



LOUISVILLE COMMUNITY FINANCIAL EMPOWERMENT

2018 RESOURCE AND REFERRAL GUIDE



EMPOWERING LOUISVILLE

The Louisville Community Financial Empowerment Resource and Referral Guide is a directory of organizations that provide a variety of financial support, education and programs to help citizens become more financially stable. Topics range from credit building and managing debt to saving habits and entrepreneurship. This guide was compiled by the Louisville Asset Building Coalition and the Office of Financial Empowerment, a division of the Office of Resilience and Community Services of Louisville Metro Government.



BB&T

Special thanks to BB&T Bank for their support of the 2018-2019 edition of The Louisville Community Financial Empowerment Guide.

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ICON LEGEND



Benefit
Resources



Housing
Resources



Tax
Assistance



Legal
Services



Debt
Resources



Youth
Financial
Resources



Credit
Resources



Mainstream
Financial
Services



Career
Resources



Educational
Resources



Small
Business
Resources



GENERAL FINANCIAL RESOURCES

APPRISEN



11492 Bluegrass Pkwy
Suite 105
Louisville, KY 40299
(502) 458-8840

Helping people improve their financial well-being through counseling, community outreach and financial education.

Website: apprisen.com

BANK ON LOUISVILLE



701 W Ormsby
Louisville, KY 40203
(502) 574-1969

Bank On Louisville offers free financial education and helps connect you to safe and affordable financial services and products.

Website: BankOnLouisville.com

KY STATE TREASURER FINANCIAL EMPOWERMENT DATABASE

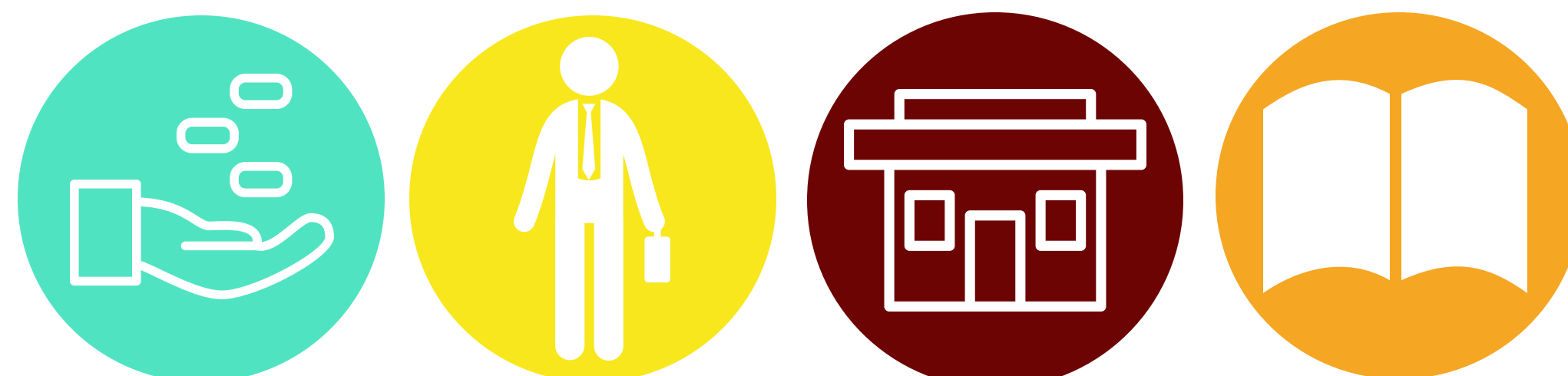


(502) 564-4722

The Kentucky State Treasurer has created a Database with resources focused on empowering and educating six specific communities within the Commonwealth population on financial literacy. The communities identified for cultivation are the following: Aging Kentuckians, Emerging Adults, Kentuckians with Disabilities, Low-Income Families, Student Strategies, and Veterans and Military Personnel.

Website: <https://treasury.ky.gov/FinancialEmpowerment/Pages/Financial-Empowerment-Database.aspx>

LOUISVILLE METRO OFFICE OF RESILIENCE & COMMUNITY SERVICES



701 W Ormsby Avenue,
Suite 201
Louisville, KY 40203
(502) 574-5050

The Mission of the Office of Resilience and Community Services is "to fight poverty and promote compassion, stability, and the empowerment of residents and communities."

Website: louisvilleky.gov/government/resilience-and-community-services

LOUISVILLE URBAN LEAGUE



1535 West Broadway
Louisville, KY 40203
(502) 585-4622

Louisville Urban League assists African Americans and other marginalized populations in attaining social and economic equality through direct services and advocacy. Budgeting and credit education, rental readiness education, homebuyer education, "Start Fresh!" banking and money management education.

Website: LUL.org

CREDIT EDUCATION RESOURCES

Understanding Credit, Credit Reports and Scores

APPRISEN



11492 Bluegrass Pkwy
Suite 105
Louisville, KY 40299
(502) 458-8840

Helping people improve their financial well-being through counseling, community outreach and financial education.

Website: apprisen.com

BANK ON LOUISVILLE



701 W Ormsby
Louisville, KY 40203
(502) 574-1969

Bank On Louisville offers free financial education and helps connect you to safe and affordable financial services and products.

Website: BankOnLouisville.com

By contacting these agencies, clients can receive assistance with accessing their credit reports, fixing errors, credit counseling, and improving their credit.

MANAGING DEBT RESOURCES

Dealing with Personal Debt

APPRISEN

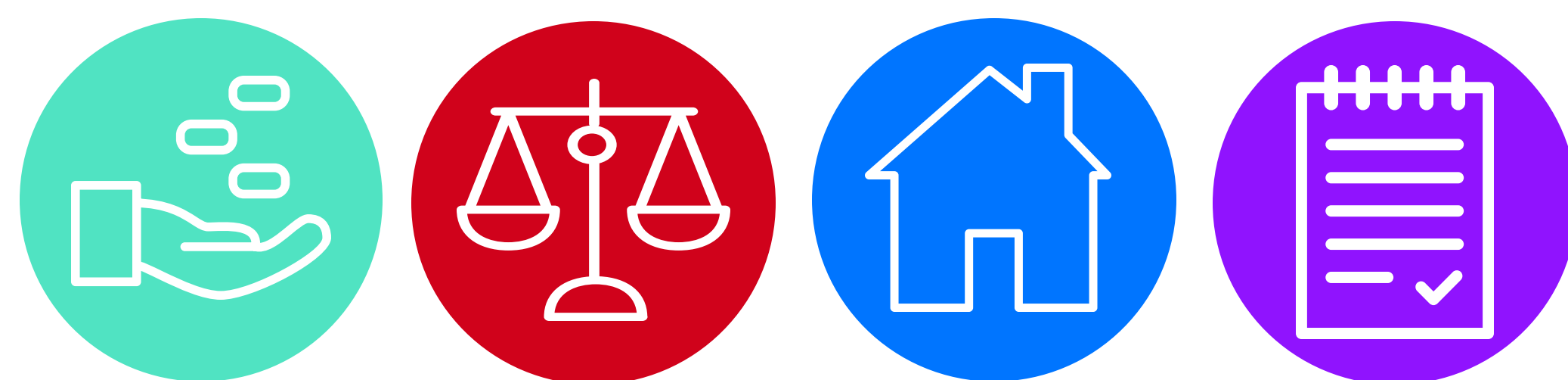


11492 Bluegrass Pkwy
Suite 105
Louisville, KY 40299
(502) 458-8840

Helping people improve their financial well-being through counseling, community outreach and financial education.

Website: apprisen.com

LEGAL AID SOCIETY



416 W Muhammad Ali Blvd #300
Louisville, KY 40202
(502) 584-1254 • (800) 292-1862

Offers assistance with filing for bankruptcy. Must meet income guidelines.

Website: laslou.org

FINANCIAL EMPOWERMENT SERVICES CENTER



2900 W. Broadway
Suite 300
Louisville, KY 40211
(502) 574-5191

Meet with financial and legal experts one-on-one appointments that will help you take control of your personal financial situation.

Website: louisvilleky.gov/government/resilience-and-community-services



MAINSTREAM FINANCIAL SERVICES

Connecting Consumers to Safe
Accounts

BANK ON LOUISVILLE



701 W Ormsby
Louisville, KY 40203
(502) 574-1969

Bank On Louisville offers free financial education and helps connect you to safe and affordable financial services and products.

