or two Saturday sessions, is designed to educate individuals on the major steps of the home-buying process. In addition to the classes, participants must attend an individual financial counseling session. Graduates of this program may be eligible for \$5,000 down payment assistance (based on income eligibility) through Columbus' American Dream Down payment Assistance Initiative (ADDI).

Topics for the workshop include: budgeting and understanding credit, various methods for savings, selecting a realtor, finding the right loan,

the home inspection and appraisal process, the closing process, and foreclosure prevention.

**Program Cost:** Free

**Languages:** English

**Additional Services:** First-time homebuyer education and small business development.

**Address:** 1410 Cleveland Avenue, Suite 1, Columbus, Ohio 43211

**Contact:** (614) 294-9600 | [www.greaterlinden.org](http://www.greaterlinden.org)

## HANDSON CENTRAL OHIO

HandsOn Central Ohio operates a 24-hour call center (2-1-1) to help connect individuals in central Ohio with a variety of government and nonprofit services. The following is a list of resources that HandsOn can provide individuals who call 2-1-1.

**Basic Human Needs:** Emergency food, overnight shelters, rent and utility assistance, clothing.

**Physical and Mental Health Resources:** Community medical and dental clinics, Medicaid and Medicare, maternal health, crisis intervention services, support groups, counseling, and drug and alcohol intervention.

**Employment Supports:** Financial assistance, job training, skills development and education programs.

**Older Americans and Persons with Disabilities:** Adult day care, congregate meals, respite care and home health care.

**Support for Children, Youth and Families:** Child care, after-school programs, protective services, summer camps and recreation programs.

**Contact:** 2-1-1 or (614) 221-2255 | [www.handsoncentralohio.org](http://www.handsoncentralohio.org)

## HOMEPORT

Homeport offers a wide variety of programs to residents of Franklin County and the surrounding counties, including affordable housing programs for low- to moderate-income individuals and families seeking to rent or buy a home. Homeport's educational programs are free and include homebuyer education, financial fitness, home maintenance and foreclosure prevention workshops.

**Topics for the Homebuyer Education workshop include:** steps to the home-buying process, negotiating a contract, applying for a mortgage loan, how to budget for buying a home, understanding your credit, the closing process, and how to be a successful homeowner.

**Topics for the Foreclosure Prevention workshops include:** evaluating your budget, communicating with your lender, writing a hardship letter, The Restoring Stability program, and individual workout options. The Foreclosure Prevention workshop can also be taken online.

In addition to connecting low- and moderate-income families to affordable housing programs, Homeport offers a 10-hour Financial Fitness workshop designed to offer debt management strategies, budgeting concepts and financial planning skills. Topics covered over two class periods include: budgeting, financial planning, savings, banking, credit, taxes and insurance.

**Program Cost:** Free

**Languages:** English and Spanish

**Additional Services:** Homeownership counseling and education, credit counseling, down payment assistance, foreclosure prevention, and home repair and maintenance.

**Address:** 3443 Agler Road, Columbus, Ohio 43219

**Contact:** (614) 221-8889 ext. 134 | [www.homeportohio.org](http://www.homeportohio.org)

## HOMES ON THE HILL CDC

The mission of Homes on the Hill is to strengthen neighborhoods by providing quality affordable housing, advocacy, education and supportive services to primarily low/moderate income individuals and families. To accomplish this, Homes on the Hill rehabilitates vacant and foreclosed properties on the west side of Columbus, Ohio and in western Franklin County, and sells them to low- and moderate-income families. Homes on the Hill is also a HUD-approved housing counseling agency and financial capability provider offering rental counseling, pre-purchase homebuyer education, foreclosure prevention, and financial capabilities workshops and coaching for residents of Franklin and surrounding counties.

**Program Cost:** Free

**Languages:** English and Spanish

**Additional Services:** Access to quality, rehabilitated or new homes, HUD certified housing counseling agency, credit counseling and assistance in purchasing a home.

**Address:** 3659 Soldano Boulevard, Columbus, Ohio 43228

**Contact:** (614) 275-4663 | [www.hoth-cdc.org](http://www.hoth-cdc.org)

## HUNTINGTON NATIONAL BANK

**Asterisk-Free Checking:** Free to maintain. Free from minimum balance requirements. Free from a monthly checking maintenance fee. And most importantly, free from asterisks.

