

# Guide to Financial Literacy Programs in the State of Minnesota



Compiled by:



## A few technical definitions to help you with the use of this resource:

### Credit Repair/Debt Management

Professionals that are educated to help clients look at their credit reports, offer options, support and if needed specialized referrals for consolidation, bankruptcy etc.

### Financial Literacy

Classroom format covering topics such as; Budgeting to Create Savings, Debt Reduction, Asset building, Building a Good Credit Rating, Consumer Protection, Financial Institutions.

### Financial Opportunity Center

Bundled services for low to moderate income clients, usually centered on career and personal finances, which include three core areas: employment placement and career improvement; financial education and coaching; and public benefits access.

### Individual Development Accounts

Also known as the *Family Assets for Independence in Minnesota* (FAIM), Individual Development Accounts (IDAs) are matched savings accounts that help people with modest means to save towards the purchase of a lifelong asset, such as a home, pursuing higher education or starting and advancing a small business.

## TWIN CITIES 7-COUNTY METRO

### **African Development Center**

Credit Repair/Debt Management, Financial Literacy

1931 South 5th Street  
Minneapolis, MN 55454  
612-333-4772 Phone  
612-746-0470 Fax  
[www.adcminnesota.org](http://www.adcminnesota.org)

### **Anoka County Community Action Program, Inc.**

Financial Literacy, Individual Development Accounts

1201 89th Ave. NE, Suite 345  
Blaine, MN 55434  
763-783-4747 Phone  
763-783-4700 Fax  
[www.accap.org](http://www.accap.org)

### **Build Wealth, MN, Inc.**

Credit Repair/Debt Management, Financial Literacy

2100 Plymouth Avenue N Suite #104  
Minneapolis, MN 55411  
612-877-4182 Phone  
612-436-5418 Fax  
[www.buildwealthmn.org](http://www.buildwealthmn.org)

### **CommonBond Communities - Career Advantage Services**

Financial Opportunity Center

328 Kellogg Boulevard West  
Saint Paul, MN, 55102  
651-291-1750 Phone  
[www.commonbond.org](http://www.commonbond.org)

### **Comunidades Latinas Unidas En Servicio**

Financial Opportunity Center

797 East 7th Street  
Saint Paul, MN 55106  
651-379-4200 Phone  
651-292-0347 Fax  
[www.clues.org](http://www.clues.org)

### **Community Action Partnership of Suburban Hennepin**

Financial Literacy, Individual Development Accounts

8800 Highway 7, Suite 401  
Saint Louis Park, MN 55426  
952-933-9639 Phone  
952-933-8016 Fax  
[www.capsh.org](http://www.capsh.org)

### **Community Action Partnership of Ramsey & Washington Counties, Inc.**

Financial Literacy, Individual Development Accounts

450 Syndicate Street North  
Saint Paul, MN 55104  
651-645-6445 Phone  
[www.capr.org](http://www.capr.org)

### **Community Neighborhood Housing Services**

Financial Literacy

35 West Water Street  
Saint Paul, MN 55102  
651-292-8710 Phone  
651-292-0473 Fax  
[www.communitynhs.org](http://www.communitynhs.org)

### **EMERGE Community Development**

Financial Literacy, Individual Development Accounts

1101 West Broadway Avenue, Suite 200  
Minneapolis, MN 55411  
612-529-9267 Phone  
612-588-5611 Fax  
[www.emerge-mn.org](http://www.emerge-mn.org)

### **Neighborhood Development Alliance**

Financial Literacy

481 South Wabasha Street  
Saint Paul, MN 55104  
651-292-0131 Phone  
651-292-0925 Fax  
[www.nedahome.org](http://www.nedahome.org)

**Project for Pride in Living, Inc.**

*Financial Opportunity Center*

1035 East Franklin Avenue

Minneapolis, MN 55404

612-455-5100 Phone

[www.ppl-inc.org](http://www.ppl-inc.org)

**Scott-Carver-Dakota Community  
Action Partnership Agency**

*Individual Development Accounts*

712 Canterbury Road South

Shakopee, MN 55379

952-496-2125 Phone

952-402-9815 Fax

2496 - 145th Street West

Rosemount, MN 55068

651-322-3500 Phone

651-322-3555 Fax

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

**GREATER MINNESOTA**

**Arrowhead Economic Opportunity Agency  
(AEOA)**

*Individual Development Accounts*

702 3rd Avenue South

Virginia, MN 55792

800-662-5711 Phone

218-749-2944 Fax

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

**Heartland Community Action Agency Inc.**

*Financial Literacy, Individual Development  
Accounts*

PO Box 1359

200 SW 4th St.

Willmar, MN 56201

800-992-1710 Phone

320-7703 Fax

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

**Community Action Duluth**

*Financial Literacy, Individual Development  
Accounts*

19 North 21st Avenue West

Duluth, MN 55806

218-726-1665 Phone

218-726-1612 Fax

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

**KOOTASCA Community Action Inc.**

*Individual Development Accounts*

1213 SE 2nd Ave

Grand Rapids, MN 55744

218-327-2941 Phone

218-327-6133

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

**Headwaters Regional Development  
Commission**

*Financial Literacy*

PO Box 906

Bemidji, MN 56619

218-444-4732 Phone

218-444-4722 Fax

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

**Lakes & Prairies Community Action  
Partnership, Inc.**

*Financial Literacy, Individual Development  
Accounts*

715 11th Street North, Suite 402

Moorhead, MN 56560

800-452-3646 Phone

218-299-7547 Fax

[www.lakesandprairies.net](http://www.lakesandprairies.net)