Website: BankOnLouisville.com

STABLE ACCOUNTS



1-800-439-1653

A STABLE Account is an investment account available to eligible individuals with disabilities. STABLE Accounts allow individuals with disabilities to save and invest money without losing eligibility for certain public benefits programs, like Medicaid or SSI. Earnings STABLE Accounts are not subject to federal income tax, so long as you spend them on "Qualified Disability Expenses."

Website: stablekentucky.com

FREE INCOME TAX PREPARATION RESOURCES



AARP TAX-AID



Multiple Locations
Visit website for full list
(502)394-3443

Free income tax return preparation and filing assistance. Must meet income guidelines, with preference given to taxpayers 60 years and older. Call for information.

Website: aarp-tax-aid-lou.org

LOUISVILLE ASSET BUILDING COALITION



701 W Ormsby
Louisville, KY 40203
Locations Varies
(502) 882-5490

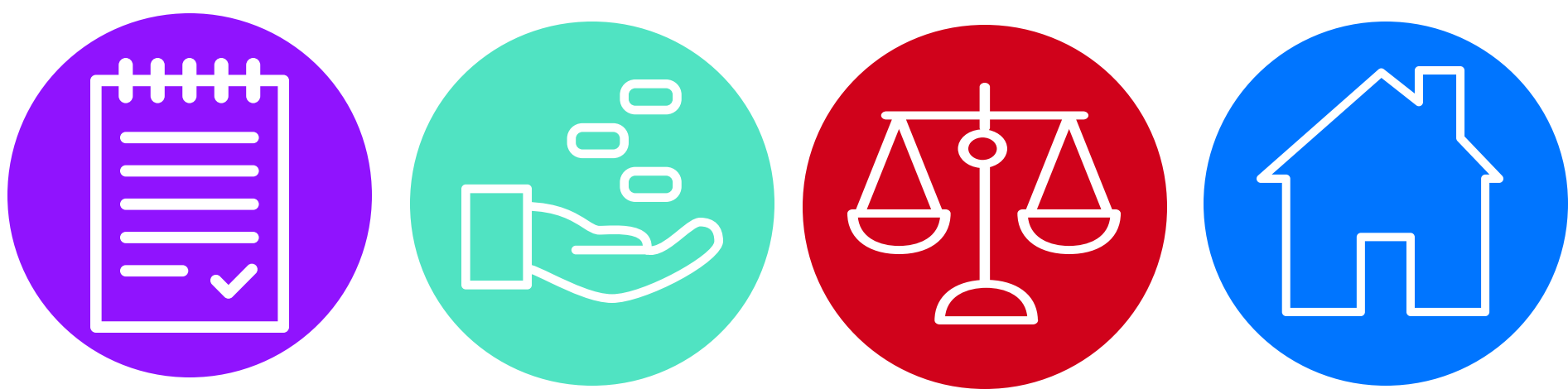
Free income tax return preparation and filing assistance. Household must make \$64,000 or less to qualify. Call or visit website for listing of locations.

Website: labcservices.org

FREE TAXPAYER RESOURCES

Taxpayer Rights and Legal Assistance

LEGAL AID SOCIETY LOW INCOME TAXPAYER CLINIC (LITC)



416 W Muhammad Ali Blvd #300
Louisville, KY 40202
(502) 584-1254 • (800) 292-1862

The Legal Aid Society is available to provide free legal assistance with tax law issues such as debts owed to the IRS and representation if you are being audited.

Website: <http://www.laslou.org/help-for-clients/taxpayer-clinic.html>

LOCAL TAXPAYER ADVOCATE SERVICE



600 Dr. Martin Luther King Jr. Pl., Room 325,
Louisville, KY 40202
502-912-5050

The Taxpayer Advocate Service is an independent organization within the IRS. They protect taxpayer's rights by ensuring that all taxpayers are treated fairly and know and understand their rights under the Taxpayer Bill of Rights.

Website: <http://taxpayeradvocate.irs.gov/>

These partners
provide free
assistance with
tax law issues and
taxpayer rights on
federal
and state income
tax returns.

HOUSING EDUCATION RESOURCES

Eviction, Foreclosure Prevention
and Homebuyer Assistance

APPRISEN



11492 Bluegrass Pkwy
Suite 105
Louisville, KY 40299
(502) 458-8840

First-time home-buyer counseling, counseling for
renters, reverse mortgage counseling.

Website: apprisen.com

KENTUCKY HOMEOWNERSHIP PROTECTION CENTER



1-866-830-7868

KHPC's Protect My Kentucky Home foreclosure prevention
hotline has staff that can connect you to a free housing
counselor. KHPC can also help you set up a conciliation
conference to meet with your mortgage lender and discuss
alternatives to foreclosure.

Website: protectmykyhome.org

LEGAL AID SOCIETY



416 W Muhammad Ali Blvd #300
Louisville, KY 40202
(502) 584-1254 • (800) 292-1862

Foreclosure clinics where Attorneys will be on hand to
answer questions about foreclosures and provide advice on
alternatives to foreclosure. May also provide legal
representation in some foreclosure and eviction cases. Must
meet income guidelines.

Website: laslou.org/help-for-clients/legal-clinics.html

LHOME



ashir@lhomeky.org
(502) 882-8091

Having difficulty paying yearly property taxes? Call
about our low-interest loan program.
By appointment only.

Website: louisvillecdfi.org/

LOUISVILLE METRO GOVERNMENT DOWN PAYMENT ASSISTANCE PROGRAM



444. S. 5th Street, Suite 500
Louisville, KY 40202
(502) 574-5850

The Down Payment Assistance Program provides
qualified homebuyers with a loan to assist with
purchasing a home which will be their primary
residence in the Louisville Metro area. You do not
have to be a first time homebuyer to qualify,
however, all homebuyers must be credit and income
qualified

Website: [louisvilleky.gov/government/housing-
community-development/down-payment-
assistance-program](http://louisvilleky.gov/government/housing-community-development/down-payment-assistance-program)

HOUSING EDUCATION RESOURCES

Eviction, Foreclosure
Prevention and Home-
buyer Assistance

LOUISVILLE URBAN LEAGUE



1535 West Broadway
Louisville, KY 40203
(502) 585-4622

The Down Payment Assistance Program provides qualified homebuyers with a loan to assist with purchasing a home which will be their primary residence in the Louisville Metro area. You do not have to be a first time homebuyer to qualify, however, all homebuyers must be credit and income qualified

Website: LUL.org

VOLUNTEERS OF AMERICA



502-636-0771

Homeless family services, services for women with disabilities and their children, case management, eviction prevention program, collaborative housing program, family emergency shelter and more.

Website: voaky.org

These partners provide services that assist clients with understanding the financial aspects of purchasing a home, legal assistance for foreclosure or eviction, and foreclosure and eviction prevention resources.