**24-Hour Grace® Overdraft Fee Relief:** If your account is overdrawn, we'll give you more time to make it right to avoid the overdraft fee. Every Huntington consumer account comes with 24-Hour Grace® automatically.

**Learn more:** [www.huntington.com/grace](http://www.huntington.com/grace)

**All Day Deposit<sup>SM</sup>:** With All Day Deposit from Huntington, our deposit day ends at midnight at our ATMs or through Mobile Deposit, so you don't have to rush to beat an early cut-off time.

**Learn more:** [www.huntington.com/allday](http://www.huntington.com/allday)

## I KNOW I CAN

Save Smart, with financial support from JPMorgan Chase Foundation, is a program designed to help qualified Columbus City School students and graduates grow and leverage their college savings. A participant enrolls in the program by setting up an Individual Development Account (IDA) and is eligible to earn up to \$4 for every \$1 saved. Participants are required to complete a 4-hour financial planning workshop covering credit, budgeting, saving and financial aid where students and families learn the importance of and strategies for saving and financial planning. IKIC also offers one-on-one college planning assistance and financial aid application assistance.

**Program Cost:** Free

**Languages:** English

**Additional Services:** Founders' Scholarship and I Know I Can Grants

**Address:** 3798 East Broad Street, Columbus, Ohio 43213

**Contact:** (614) 233-9510 | [www.iknowican.org](http://www.iknowican.org)

[fmitchell@iknowican.org](mailto:fmitchell@iknowican.org)

## IMPACT COMMUNITY ACTION

IMPACT CommunityAction provides real opportunities for self-sufficiency through its Empowerment Services Department with programs such as Financial Literacy, Employment Readiness, Computer Literacy, Re-Entry Work Readiness and Youth Empowerment. Participants learn job skills, are provided job coaching and work to lay the foundation for building personal and communal wealth.

**Program Cost:** Free (to households at or below 125% of poverty level)

**Languages:** English

**Additional Programs and Services:** Computer literacy, emergency assistance, Home Energy Assistance Program, Home Weatherization Assistance Program, re-entry work readiness.

**Address:** 700 Bryden Road, Columbus, Ohio 43215

**Contact:** (614) 252-2799

[www.impactca.org/what\\_we\\_do/empowerment\\_services/](http://www.impactca.org/what_we_do/empowerment_services/)

## JEWISH FAMILY SERVICES

Jewish Family Services can help you climb the ladder to achieve career satisfaction and success. Training is available to help you execute a strategic job search, prepare professional marketing tools, and explore and understand the labor market. If you have been considering a career change or starting a job search, a few well-spent minutes with an experienced career consultant will help get you started in the right direction.

**Program Cost:** Fees vary **Languages:** English

**Address:** 1070 College Avenue, Columbus, Ohio 43209

**Contact:** (614) 231-1890 | [CareerHelp@JFSColumbus.org](mailto:CareerHelp@JFSColumbus.org)

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

## KEYBANK

**Financial Wellness Center:** Lessons in plain language teach you the basics of money management. Study at your own pace when it's convenient at [www.key.com/financialed](http://www.key.com/financialed). Also available in Spanish.

**Learn And Earn:** This free financial literacy program can improve your money management skills to help you create a strong financial future. It's delivered by our nonprofit partners and KeyBank employees in many of our districts.

**KeyBank Plus Check Account:** An ideal account for individuals on ChexSystems and individuals looking to educate teenagers on managing their money. This account offers an alternative to a traditional checking account, easy access to your money and a way to avoid overdraft fees.

**Key Express Checking:** Designed for individuals who are looking for checking with plenty of extras. Provides a low monthly maintenance fee with fee waiver options, no minimum balance requirement, no per-check fees or limits, and more.

**Contact:** 1-800-539-2968 | [www.keybank.com](http://www.keybank.com)

## LEGAL AID SOCIETY OF COLUMBUS

The Legal Aid Society of Columbus (LASC) is a nonprofit law firm that seeks to improve the lives of and empower low-income residents and senior citizens of our central Ohio service area. Our experienced intake staff will help you determine if you meet income and resource eligibility guidelines.

