



**Directory of Financial Education Providers  
in Southwestern Pennsylvania**

*Take Control of Your Money*

# Take control of your money

This financial education directory is for people who want to take control of their money and build their wealth. It is a resource guide for finding assistance with basic money management or resolving a difficult financial situation. Whether you have been a victim of a predatory lending scheme, are attempting to repair your credit, or are trying to manage your money, this directory will help. It will direct you to an organization that is right for your needs in a location that is convenient to your home or workplace.

Each organization listed here is part of the Financial Education Consortium, a coalition of financial literacy organizations committed to coordinating financial literacy efforts in southwestern Pennsylvania.

Most of the organizations cover one of the 10 counties in southwestern Pennsylvania, which include Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland. A few cover all of western Pennsylvania, West Virginia, and parts of eastern Ohio.

Most of them do not charge for their services or charge a nominal fee. If you cannot find the right organization, contact the one closest to you, which will refer you to the most appropriate agency for your needs.

The organizations listed here are divided into four categories:

1. Housing Counseling and Assistance
2. Money Management and Credit Counseling
3. Savings Programs and Basic Banking
4. Other

- 1. Housing Counseling and Assistance** programs provide help and information on
- \$ predatory lending
  - \$ home foreclosure
  - \$ homeownership counseling
  - \$ rental assistance
  - \$ pre-purchase home counseling
  - \$ post-purchase home counseling and management
  - \$ first-time homebuyer basics
  - \$ closing cost and down payment assistance

## 2. Money Management and Credit Counseling

programs provide help and information on

- \$ bad credit
- \$ struggling to pay credit card bills
- \$ basic understanding of money (budgeting and saving)
- \$ debt counseling and credit repair

## 3. Savings Programs and Basic Banking programs

provide help and information on

- \$ saving money
- \$ opening a bank account
- \$ setting up a family savings account (matching funds may be available)

## 4. Other programs provide help and information on

- \$ paying taxes
- \$ general financial education
- \$ financial education for small businesses
- \$ economic education for teachers

For instance, if you need help with purchasing a home or maintaining a home that you have already purchased, or if you feel that you have fallen victim to a loan scam, contact an agency listed in category 1, "Housing Counseling and Assistance."

If you are worried that you have too much debt or have fallen behind on some payments, contact an organization listed in category 2, "Money Management and Credit Counseling."

If you need help with saving your money or establishing a family savings account, find the right organization under category 3, "Savings Programs and Basic Banking."

If you want to find the best source for free tax preparation services, check in category 4, "Other," under the heading "Tax Education and Assistance with the Earned Income Tax Credit."

Some organizations are listed in more than one category because they offer several services.

### Please note

The directory lists an organization's address, phone number, contact person and, in most cases, its e-mail and website, as of March 2005. However, people may change positions and organizations may change locations, so it is best to contact the organization to confirm the information or before making an on-site visit.

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**ACTION-Housing, Inc.**

425 Sixth Avenue, Suite 950 Phone: 412/281-2102  
Pittsburgh, PA 15219 Fax: 412/391-4512  
Web: www.actionhousing.org

Contact: Ann Bailey, Family Savings Account Administrator  
annb@actionhousing.org

Programs:

The Family Savings Account Program is an individual development account program whereby participants save up to \$2,000 over a period of up to two years and then receive a \$2,000 match. The total must be applied toward the purchase of specific assets.

Target audience:

We serve individuals and families whose incomes are at 200 percent of the federal poverty guidelines.

Geography served:

Allegheny, Beaver, Butler, and Westmoreland counties.

Program effectiveness:

We have 165 active participants (open savings accounts), with 300 new slots to fill in the next two years.

**Aliquippa Alliance for Unity and Development**

524 Franklin Avenue Phone: 724/378-2882  
Aliquippa, PA 15001 Fax: 724/375-4811  
Web: www.aaud.org

Contact: Debbie Giglio, Workforce Development Coordinator  
dgiglio@aaud.org

Programs:

AAUD is a community development organization and a one-stop social service agency serving the Beaver County area with workforce development and supplemental education programs and providing rental space to social service agencies in the Beaver County area.

Target audience:

We serve low-income, unemployed, and underemployed individuals.

Geography served:

AAUD is located in Aliquippa (Beaver County) and serves individuals throughout the city and neighboring communities.

Program effectiveness:

AAUD serves 8,000–10,000 residents per year. During the first quarter of 2004, we were selected as a VITA (volunteer income tax assistance) site for earned income tax credits.