INDIVIDUAL DEVELOPMENT ACCOUNTS

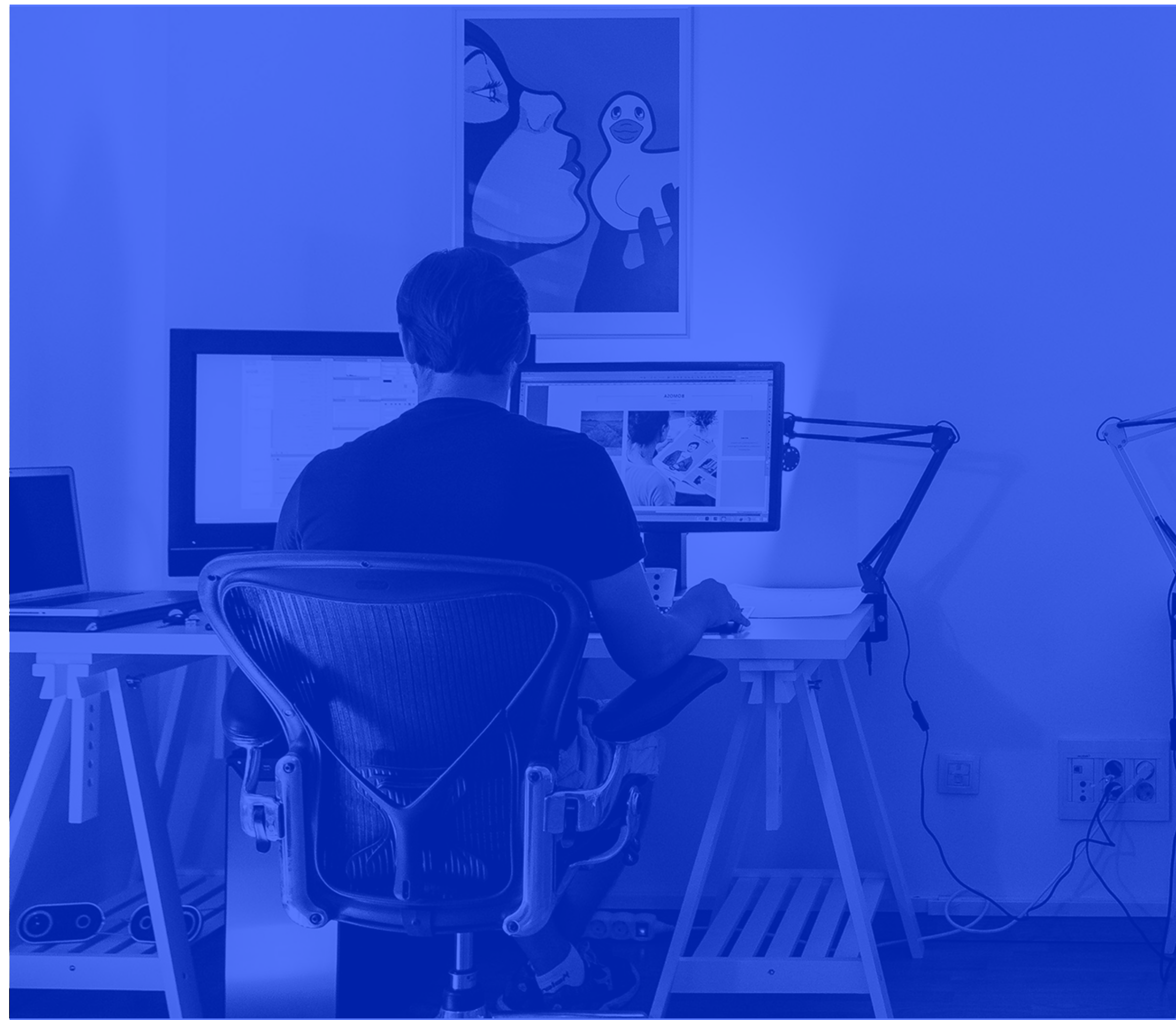
THE CENTER FOR WOMEN AND FAMILIES



4303 W Broadway,
Louisville, KY 40211
(502) 775-6408

The Center's Individual Development Account (IDA) program allows participants to deposit money into a special savings account. The Center will match deposits dollar for dollar and the balance may only be used for select services. Must meet eligibility guidelines.

Website: thecenteronline.org



SMALL BUSINESS DEVELOPMENT RESOURCES

COMMUNITY VENTURES CORPORATION



1812 W Muhammad Ali Blvd,
Louisville, KY 40203
(502) 566-6076

Community Ventures provides business loans to start-up and existing businesses, and offers assistance with business planning and technical assistance.

Website: cvky.org

ENTERPRISECORP



614 W Main St #6000,
Louisville, KY 40202
(502) 625-0000

EnterpriseCorp is the entrepreneurial arm of Greater Louisville Inc. (GLI) – the region's leading economic development organization and the Louisville Regional Office for the Kentucky Innovation Network (KIN). GLI's EnterpriseCorp is dedicated to building a vibrant entrepreneurial ecosystem and culture for small, early and second stage fast growth firms.

Website: enterprisecorp.com

SMALL BUSINESS DEVELOPMENT RESOURCES

MICROBUSINESS DEVELOPMENT PROGRAM- OFFICE OF RESILIENCE AND COMMUNITY SERVICES



2900 W Broadway #300
Louisville, KY 40211
(502) 574-5191

The Microbusiness program helps low and moderate income business owners with starting and growing small businesses (five or fewer people). The program includes training, technical assistance and an opportunity to apply for a microloan, up to \$15,000.

Website: louisvilleky.gov/microbusiness

KIVA



(502) 533-4024

Louisville became an official Kiva City in 2014, allowing local businesses and social entrepreneurs to use Kiva's online peer-to-peer lending site with zero interest loans to start businesses and do good things.

Website: us.kiva.org/louisville/

KY SMALL BUSINESS DEVELOPMENT CENTER



Louisville SBDC
614 West Main Street Suite 6000
Louisville, KY 40202
(502) 625-0123

The Louisville SBDC provides one-on-one consultations at no cost to existing and potential entrepreneurs in the Louisville region. The Louisville SBDC also meets the educational needs of the local small business community by offering a variety of low cost training programs taught by industry experts and qualified SBDC Consultants.

Website: ksbdc.org

LHOME



1512 Crums Lane, Suite 401
Louisville, KY 40216
(502) 882-8091

LHOME is a community development financial institution formed by the leadership of Jewish Family and Career Services and the Metropolitan Housing Coalition with the aim to provide greatly needed low-interest, credit building loans to low-income Louisvillians

Website: louisvillecdfi.org

LOUISVILLE FORWARD



444 S 5th St # 600,
Louisville, KY 40202
(502) 574-4140

Assists businesses with resources including troubleshooting regulatory processes with other agencies, finding a location for new or expanding business, facilitating connections with other small businesses, business associations and resources, and obtaining funding to help the business open or grow.

Website: louisvilleky.gov/government/louisville-forward

NAVIGATE ENTERPRISE CENTER



2821 Klempner Way,
Louisville, KY 40205
(502) 452-6341

The Navigate Enterprise Center is a subsidiary of Jewish Family & Career Services, which focuses on low-income individuals, immigrants and refugees by assisting them in pursuing entrepreneurship as a viable means of achieving economic selfsufficiency. This is accomplished through business education, mentorship, financial literacy training and access to micro-lending programs and partnerships.

Website: navigatecenter.org

OFFICE OF ENTREPRENEURSHIP



800-626-2930

The Office of Entrepreneurship provides guidance and support to start-up operations statewide and assists existing small business with growth opportunities. The office also guides the Cabinet's extensive resources for small and new businesses, as well as innovative and high-tech companies, through funding initiatives, marketing and sales assistance and small business advocacy.

Website: thinkkentucky.com

SCORE



2900 W Broadway,
Louisville, KY 40211
(502) 574-4100

SCORE is a volunteer, non-profit organization of counselors that provides free and confidential business counseling to both prospective entrepreneurs and existing small business owners throughout the Louisville metropolitan area.

Website: louisville.score.org

U OF L FAMILY BUSINESS CENTER



110 W Brandeis Ave
Louisville, KY 40292
(502) 852-8874

Family Business Center is a community where business-owning families can exchange strategies and experiences and share challenging issues that are unique to family businesses.