**Low Income Taxpayer Clinic at LASC** provides representation in federal, state and local income tax issues including audits, levies and Tax Court pensions.

LASC also offers representation, advice, group presentations and educational materials on a range of legal topics including: family law, health and public benefits, foreclosure and other consumer issues, evictions, education and issues facing senior citizens.

**Program Costs:** Free

**Languages:** Any, through interpretation services

**Address:** 1108 City Park Avenue, Columbus, Ohio 43206

**Contact:** (614) 241-2001 or (888) 246-4420  
[www.columbuslegalaid.org](http://www.columbuslegalaid.org)

## LUTHERAN SOCIAL SERVICES OF CENTRAL OHIO

**Affordable Housing Services:** LSS provides housing for more than 900 people who qualify based upon income and age or disability-related criteria. For many seniors living on a fixed income, LSS Affordable Housing Communities offer an opportunity to ease their financial worries. Residents agree that without LSS, they would probably be living in a costly and unsafe apartment. But most importantly, residents find dignity in the safe and caring environment of our communities. Currently, LSS offers 19 Affordable Housing sites.

**Program Cost:** Varies based on income, age and disability-related criteria.

**Languages:** English

**Additional Services:** Faith Mission homeless shelters, community crisis response, choice and mobile food pantries, CHOICES domestic violence shelter, LSS Home Health Care, and Ohio Benefit Bank counselors.

**Address:** 500 West Wilson Bridge Road, Suite 245  
Worthington, Ohio 43085

**Contact:** (614) 228-5200 | [www.lssco.org](http://www.lssco.org)

## MID-OHIO REGIONAL PLANNING COMMISSION

MORPC provides HUD-approved free classes to individuals who are interested in purchasing a home, and one-on-one counseling to people who want to retain their home to avoid foreclosure.

Pre-home purchasing sessions are 8 hours over three evening sessions. Topics include: building and maintaining credit, budgeting, home inspection, home insurance, finding a realtor, applying for a mortgage, avoiding predatory lending, and home repair and maintenance. Homes are available for purchase. See [www.morpc.org](http://www.morpc.org) for more information.

**Program Cost:** Free

**Languages:** Classes are in English but translation services for Spanish and other languages can be provided with advance notice.

**Additional Services:** Home weatherization, major housing rehab, and home repair for homes in designated areas of Franklin County. RideSolutions: a free service that helps commuters carpool, vanpool, bike and walk to work.

**Address:** 111 Liberty Street, Suite 100, Columbus, Ohio 43215

**Contact:** [www.morpc.org](http://www.morpc.org)

(614) 233-4176—pre-purchase information

(614) 233-4177—foreclosure prevention information

(614) 621-1171—weatherization

(614) 233-4171—major home rehab and home repair

(888) 742-7433 – RideSolutions

## MYFREETAXES.COM

MyFreeTaxes provides free federal and state tax preparation and filing assistance for individuals and families. It's easy, safe, secure and 100% free. MyFreeTaxes online and in-person tax preparation and filing services have helped millions of individuals and families claim more than \$10 billion in tax credits and refunds since 2009.

**Program Cost:** Free

**Languages:** English

**Contact:** File your taxes for free at [www.myfreetaxes.com](http://www.myfreetaxes.com)

## NEIGHBOR TO NEIGHBOR FUND

The Neighbor to Neighbor Program, administered by Dollar Energy Fund, provides eligible customers with a utility assistance grant applied directly to their AEP Ohio bill. This grant helps low-income customers maintain or restore their electric service. To be eligible, you must be a customer of AEP Ohio, have income at or below 250 percent of the Federal

Poverty Income Guidelines, have made a sincere effort of payment on your bill (a sincere effort is a minimum of \$150 in the last 90 days) and have a minimum balance of \$100 on your AEP Ohio bill.