**Allegheny County Housing Authority**

Resident Services Department Phone: 412/402-2609  
625 Stanwix Street Fax: 412/402-2654  
Pittsburgh, PA 15222 Web: www.achsng.com

Contact: Richard K. Crowley, Jr., Community and Supportive  
Services Coordinator  
rcrowley@achsng.com

## Allegheny County Housing Authority continued...

### Programs:

The Family Self-Sufficiency Program provides counseling and supports referrals to families living in public and Section 8 housing. Through the work of support specialists, families can access a number of services and programs that can lead them to self-sufficiency and eliminate dependence on social programs. The program relies on the cooperation of and links to services including but not limited to job training, credit counseling, homeownership counseling, educational services, career development, and transportation assistance.

### Target audience:

Low-income public housing residents and families participating in the Housing Choice Voucher Program (Section 8).

### Geography served:

Allegheny County (excluding the City of Pittsburgh and the City of McKeesport).

### Program effectiveness:

The program in Allegheny County is relatively new; however, there are 10 new homeowners in Allegheny County through the success of this program. Many residents enrolled in the program have completed or are currently receiving financial literacy training, credit counseling, credit repair counseling, homeownership counseling, job training, and educational programs, working their way toward their goal of self-sufficiency.

## Association of Communities for Reform Now (ACORN) Financial Justice Center

5907 Penn Avenue, Suite 310 Phone: 412/441-6316  
Pittsburgh, PA 15206 Fax: 412/441-6317

Contact: Maryellen Hayden, Executive Director  
[paacornpiho@acorn.org](mailto:paacornpiho@acorn.org)

### Programs:

The 2005 goals of the Financial Justice Center are:

To increase the amount of EITC funds going into Pittsburgh's low-and moderate-income community.

To decrease the number of EITC families receiving RALS and RACS from unscrupulous tax preparers.

To provide free tax preparation to all Pittsburghers earning under \$60,000 per year.

To provide financial literacy training to churches and community groups.

### Target audience:

Low- and moderate-income adults.

### Geography served:

Allegheny County.

## Building United of Southwestern Pennsylvania

7328 Hamilton Avenue  
Pittsburgh, PA 15208

Phone: 412/731-7180  
Fax: 412/731-7183  
Web: [www.achsng.com](http://www.achsng.com)

Contact: Reverend Samuel Ware, Executive Director  
[revware@busp.org](mailto:revware@busp.org)

### Programs:

Building United of Southwestern Pennsylvania is a faith-based nonprofit organization with a principal focus on financial literacy training and providing affordable housing. Our ultimate goal is to increase homeownership in the region through the partnerships we have forged with leading corporations in the housing and finance industries.

Through the coordinated efforts of our partners, we offer our clients financial education, credit counseling, credit repair programs, and mortgage application assistance. Clients learn how to save, build their wealth, pay off their debt, and reach their financial goals.

### Target audience:

Low- and moderate-income families.

### Geography served:

Southwestern Pennsylvania.

## Carnegie Library of Pittsburgh

612 Smithfield Street  
Pittsburgh, PA 15222

Phone: 412/281-7141  
Fax: 412/471-1724  
Web: [www.carnegielibrary.org/locations/business](http://www.carnegielibrary.org/locations/business)

Contact: Roye Werner, Head, Business Department  
[business@carnegielibrary.org](mailto:business@carnegielibrary.org)

### Programs:

The Carnegie Library supports financial literacy through its extensive collections—which can be borrowed for free—of books, audiotapes, and videos on investing, money management, entrepreneurship, job searching, retirement, and taxation. We offer weekly free noontime lectures on all of these subjects at our downtown location. In addition, we work with the IRS Stakeholder Partnerships, Education, and Communication Office to offer special help for taxpayers, and with SCORE to provide entrepreneurs with business planning assistance.

### Target audience:

Anyone who lives, works, or owns a business in Allegheny County.

### Geography served:

Allegheny County.

### Program effectiveness:

19,565 items checked out of the business library; 99,886 questions answered at the business library; 2,488 attendees at business library programs; 1,524 people helped with tax preparation; 125 entrepreneurs counseled at our location (through SCORE); 90,419 visits to the business library Web site.

## Community Homebuyer Investment Program (CHIP)

P.O. Box 6102  
Wheeling, WV 26003

Phone: 304/234-9221  
Fax: 304/231-1217  
Web: [www.chipeducation.org](http://www.chipeducation.org)

Contact: Lisa Beall, Vice President  
[beall@wesbanco.com](mailto:beall@wesbanco.com)

### Programs:

We are completely operated by volunteers with no paid staff. We provide homeownership counseling. CHIP also coordinates a regional affordable housing seminar biennially at Wheeling Jesuit University.