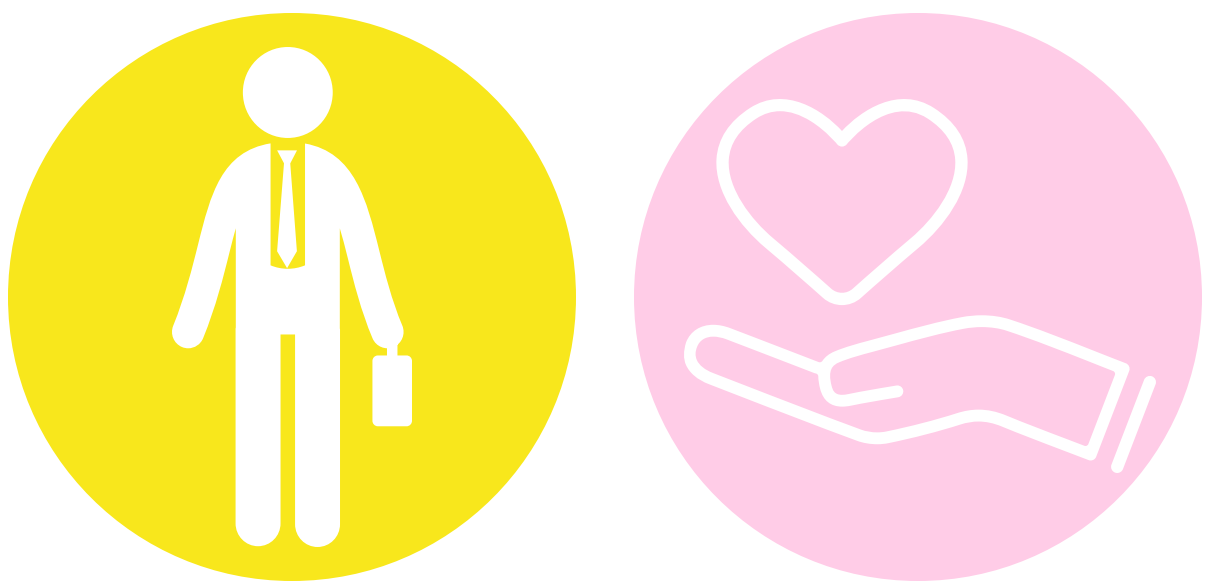
Website: uoflfbcenter.org



WORKFORCE DEVELOPMENT SERVICES

Employment services, job training and resources for adults and young adults

CENTER FOR ACCESSIBLE LIVING



501 S. 2nd Street, Suite 200
Louisville, KY 40202
(502) 589-6620

First Impression Suit Closet (men's professional clothing for job seekers); job placement, career advancement, training services (i.e. job readiness training, job skills training), supportive services and assistance for individuals with disabilities in work settings.

Website: calky.com

DOWN SYNDROME OF LOUISVILLE



5001 South Hurstbourne Parkway
Louisville, KY 40291
(502) 495-5088

Supported employment services for individuals with disabilities.

Website: downsyndromeoflouisville.org/programs/careersolutions.html

DREAMS WITH WINGS



1579 Bardstown Rd
Louisville, KY 40205
(502) 459-4647

Supported employment services for individuals with disabilities.

Website: dreamswithwings.org

DRESS FOR SUCCESS- LOUISVILLE

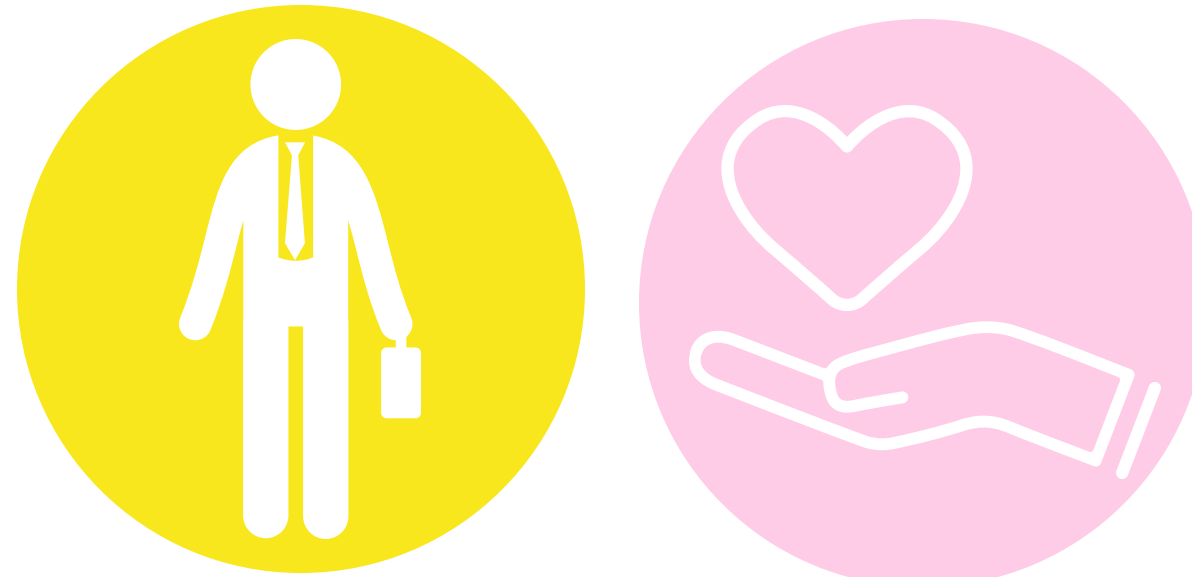


309 Guthrie St,
Louisville, KY 40202
(502) 584-8050

Promotes the economic independence of disadvantaged women by providing professional attire, a network of support and the career development tools to help them thrive in work and life.

Website: louisville.dressforsuccess.org

GOODWILL OF KENTUCKY



907 E. Broadway
Louisville, KY 40204
(502) 585-5221

Training in job seeking skills, job placement, referral services, vocational counseling, follow-up, and exit consultation, assistance with academic skills, and more..

Website: goodwillky.org

WORKFORCE DEVELOPMENT SERVICES

Employment services, job training and
resources for adults and young adults

HARBOR HOUSE OF LOUISVILLE



2231 Lower Hunters Trace
Louisville, KY 40216
(502) 719-0072

Supported employment services for individuals with disabilities.

Website: hhlou.org

JEWISH FAMILY AND CAREER SERVICES

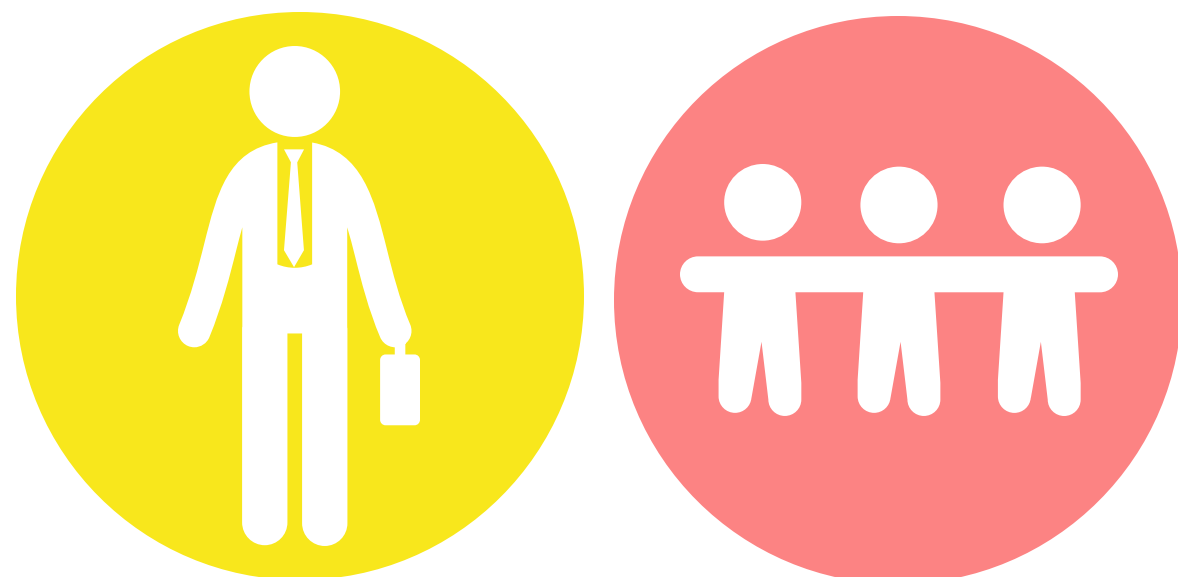


2821 Klempner Way
Louisville, KY 40205
(502) 452-6341

Career and college advising, workforce development, business development, multicultural services, micro-lending, and more.

Website: jfcslouisville.org

KENTUCKIANAWORKS



410 W Chestnut St #200
Louisville, KY 40202
(502) 574-2500

Customized career advice, assistance with interview skills, specialized services for qualifying veterans, group workshops, resources for visually impaired or disabled job seekers and more.

Website: kentuckianaworks.org

KENTUCKY CAREER CENTER



600 W. Cedar Street
Louisville, KY 40202
(502) 595-4003

Job assistance for veterans, one-stop career center management, adult & dislocated worker services, youth programs, welfare-to-work & subsidized work experience, business services & economic development links, on-the-job training & classroom instruction, policy updates & technical assistance.