**Program Cost:** Free

**Languages:** English

**Contact:** To find a participating agency near you, visit [www.hardshiptools.org/AgencyFinder.aspx](http://www.hardshiptools.org/AgencyFinder.aspx)

## NEW DIRECTIONS CAREER CENTER

New Directions is a 16-day program for women in career transition, which includes instruction to: discover career interests through assessment; identify and challenge barriers to employment; set goals and a plan to achieve them; improve wellness; and develop financial literacy knowledge.

**Career SOS:** Seasons of Success is a 10-day accelerated and abbreviated version of the New Directions program for women in career transition.

**Advanced Career Techniques** is a three session self-marketing course for all adults, which includes instruction on resume writing, job searching, cover letters, interviewing and salary negotiation.

**Creating Your Future:** Expert Help with Jobs and Money is an exclusive, one-day seminar for all adults, which includes career and money management topics from Human Resource Professionals and Money Coaches, and an opportunity to meet a hiring recruiter!

**Graduate Services** for graduates who seek assistance with employment, networking and interviewing. Career counseling services for graduates seeking additional one-on-one support, and résumé development.

**Program Cost:** Sliding fee scale

**Address:** 199 East Rich Street, Columbus, Ohio 43215

**Contact:** (614) 849-0028 | [NDCC@NewDirectionsCC.org](mailto:NDCC@NewDirectionsCC.org)  
[www.NewDirectionsCC.org](http://www.NewDirectionsCC.org)

## OHIO ATTORNEY GENERAL

The consumer assistance division of the Ohio Attorney General's office takes complaints regarding consumer issues, educates residents about consumer protections and operates a toll-free hotline to connect Ohioans to resources.

Information topics and resources include fraud, ID theft, debt collection and the Do Not Call registry.

**Program Cost:** Free **Languages:** English and Spanish

**Address:** 30 East Broad Street, 17th Floor, Columbus, Ohio 43215

**Contact:** (877) 282-0515 | [www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov)

## OHIO BENEFIT BANK

Individuals with income below \$65,000 and married couples filing jointly with income below \$95,000 can file their federal, state and school district taxes for free online with The Ohio Association of Foodbanks Ohio Benefit Bank (OBB™) software. Using OBB, you can also check

your eligibility and apply for programs such as food assistance, the home energy assistance program (HEAP), health coverage, prescription assistance and child care subsidies. Individuals can do all of this on their own for free online at [ohiobenefits.org](http://ohiobenefits.org). If you're not comfortable trying this on your own, you can visit a Benefit Bank site and work through the applications with a trained counselor.

**Program Cost:** Free

**Contact:** 1-800-648-1176 | [www.ohiobenefits.org](http://www.ohiobenefits.org)

## OHIO DEPARTMENT OF HEALTH

**Special Supplemental Nutrition Program for Women, Infants and Children (WIC):** Women who are pregnant, breastfeeding or recently had a baby; infants; and children up to the age of 5 may qualify for nutrition education; breastfeeding education and support; supplemental, highly nutritious foods; and referral to prenatal and pediatric health care, and other maternal and child health and human service programs. The income guideline is 185 percent of the Federal Poverty Level.

**Address:** 246 North High Street, Columbus, Ohio 43215

**ODH Contact:** (614) 644-8006 | [www.odh.ohio.gov](http://www.odh.ohio.gov)

**Ohio Benefit Bank Contact:** 1-800-648-1176 | [www.ohiobenefits.org](http://www.ohiobenefits.org)

## OHIO DEPARTMENT OF JOB AND FAMILY SERVICES

**Food Assistance (Supplemental Nutrition Assistance Program),** formerly known as food stamps: Eligibility for this program is determined based on monthly income. You may qualify for food assistance if your household's gross monthly income is at or less than 130 percent of the Federal Poverty Guidelines.

**OhioMeansJobs.com** is your online gateway to finding job opportunities with multiple Ohio employers and from many national job boards. You can explore potential new careers and post your resume for all Ohio employers to see at [www.OhioMeansJobs.com](http://www.OhioMeansJobs.com).

**The Office of Unemployment Compensation** provides weekly financial benefits and support services for those who are currently unemployed through no fault of their own. Eligible individuals may receive up to 99 weeks of unemployment compensation.