**Leech Lake Band of Ojibwe**

*Financial Literacy, Individual Development*

Accounts

611 Elm Ave NW

Cass Lake, MN 56633

866-223-2233 Phone

218-335-8367 Fax

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

**Ottertail Tail Wadena Community Action Council, Inc.**

Individual Development Accounts

109 South Walker, P.O. Box L

New York Mills, MN 56567

218-385-2900 Phone

218-385-4544 Fax

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

**Neighborhood Housing Services of Duluth, Inc.**

Financial Literacy

224 East 4<sup>th</sup> Street

Duluth, MN 55805

218-727-8604 Phone

218-727-9368 Fax

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

**Prairie Five Community Action Council, Inc.**

Individual Development Accounts

7<sup>th</sup> Street & Washington Avenue, Ste 302

P. O. Box 159

Montevideo, MN 56265

800-292-5437 Phone

320-269-6570 Fax

[www.prairiefive.com](http://www.prairiefive.com)

**Northwest Community Action, Inc.**

*Financial Literacy, Individual Development*

Accounts

312 North Main

Badger, MN 56714

218-528-3258 Phone

218-528-3259 Fax

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

**Rochester Olmsted Community Housing Partnership**

Financial Literacy

903 West Center St, Suite 204

Rochester, MN 55904

507-282-7529 Phone

507-226-9026 Fax

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

**Minnesota Valley Action Council**

Individual Development Accounts

464 Raintree Road

Mankato, MN 56001

507-345-0459 Phone

507-345-2414 Fax

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

**Tri-County Action Program**

Individual Development Accounts

1210 23rd Ave S

P.O. Box 683

Waite Park, MN 56387

888-765-5597 Phone

320-255-9518 Fax

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

**Olmsted Community Action Program**

Individual Development Accounts

2117 Campus Drive SE, Suite 100

Rochester, MN 55904

507 328-6333 Phone

507 328-6339 Fax

[www.co.olmsted.mn.us/cs/fsa/cap/Pages/default.aspx](http://www.co.olmsted.mn.us/cs/fsa/cap/Pages/default.aspx)

**Tri-County Community Action**

Individual Development Accounts

501 LeMieur St.  
Little Falls, Minnesota 56345  
320-632-3691 Phone  
320-632-3695 Fax

2410 East Oak Street  
Brainerd, Minnesota 56401  
218-829-2410 Phone  
218-829-0494 Fax  
[www.tccaction.com](http://www.tccaction.com)

**Tri-Valley Opportunity Council**

Individual Development Accounts

102 North Broadway  
Crookston, MN 56716  
218-281-5832 Phone  
218-281-0705 Fax  
[www.tvoc.org](http://www.tvoc.org)

**White Earth Investment Initiative**

Individual Development Accounts

407 Main Street  
P.O. Box 38  
Ogema, MN 56569  
218-983-4020 Phone  
218-983-4021 Fax  
[www.whiteearthinvestmentinitiative.com](http://www.whiteearthinvestmentinitiative.com)

**West Central Minnesota Communities Action, Inc.**

Financial Literacy, Individual Development Accounts

411 Industrial Park Boulevard  
Elbow Lake, MN 56531  
218-685-4486 Phone  
218-685-6741 Fax  
[www.wcmca.org](http://www.wcmca.org)

**Western Community Action**

Financial Literacy, Individual Development Accounts

1400 South Saratoga Street  
Marshall, MN 56258  
507-537-1416 Phone  
507-537-1849 Fax

115 South Highway  
Jackson, MN 56143  
507-847-2632 Phone  
507-847-4131 Fax

164 East 2nd Street  
Redwood Falls, MN 56283  
507-637-2187 Phone  
507-637-3610 Fax  
[www.wcainc.org](http://www.wcainc.org)

**STATEWIDE**

**LSS of MN**

Credit Repair/Debt Management, Financial Literacy, Financial Opportunity Center, Individual Development Accounts

424 W Superior Street  
Duluth, MN 55802  
888-577-2227 Phone  
218-577-2227  
[www.cccs.org](http://www.cccs.org)

**The Village Family Services**

Credit Repair/Debt Management, Financial Literacy

1201 25th Street South  
Fargo, ND 58103  
800-450-4019 Phone  
701-451-5057 Fax  
[www.HelpWithMoney.org](http://www.HelpWithMoney.org)

## ONLINE RESOURCES

### **Family Assets for Independence in Minnesota**

*Individual Development Accounts Program  
Overview, Participating Agencies Directory*  
[www.minnesotafaim.org](http://www.minnesotafaim.org)

### **FDIC - Money Smart**

*Instructor-Led Curriculum*  
Available in several languages, including:  
Chinese, Korean, Spanish, Hmong,  
Vietnamese, Russian, and Tagalog  
[www.fdic.gov/consumers/consumer/money-smart/index.html](http://www.fdic.gov/consumers/consumer/money-smart/index.html)

### **Help Minnesota Save**

*Financial Literacy Education  
Information Center*  
[www.helpmnsave.org](http://www.helpmnsave.org)

### **U.S. Bancorp - Mind Your Money**

*Interactive Financial Literacy Online Education*  
[www.usbank.com/cgi\\_w/cfm/about/community\\_relations/financial\\_literacy/index.cfm](http://www.usbank.com/cgi_w/cfm/about/community_relations/financial_literacy/index.cfm)

### **Wells Fargo - Hands On Banking**

*Interactive Financial Literacy Online  
Education, Instructor-Led Curriculum*  
[www.handsonbanking.org](http://www.handsonbanking.org)