Website: kcc.ky.gov

KENTUCKY OFFICE FOR THE BLIND



8412 Westport Rd
Louisville, KY 40242
1-800-321-6668

Based on individual needs and informed choice, individuals with significant visual disabilities seeking employment may receive services such as: assessment to determine eligibility and needs, vocational guidance and counseling, job development, job placement services, assistive technology services and devices, orientation and mobility, work experience, bioptic driving, and other support services.

Website: kcc.ky.gov/Office-for-the-Blind/

WORKFORCE DEVELOPMENT SERVICES

Employment services, job training and resources for adults and young adults

KENTUCKY OFFICE OF VOCATIONAL REHABILITATION

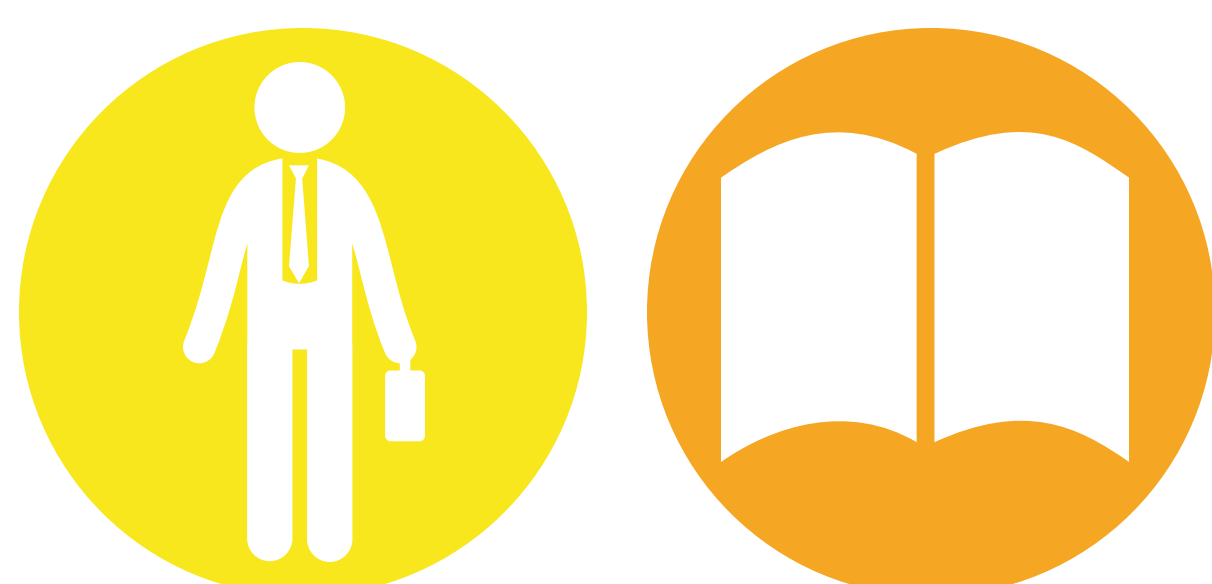


600 Cedar St # 231
Louisville, KY 40202
1-800-372-7172
(502) 595-4173

Assists individuals with disabilities with attaining employment and independence.

Website: ovr.ky.gov

LFPL- COLLEGE AND CAREER CONNECTION

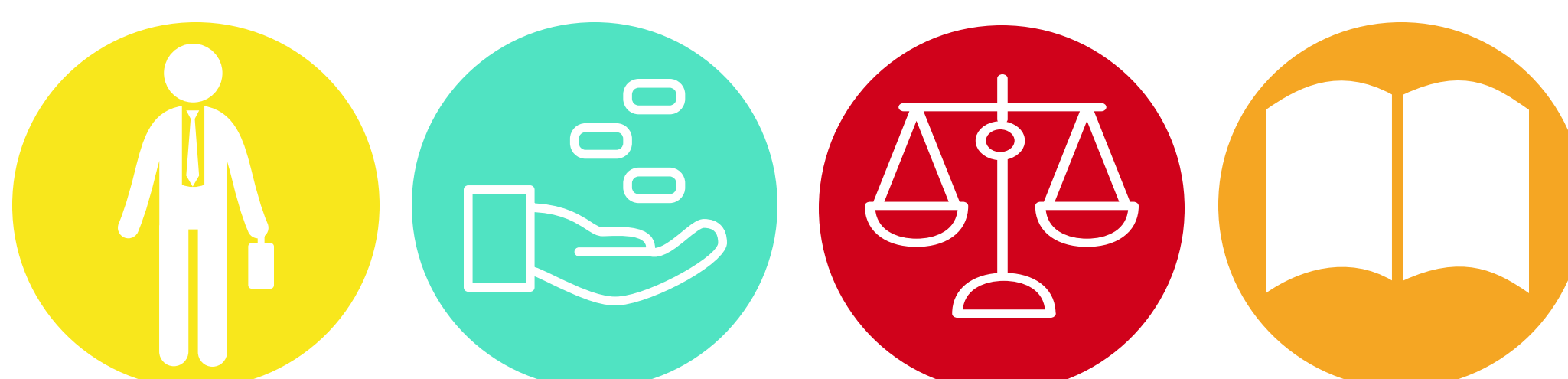


301 York St
Louisville, KY 40203
(502) 574-1723

Employment and career resources (job search help, resume writing, etc.), computer skills help.

Website: <http://blogs.lfpl.org/cc/>

LOUISVILLE METRO OFFICE OF RESILIENCE & COMMUNITY SERVICES



701 W Ormsby Avenue,
Suite 201
Louisville, KY 40203
(502) 574-5050

Community Services assists unemployed or underemployed individuals with short-term job training opportunities in fields such as Commercial Drivers Licensing, Certified Nursing/Medical Assistance, and Welding.

Website: louisvilleky.gov/government/resilience-and-community-services

LOUISVILLE URBAN LEAGUE



1535 West Broadway
Louisville, KY 40203
(502) 561-6830

Workforce development services such as: employment search assistance, career counseling, job skills training, job placement referrals, and post-placement support.

Website: LUL.org

WORKFORCE DEVELOPMENT SERVICES

Employment services, job training and
resources for adults and young adults

NEW LEGACY REENTRY CORPORATION



1115 Garvin Pl
Louisville, KY 40203
(502) 561-6830

Vocational education including: construction trade careers, construction math, carpentry, blueprint reading/analyzing, construction safety, lead abatement, electrical, HVAC, interior design, Technical Education, GED classes, College Preparation.

Website: newlegacyky.org

PROJECT ONE



2600 W Broadway # 302
Louisville, KY 40211
(502) 778-1003

Project One prepares disadvantaged youth and adults for healthy and successful transitions into post-secondary education, meaningful employment opportunities and career ladder placements by developing training program and institutes, summer programs, year round activities and lifelong learning solutions to bring about economic empowerment and self-sufficiency.

Website: project1inc.org

OPTIONS UNLIMITED



205 Castlerock Dr
Shepherdsville, KY 40165
(502) 955-7271

Assists individuals with disabilities to become as independent as possible by obtaining opportunities to participate in and contribute to their community through work and educational programs.

Website: optionsunlimitedinc.org

US DEPARTMENT OF VETERANS AFFAIRS



321 W Main St #390
Louisville, KY 40202
1-800-827-1000
(502) 595-4447

Compensated Work Therapy (CWT) vocational rehab program; Vocational Rehabilitation and employment services for veterans.

Website: benefits.va.gov/vocrehab/

WORKFORCE DEVELOPMENT SERVICES

Employment services, job training and resources for adults and young adults

WESLEY HOUSE COMMUNITY SERVICES



5114 Preston Hwy
Louisville, KY 40213
(502) 968-8231

Louisville Works program low-income individuals become economically stable and competitive in the job market and or pursue higher education degrees and or technical skills. Students attain job readiness skills, training on Microsoft Office, advanced instruction on professional standards, customer service, and job search skills. Participants are also trained to become volunteers in income tax preparation.

Website: wesleyhouseky.org

ZOOM GROUP



1904 Embassy Square Blvd
Louisville, KY 40299
(502) 581-0658

Assists adults with developmental disabilities choose their vocation and reach their full potential, through a continuum of services including: job training, employment services and involvement in the community.

Website: zoomgroup.org

YOUTH BUILD LOUISVILLE



800 S Preston St
Louisville, KY 40203
(502) 290-6121

YouthBuild Louisville is an education, job training and leadership program designed to capitalize on the energy of young adults to develop young, active community leaders and an educated workforce for Louisville.