**ODJFS Contact:** (614) 466-4815 | [ODJFSbenefits.ohio.gov](http://ODJFSbenefits.ohio.gov)

**Ohio Benefit Bank Contact:** 1-800-648-1176 | [www.ohiobenefits.org](http://www.ohiobenefits.org)

## OHIO DEVELOPMENT SERVICES AGENCY

**HEAP:** The Home Energy Assistance Program (HEAP) is designed to help eligible low-income Ohioans meet the high costs of home heating. If you are eligible for assistance, the amount of your one-time HEAP benefit will depend on federal funding levels, how many people live with you, total household income and the primary fuel you use to heat your home.

**PIPP Plus:** The Percentage of Income Payment Plan (PIPP Plus) is a payment arrangement that requires gas and electric companies to accept payments based on a percentage of household income. Under PIPP Plus, if you heat with gas you pay 6% of your monthly household income to your gas company and 6% to your electric company. If you heat with electricity, you pay 10% of your monthly household income. Once you are enrolled in the program, you must pay your installment every month in full and on time.

**Eligibility Requirements:** Eligibility varies based on income and home heating provider.

**ODSA Contact:** 1-800-282-0880 | [www.development.ohio.gov](http://www.development.ohio.gov)

**Ohio Benefit Bank Contact:** 1-800-648-1176 | [www.ohiobenefits.org](http://www.ohiobenefits.org)

## OHIO HOUSING FINANCE AGENCY

As the state's affordable housing leader, the Ohio Housing Finance Agency (OHFA) provides opportunities for Ohioans to locate affordable housing. The Agency offers a variety of programs to help first-time homebuyers, renters, senior citizens and others find quality affordable housing that meets their needs.

**Address:** 57 East Main Street, Columbus, Ohio 43215

**Contact:** (888) 362-6432 | [www.ohiohome.org](http://www.ohiohome.org)

## THE OHIO STATE UNIVERSITY EXTENSION, FRANKLIN COUNTY

OSU Extension works closely with The Ohio State University to develop and implement educational programs that elevate a person's quality of life. These programs are aimed at helping individuals and families manage debt, keep financial records, budget and manage cash flow, weather financial emergencies and achieve financial goals, including retirement.

Program topics include: Financial education for children, youth and adults; computer literacy; home-buyer education; foreclosure prevention; and bankruptcy preparation.

**Program Cost:** Free **Languages:** English

**Address:** Schoenbaum Family Center, 175 East 7th Avenue, Suite 205, Columbus, Ohio 43201

**Contact:** (614) 247-1983 | [www.extension.osu.edu](http://www.extension.osu.edu)

## OHIO TREASURER OF STATE

The Ohio Treasurer's office offers a variety of free personal finance education programs and resources in and around Franklin County, as well as across Ohio. Courses and materials are designed to assist Ohioans of every age and stage of life. Topics include budgeting,

saving, credit and debt management, identity theft and fraud prevention, investments, planning for college, and retirement planning. Online resources are also available through the website, including the interactive online learning course, Money Matters 101. Course offerings will change throughout the year.

**Program Cost:** Most courses are free **Languages:** English, Spanish

**Address:** 30 East Broad Street, 9th Floor, Columbus, Ohio 43215

**Contact:** 1-800-228-1102 | [www.ohiotreasurer.gov](http://www.ohiotreasurer.gov)

## PARK NATIONAL BANK

**Financial Confidence Program:** Being healthy financially starts with understanding and practicing a few basic fundamentals. Park National Bank's education and guidance services help people look at their personal situations and learn about options and ideas for improvement. Park bankers are friendly and respectful professionals who help people reach their personal goals, however big or small. These simple conversations are free and available at every local office. No appointments needed!

**Free Checking:** Everything you want in a checking account, completely free. No direct deposit required, no minimum balance requirement – just a simple, easy-to-use checking account. Enjoy the convenience of a Visa Check Card or use traditional paper checks, select paper statements or online statements, count on online services or visit any branch office or ATM.

**Features:** Visa Check Card, unlimited transactions, direct deposit, courtesy overdraft protection, free online banking and bill pay, free mobile banking and app, free eStatements, free Telebank, free ATMs in Reynoldsburg, Gahanna, Worthington, Pickerington, Canal Winchester, and more central Ohio areas.