Website: youthbuildlouisville.org



LOCAL COMSUMER PROTECTION & LEGAL SERVICES

FINANCIAL EMPOWERMENT SERVICES CENTER



2900 W Broadway #300
Louisville, KY 40211
(502) 574-5191

Meet with financial and legal experts one-on-one appointments that will help you take control of your personal financial situation.

Website: louisvilleky.gov/government/resilience-and-community-services

KENTUCKY ATTORNEY GENERAL

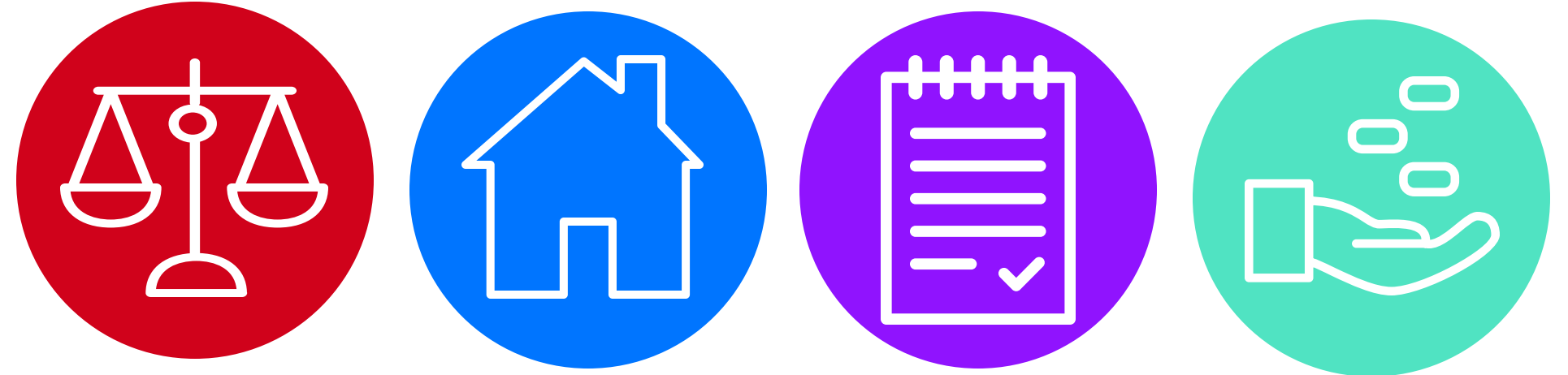


310 Whittington Parkway,
Suite 101
Louisville, Kentucky 40222
(502) 429-7134

Accepts consumer complaints and can initiate investigation about financial services, educational institutions, and more.

Website: ag.ky.gov

LEGAL AID SOCIETY



416 W Muhammad Ali Blvd #300
Louisville, KY 40202
(502) 584-1254 • (800) 292-1862

Offers assistance with tenants' rights, access to public benefits, Qualifying Income Trusts, powers of attorney, wills, living wills, legal assistance for veterans, family law, and more. Must meet income guidelines. Call for more information.

Website: laslou.org/help-for-clients/legal-clinics.html

LOUISVILLE URBAN LEAGUE



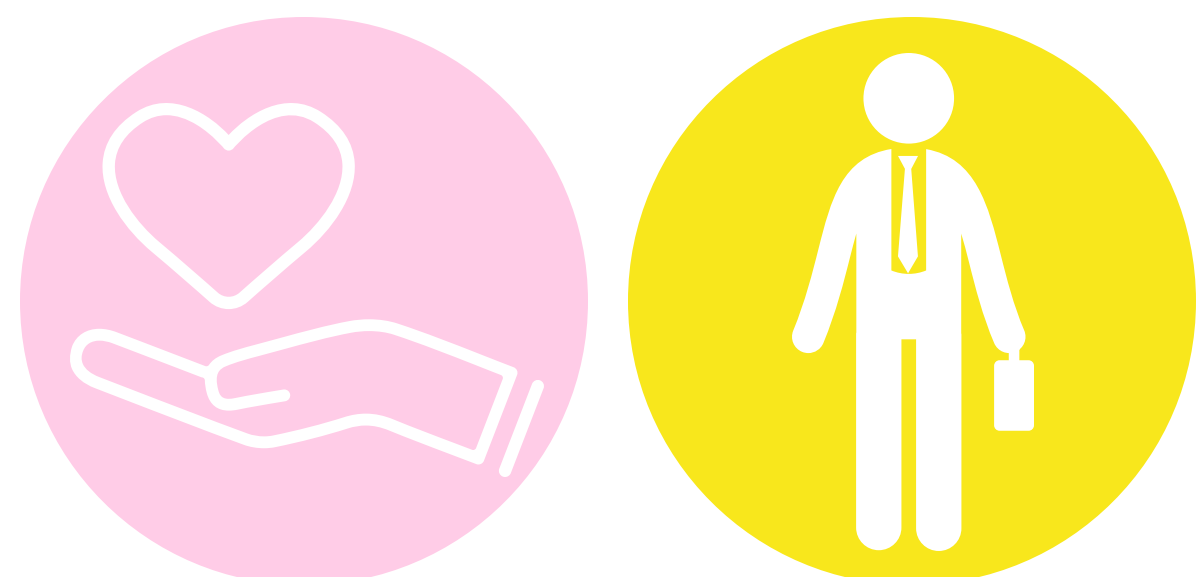
1535 West Broadway
Louisville, KY 40203
(502) 561-6830

Credit counseling available for free; income guidelines may apply. Call for more information.

Website: LUL.org

BENEFITS SCREENING SERVICES

CENTER FOR ACCESSIBLE LIVING



501 S. 2nd Street, Suite 200
Louisville, KY 40202
(502) 589-6620

Offers access to Community Work Incentives Coordinators (CWICs). CWICs assist SSI or SSDI beneficiaries, family members and professionals with the following: information on Medical Benefits, Social Security, Transitional Assistance, Public Housing, Workers Compensation and more. Personalized work incentives planning, assistance. Information about how working will affect benefits, and ongoing assistance with benefits issues.

Website: calky.com

COUNCIL ON DEVELOPMENTAL DISABILITIES

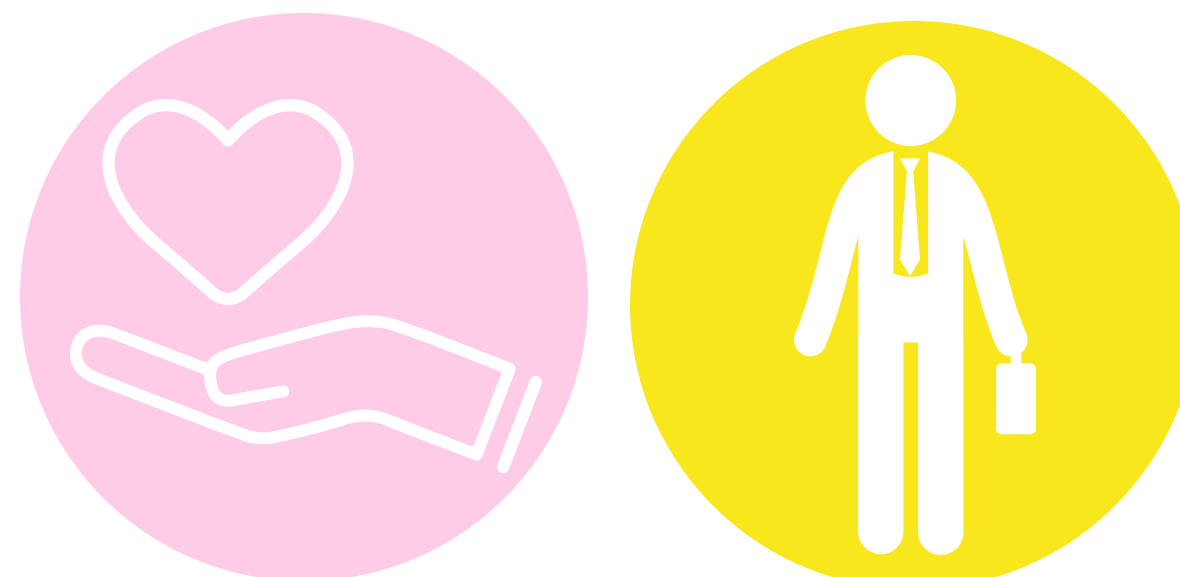


1151 So. Fourth Street
Louisville, Kentucky 40203
(502) 584-1239

The Council offers comprehensive workshops on eligibility for the Medicaid waiver service system. Offers limited crisis intervention & counseling to help families navigate the Medicaid service system. Provides workshops on financial planning and special needs trusts.

Website: councilondd.org

GOODWILL OF KENTUCKY



907 E. Broadway
Louisville, KY 40204
(502) 585-5221

Training in job seeking skills, job placement, referral services, vocational counseling, follow-up, and exit consultation, assistance with academic skills, and more.

Website: goodwillky.org

By calling any of these agencies, clients can receive screening for eligibility for rent or utility payment assistance, food stamp benefits or free meals, Kinship Care, Medicaid, housing assistance, and benefits counseling for Social Security beneficiaries.

BENEFITS SCREENING SERVICES

KENTUCKY DEPARTMENT FOR COMMUNITY BASED SERVICES



275 E Main St,
Frankfort, KY 40601

(502) 564-3703

Responsible for administering the Supplemental Nutrition Assistance Program (SNAP), the Kentucky Transitional Assistance Program (K-TAP), Kentucky Works Program (KWP), Family Alternatives Diversion (FAD) Program, and the Medicaid programs. Also manages the Community Services Block Grant, the Nutrition Education Program, the SNAP Nutrition Education Program, the Low-Income Home Energy Assistance Program, State Supplementation, and assists with administration of the Electronic Benefit Transfer cards.

Website: chfs.ky.gov/dcbs/dfs/

KENTUCKY OFFICE OF EMPLOYMENT TRAINING



(502) 875-0442

Unemployment Claims System

Website: goodwillky.org

KIPDA, KYNECT PROGRAM



(502) 584-1254

Assistance with enrolling in free or low-cost coverage for , health insurance, Medicaid or the Kentucky Children's Health Insurance Program (KCHIP)

Website: kynect.ky.gov

NEIGHBORHOOD PLACE



(502) 574-4377

Visit website to find your nearest Neighborhood Place location and list of resources

Website: louisvilleky.gov/government/neighborhood-place



ACCESSIBILITY RESOURCE SERVICES

CENTER FOR ACCESSIBLE LIVING

501 S. 2nd Street, Suite 200

Louisville, KY 40202

(502) 589-6620

Ramp builders program: program that provides free home access ramps and railings construction for individuals with mobility impairments.

Website: calky.com

KY ASSISTIVE TECHNOLOGY LOAN CORPORATION

1-877-675-0195

Provides low interest loans for qualified applicants with disabilities who need assistive technology including modified vehicles, hearing aids, adapted computers, mobility devices, augmentative communication devices, and more.

Website: katlc.ky.gov

KY ASSISTIVE TECHNOLOGY LOCATOR

1-800-327-5287

Free service that connects Kentuckians to the Assistive Technology devices they need to live independently. Also, Kentuckians can borrow devices to try, find used devices for free or low-cost, sell used devices, give away devices, and place want ads for needed devices.

Website: katsnet.at4all.com

These agencies assist individuals with disabilities in gaining access to accessibility equipment and transportation.

ACCESSIBILITY RESOURCE SERVICES

KY ASSISTIVE TECHNOLOGY SERVICE

1-800-327-5287

Provides low interest loans for qualified applicants with disabilities who need assistive technology including modified vehicles, hearing aids, adapted computers, mobility devices, augmentative communication devices, and more.

Website: katlc.ky.gov

KY RELAY SERVICE

DIAL: 711

Telecommunications Relay Service that relays calls between deaf, hard of hearing, or speech impaired individuals who use a TTY, CapTel, or VCO to communicate on the telephone. TRS is a 24 hour-a-day, seven-day-a-week service, allowing the consumer to "talk" to anyone, anytime, anywhere without having to worry about communication barriers. Video Relay Services (VRS) are also available, allowing consumers using American Sign Language to communicate in their native language through video interpreters.

KY ASSISTIVE TECHNOLOGY SERVICE

(502) 213-3217

Provides public transportation for people with disabilities who cannot use regular fixed-route bus service.

Website: ridetarc.org/accessibility/tarc3-paratransit-forms

LOCAL EDUCATION RESOURCES

AMERICANA COMMUNITY CENTER, INC.



4801 Southside Dr,
Louisville, KY 40214
(502) 366-7813

Adult Basic Education (ABE) classes, GED for high school diplomas, English as a Second Language (ESL) program, Compass college prep courses, Armed Services Vocational Aptitude Battery (ASVAB) testing.

Website: americanacc.org

JEFFERSON COUNTY PUBLIC SCHOOLS



546 S 1st St,
Louisville, KY 40202
(502) 485-3400

Free GED courses, free ESL courses, life-long learning courses, and workforce & educational enrichment services.

Website: adulthood4u.com

KENTUCKY DEPARTMENT OF VETERANS AFFAIRS



321 W Main St #390,
Louisville, KY 40202
(502) 564-9203

Kentucky High School Diploma Program, allows veterans who left school to enroll in the military and served during WWII, Korea, and Vietnam conflicts to receive an official high school diploma from their school.

Website: veterans.ky.gov

LFPL- COLLEGE AND CAREER CONNECTION



301 York St
Louisville, KY 40203
(502) 574-1723

Employment and career resources (job search help, resume writing, etc.), computer skills help.

Website: <http://blogs.lfpl.org/ccs/>

LOUISVILLE METRO OFFICE OF RESILIENCE & COMMUNITY SERVICES

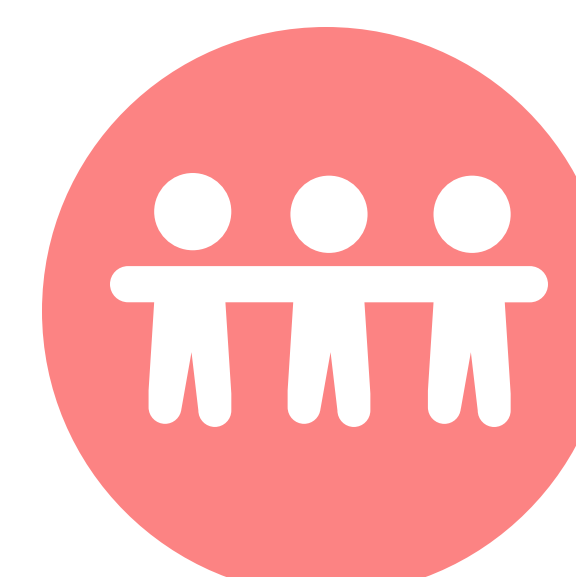


701 W Ormsby Avenue,
Suite 201
Louisville, KY 40203
(502) 574-5050

College Scholarships & GED testing fee scholarships. Must meet eligibility guidelines.

Website: louisvilleky.gov/government/resilience-and-community-services

PROJECT ONE



2600 W Broadway # 302,
Louisville, KY 40211
(502) 778-1003

Project One prepares disadvantaged youth and adults for healthy and successful transitions into post-secondary education, meaningful employment opportunities and career ladder placements by developing training program and institutes, summer programs, year round activities and lifelong learning solutions to bring about economic empowerment and self-sufficiency.

Website: project1inc.org

YOUTH FINANCIAL EMPOWERMENT SERVICES

BANK ON LOUISVILLE

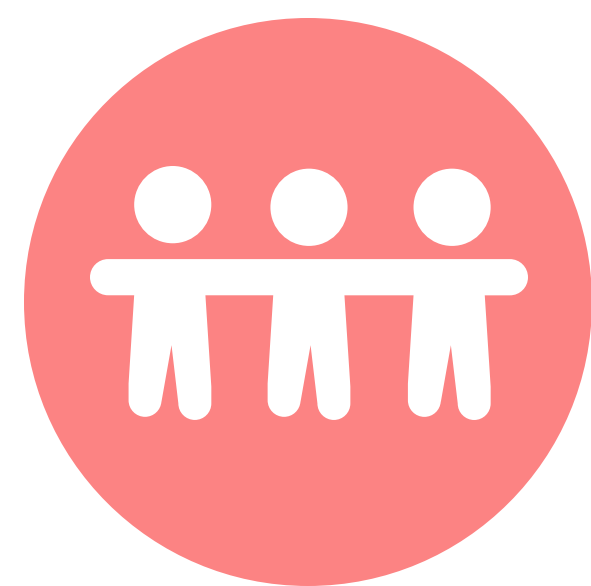


701 W Ormsby
Louisville, KY 40203
(502) 574-1969

Start Smart! Is Bank On Louisville's workshop for young adults who are preparing to open a first account. Includes lessons on how to make important financial decisions, like how to plan and pay for big purchases, or how to pay for college responsibly. By request only, can also provide basic banking and budgeting workshops to organizations and groups with a youth focus.