**Contact:** (888) 545-4PNB or [click@parknationalbank.com](mailto:click@parknationalbank.com) or [parknationalbank.com/](http://parknationalbank.com/)

## PNC BANK

PNC's SmartAccess Card offers individuals the following:

- A place to put their money instead of carrying cash, and the ability to direct deposit
- Simple \$5 monthly fee - no fees to get the card, load funds, check balances, get cash at PNC ATMS, etc.

Foundation Checking is a transitional checking account for customers who are re-establishing themselves in the banking system.

Virtual Wallet is more than a checking account. With a suite of online and mobile tools, customers can easily see all their money movement – what's coming in and where it's going – all in one place.

**Languages:** English and Spanish

**Additional Services:** Free Checking

**Contact:** 1-888-PNC-BANK | [www.pnc.com](http://www.pnc.com)

## PUBLIC UTILITIES COMMISSION OF OHIO: CONSUMER CALL CENTER

The Public Utilities Commission of Ohio (PUCO) is the only state agency with the authority to enforce rules and resolve utility complaints from residential, commercial and industrial customers. The Consumer Call Center assists Ohioans with problems that arise between consumers and utilities regulated by the PUCO. The Call Center also provides information on payment plans, ways to conserve energy, and the rules and regulations governing utility companies. In 2011, the Call Center worked on more than 56,000 informal cases and saved Ohio utility consumers \$1.2 million.

**Program Cost:** Free

**Languages:** via interpreter service, 150 languages

**Address:** 180 East Broad Street, Columbus, Ohio 43215

**Contact:** 1-800-686-PUCO (7826) | [www.puco.ohio.gov](http://www.puco.ohio.gov)

## THE SALVATION ARMY

**The Career Enhancement Center** at Salvation Army helps job seekers in Franklin County advance their job skills, technical skills and education to increase their earning power. The Salvation Army Career Enhancement Center provides case management and supportive services, career development, job readiness training in group and individual forms, job retention strategies, educational and employment linkages, GED preparation classes, skills training and community outreach.

**The Bridging the Gap program** provides food, financial assistance and community linkages to low-income persons in Franklin County experiencing a short-term crisis that threatens their basic survival. People in crisis contact a caseworker who assesses their needs and sets an appointment. At the appointment, the caseworker provides immediate assistance in the form of food, rent and utility assistance, vouchers for clothing/furniture, and linkage to community resources, depending on the need(s) of the client.

**Program Cost:** Free **Languages:** English

**Address:** 966 East Main Street, Columbus, Ohio 43205

**Contact:** Career Enhancement Center - Lori Clayton at (614) 437-2134; Bridging the Gap – Diana Gonzalez-Moorer at (614) 358-2617  
[www.SalvationArmyCentralOhio.org](http://www.SalvationArmyCentralOhio.org)

## ST. STEPHEN'S COMMUNITY HOUSE

For individuals living in the greater Linden area, St. Stephen's Community House provides: **Family Services** supporting families to self-sufficiency; **Youth Services** molding at-risk youth into becoming responsible, educated and contributory citizens; **Neighborhood and Community Services** focusing on improving the overall quality of life for residents in our service areas; **Senior Services** sustaining older adults to enhance their quality of life; and **NAEYC Accredited Childcare** ensuring that children are equipped with the skills to achieve and have academic success from cradle to career.

**Cost:** Free **Languages:** English

**Address:** 1500 East 17th Avenue, Columbus, Ohio 43219

**Contact:** (614) 294-6347 | [www.saintstephensch.org](http://www.saintstephensch.org)

## TAXPAYER ADVOCATE SERVICE

The Taxpayer Advocate Service (TAS) is your voice at the IRS. They ensure that every taxpayer is treated fairly, and that you know and understand your rights. They offer free help with IRS problems that you can't resolve on your own.