Website: BankOnLouisville.com

JUNIOR ACHIEVEMENT

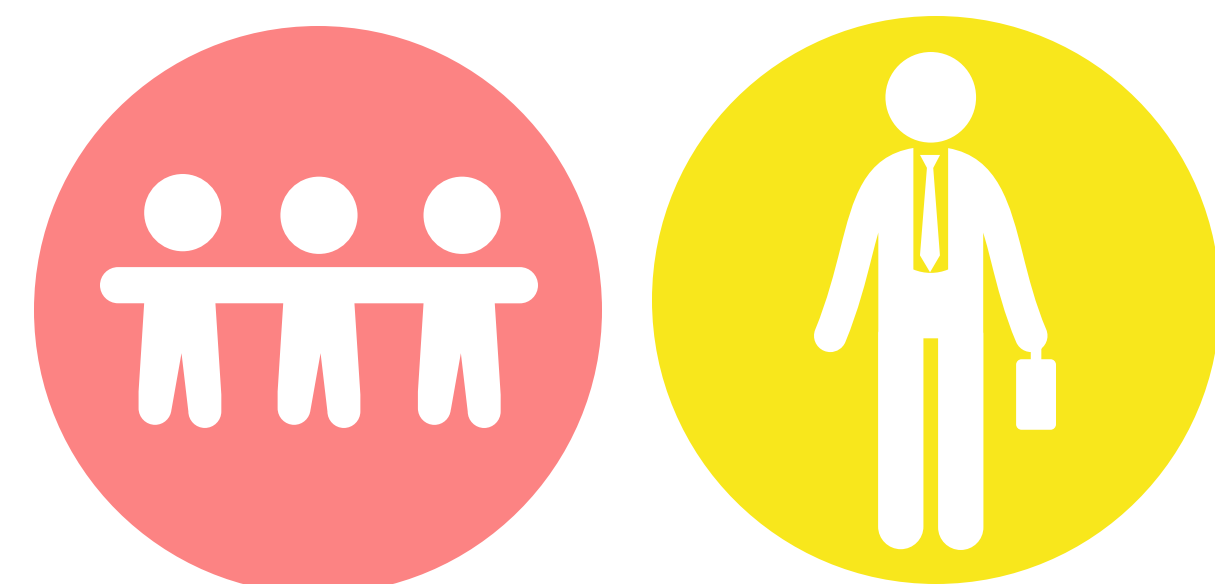


502-561-KIDS

With interactive programs tailored to elementary, middle and high school students, Junior Achievement introduces young people throughout our community to the realities and possibilities of the working world and personal finance.

Website: jaky.org

KENTUCKIANAWORKS



410 W Chestnut St #200
Louisville, KY 40202
(502) 574-2500

Customized career advice, assistance with interview skills, specialized services for qualifying veterans, group workshops, resources for visually impaired or disabled job seekers and more.

Website: kentuckianaworks.org

PROJECT ONE

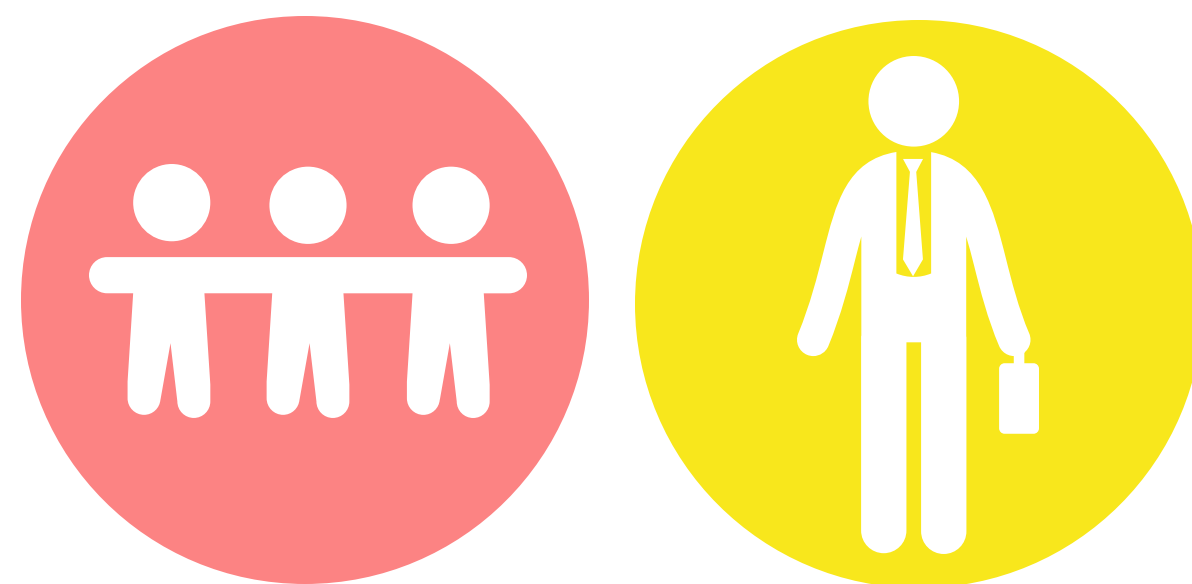


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Website: project1inc.org

YOUTH BUILD LOUISVILLE



800 S Preston St,
Louisville, KY 40203
(502) 290-6121

Offers a full-time academic program for young people ages 16-20 designed to increase financial capability by advancing their education, work skills, community engagement, and leadership.

Website: youthbuildlouisville.org

ONLINE RESOURCES

ANNUALCREDITREPORT.COM

AnnualCreditReport.com is a website jointly operated by the three major U.S. credit reporting agencies, Equifax, Experian, and TransUnion.

Website: annualcreditreport.com

CONSUMER FINANCIAL PROTECTION BUREAU

Accepts consumer complaints and can initiate investigation about financial services.

Website: consumerfinance.gov

Provides tools for creating a budget, tracking spending, and keeping track of bill due dates. Includes sample forms and resources for creating a cash flow budget.

Website: http://files.consumerfinance.gov/f/201407_cfpb_your-money-your-goals_toolkit_english.pdf

CREDIT KARMA

Free access to credit report and credit score.

Website: creditkarma.com

FEDERAL DEPOSIT INSURANCE COMPANY

Federal agency that provides access to financial education & literacy, consumer news and information, accepts consumer complaints and can initiate investigations.

Website: fdic.gov/consumers/

FEDERAL TRADE COMMISSION

Federal agency that provides consumer protection resources and alerts, investigates fraud, abuse, and unfair business practices.

Website: <https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection>

INTUIT MINT

Free cell phone app that allows users to create their own budgets, keep track of bills and spending, and pay bills all at once. Users receive automatic reminders of bill due dates and the app keeps track of account balance. App is available for iPhone and Android users.

Website: mint.com

KY FINANCIAL EMPOWERMENT DATABASE

Kentucky State Treasurer Allison Ball has created a Financial Empowerment Database with resources focused on empowering and educating six specific communities. The communities identified for cultivation are the following: Aging Kentuckians, Emerging Adults, Kentuckians with Disabilities, Low-Income Families, Student Strategies, and Veterans and Military Personnel.

Website: usa.gov/topics/consumer/consumer-action-handbook-online.shtml

USA.GOV

Free access to the Consumer Action Handbook which provides helpful tips on preventing identity theft, understanding credit, filing a consumer complaint, and more. Access to sample consumer complaint forms and other resources.

Website: usa.gov/topics/consumer/consumer-action-handbook-online.shtml



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