**Cost:** Free

**Languages:** English, Spanish, Chinese, Korean, Vietnamese, Russian

**Contact:** (877) 777-4778 | [www.irs.gov/Advocate](http://www.irs.gov/Advocate)

## UNITED WAY OF CENTRAL OHIO: VOLUNTEER INCOME TAX ASSISTANCE (VITA)

The VITA Program offers free tax help to people who make \$53,000 or less. IRS-certified volunteers provide free federal and state tax return preparation with electronic filing to qualified individuals in central Ohio. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. United Way of Central Ohio manages VITA sites in Franklin County, which are primarily open in the evenings and on weekends.

**Cost:** Free

**Contact:** 2-1-1 | [www.taxtimecentralohio.org](http://www.taxtimecentralohio.org)

## U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

HHS's Health Insurance Marketplace helps uninsured people enroll in health coverage. Fill out a Marketplace application, and you may qualify for free or low-cost health coverage including Medicaid, the Children's Health Insurance Program (CHIP), or private health insurance with savings based on your income.

**Cost:** Free

**Languages:** English and Spanish

**Contact:** 1-800-318-2596 | [www.healthcare.gov](http://www.healthcare.gov)

# Glossary: Banking and Checking Terms

**ACH** stands for the **Automated Clearing House**, a nationwide computer-based exchange for clearing deposits and payments electronically. The ACH system allows you to have loan payments deducted from your checking account, for example.

**ATM Surcharge** is a fee that is charged to you when you use an ATM of a bank that you don't have an account with.

**Available Balance** is the amount of money you have in your checking account that is available for withdrawal. It reflects the latest balance based on transactions posted to your account that day, including deposited funds, paid checks, withdrawals and purchases made with your ATM Card or Check Card.

**Certificate of Deposit** or **CDs** are offered by most banks and credit unions. CDs earn higher interest rates than savings accounts but with more stipulations. You need to deposit a certain amount for a specified time period (usually between 1 and 10 years). An early withdrawal penalty is applied if funds are withdrawn before the end of a specified time period.

**Checking accounts** are bank accounts that allow you to deposit and withdraw money, make point-of-sale purchases and write checks. They secure your money, but some do not earn interest. Many banks and credit unions offer free checking accounts, which can reduce or eliminate the costs of day-to-day transactions.

**ChexSystems** is a database that banks use to determine if potential customers are too great of a risk to the bank based on how they have handled previous bank accounts.

**Debit Cards** provide the benefits of an ATM card while also allowing you to make purchases at millions of locations worldwide that accept MasterCard® or VISA® debit cards. Funds used to cover the transactions are deducted immediately from your checking account.

**Direct Deposit** allows regular deposits such as payroll and social security payments to be made electronically into your checking account.

**Holds** - When you deposit a check in your account it may not be available right away for withdrawal from the ATM or other debit transactions. Banks place holds on checks to ensure they are valid – sometimes up to several days. Check your bank's policy on holds.

**Interest-Bearing Checking Accounts** usually require a minimum balance to open and you may need to maintain an even higher balance to avoid fees. Interest usually is paid monthly on your checking account.

**Joint Checking Accounts** are owned by two or more people, usually sharing a household and expenses. Each co-owner has equal access to the checking account.

**Minimum Balance** is the minimum amount of money that a bank requires you to keep in your checking account at all times. If you go under this amount you will be charged maintenance fees. The minimum balance is usually computed as the sum of daily balances in a billing period divided by the numbers of days in that period.

**Money Market Checking Accounts** usually pay a higher rate of interest than a checking or savings account does. Money market accounts often require a higher minimum balance to start earning interest, but they frequently pay higher rates for higher balances.

**Online Banking** allows you to handle banking activities from your computer via the Internet. Online Banking enables you to open accounts, monitor account activity, transfer funds, pay bills and more. Many banks offer text messaging or mobile apps to alert you of low balance or overdraft on your account.

**Overdraft Protection** acts as a safeguard against unexpected cash-flow shortages. In the event that your checking account becomes overdrawn, some banks offer a line of credit you can apply for that can be attached to your checking account. Plans vary, but most banks charge a flat fee for each item they cover and many set a dollar limit on the total amount your checking account may be overdrawn at any one time. Some banks provide free transfer from your savings to checking to cover overdrafts.

**Returned or "Bounced" Check Charge** is also referred to as an NSF or non-sufficient funds fee. This is the amount of money charged to when your account doesn't have enough to cover a check, which is returned to the party who cashed it unpaid.

**Savings Accounts** require a minimum balance. You earn interest on the balance of a savings account. The interest rate varies based on the economy and how much money is in the account.

**Savings Bonds** are government-backed investment options that can be purchased at a bank. Much like CDs, Savings Bonds build interest and can be cashed in after a specified period of time.

**Service Charges** are fees charged to customers for specific services or as a penalty for not meeting certain checking account requirements, such as having a minimum balance in a checking account.

## Mobile Apps for Financial Management

### Budgeting

**Mint** - Mint automatically pulls all your financial information into one place, so you can finally get the entire picture. We gather all your financial information into one place, giving you the whole picture in a way that's easy to understand and take advantage of. Add the accounts, cards and bills you'd like. See what you have and what you owe. Track your spending patterns, investments and more. It's free and easy to get started, and we connect to almost every US financial institution connected to the internet. In just minutes, you'll see where your money is going and get ideas on how to stretch it farther. Mint automatically updates and categorizes your information in real time. From your bank accounts and credit cards to retirement accounts and more—we'll crunch the numbers as they happen so you always know where you stand. Because Mint knows what's going on with your money, we can help you find savings along the way. We analyze thousands of checking, savings, credit card, brokerage, CD and IRA rollover offers—then make recommendations that will save you the most based on your lifestyle and goals.

**Cost:** Free

**Website:** [www.mint.com](http://www.mint.com) | **Available for:** iPhone and Android

**Everydollar** - Budgeting should be easy and—dare we say it—FUN! Focus your money on what matters: day-to-day spending, knocking out those pesky debts, and building wealth. EveryDollar is based on a proven plan that's helped millions of people take control of their money, get out of debt, and save so they can live and give like never before! Whatever your life goals may be, EveryDollar will help you get there.

Stuff You'll Love:

- No more pen and paper!
- Create your first budget in less than 10 minutes
- Add and split transactions
- Set and achieve your money goals

**Cost:** Free

**Website:** [www.everydollar.com](http://www.everydollar.com) | **Available for:** iPhone

**Goodbudget** - Goodbudget is budgeting software based on the envelope method. You make envelopes for all your budgeting categories - rent, groceries, eating out, date night, etc. After that, you set aside money up front in each envelope to spend based on categories and not your account balance. It's a way to plan your spending instead of just tracking your spending.

**Cost:** Free version; or Plus for \$5 per month/\$45 per year

**Website:** [www.goodbudget.com](http://www.goodbudget.com) | **Available for:** iPhone and Android

### Saving

**Digit** - Digit aims to refresh the interactions between humans and their money. Bad financial habits create unnecessary hardships that derail us from living our life to the fullest. We believe we can help people avoid some of these hardships by combining recent discoveries in behavioral psychology with technology. Every 2 or 3 days, Digit transfers some money (usually \$5-50) from your checking account to your Digit savings. We never transfer more than you can afford, so you don't have to worry about over-drafting your account.

**Cost:** Free

**Website:** [www.digit.co](http://www.digit.co) | **Available for:** iPhone and Android

### Credit

**Credit Karma** - Credit Karma offers a new way to track your credit score and a unique way to benefit from it. A credit score is one of the most important components of a consumer's financial profile. We believe free access to one's credit score is a fundamental consumer right. Joining Credit Karma is fast, easy, and 100% free! You'll get:

- Access to your FREE Credit Score anytime
- Exclusive savings based on your score
- Tools to track your credit score
- Valuable credit and finance content
- Calculate and research to find best rates

**Cost:** Free

**Website:** [www.creditkarma.com](http://www.creditkarma.com) | **Available for:** iPhone and Android



pocket folder flap here (don't print this text)  
graphic and copy below should be the only printing on face of flap

Questions about the status of your tax return?  
Contact the IRS: 1-800-829-1954

Without the generous support of our sponsors, Tax Time couldn't have provided services to so many individuals and families in this community.

It is with gratitude that we offer our thanks to:



**SUSTAINERS:**



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**ADVOCATES:**



**CONTRIBUTOR:**

KeyBank

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**LEAD PARTNERS:**