### Target audience:

While we focus on low- to moderate-income individuals and families, anyone is welcome to attend our classroom sessions free of charge. We are announcing an online counseling program that will focus on college students as well.

### Geography served:

We currently serve the northern panhandle of West Virginia and eastern Ohio, including Hancock, Brooke, Ohio, Marshall, Belmont, and Jefferson counties. Our strategic plan calls for expansion into Monroe County, Ohio, Wetzel County, West Virginia, and Washington County, Pennsylvania. We are also in the process of creating a CHIP affiliate in the Parkersburg, West Virginia, region.

### Program effectiveness:

We have a committee of approximately 30 people who conduct follow-up surveys by mail with each client. This is done quarterly.

## Consumer Credit Counseling Service of Western Pennsylvania

2403 Sidney Street, Suite 400  
Pittsburgh, PA 15203

Phone: 412/390-1300  
888/511-2227  
Fax: 412/390-1336  
Web: [www.cccspa.org](http://www.cccspa.org)

Contact: Caryn Bilotta, Director of Education and Marketing  
[cbilotta@cccspa.org](mailto:cbilotta@cccspa.org)

### Programs:

CCCS helps people take control of their financial health by providing personalized credit and budget counseling sessions. If appropriate, counselors may suggest our Debt Management Program to help you get out of debt. Under this arrangement you send a monthly payment to the agency, which then disburses the funds to creditors in agreed-upon amounts. Immediate telephone counseling is available. In addition, the agency also offers in-person and telephone counseling by appointment. The agency is authorized by the Pennsylvania Housing and Finance Agency to assist homeowners applying for the Homeowners' Emergency Mortgage Assistance Program (Act 91-HEMAP). The agency also provides housing counseling: pre-purchase, post-purchase, reverse mortgage, early delinquency prevention, rental, and predatory lending. CCCS provides a wide range of educational workshops at its South Side location and in the community.

### Target audience:

No income or debt criteria. Counseling is for any consumer who is overburdened with unsecured debt (credit cards, finance company loans, etc.) or who wants to get in control of his or her finances.

### Geography served:

In-person counseling is available at local offices located in Pittsburgh, Beaver, Butler, Greensburg, and Washington. Telephone counseling is available for any consumer.

### Program effectiveness:

In 2004, CCCS provided 150 community education presentations to a total audience of 3,681 consumers. The agency conducted almost 8,000 debt management counseling sessions, either by phone or in person at one of our 10 locations. In 2004, more than 2,000 clients entered into a formal debt management program with the agency.

## Dollar Bank

Three Gateway Center  
401 Liberty Avenue  
Pittsburgh, PA 15222

Phone: 412/261-7564  
Fax: 412/261-8273  
Web: [www.dollarbank.com](http://www.dollarbank.com)

Contact: Judith Mason, Community Development Officer  
[jmason@dollarbank.com](mailto:jmason@dollarbank.com)

### Programs:

Dollar Bank provides credit counseling and restoration services for families and individuals. Services under the Credit Enhancement Program include budgeting and savings planning, homeownership training, and guidance through the home purchase process. All services are provided free of charge.

### Target audience:

Low- and moderate-income families and individuals.

### Geography served:

Allegheny (including the City of Pittsburgh), Butler, Washington, and Westmoreland counties in Pennsylvania; Cuyahoga (including the City of Cleveland), Lake, and Lorain counties in Ohio.

### Program effectiveness:

Approximately 350 clients enter the program each year, with many staying in the credit counseling and restoration program for more than a year. Most clients open savings accounts and may be matched with Dollar Bank grant funds. Between 60 and 75 new homeowners graduate from the program each year; for many it is a last and best chance at homeownership.

## Dwelling House Savings and Loan Association

501 Herron Avenue  
Pittsburgh, PA 15219

Phone: 412/683-5116  
Fax: 412/683-5104  
Web: [www.dwellinghouse.com](http://www.dwellinghouse.com)

Contact: Samuel Milliner, Assistant Treasurer  
[Smilliner@dwellinghouse.com](mailto:Smilliner@dwellinghouse.com)

### Programs:

We are a mutual savings and loan offering mortgages, home improvement loans, and home equity loans. We also have savings accounts and IRAs. We participate in the Federal Home Loan Bank's Homebuyer Equity Program.

### Target audience:

The general public, especially first-time and low- to moderate-income homebuyers.

### Geography served:

Allegheny County and the contiguous areas.

## ESB Bank

600 Lawrence Avenue  
Ellwood City, PA 16117

Phone: 724/758-5584  
Fax: 724/758-0576  
Web: [www.esbbank.com](http://www.esbbank.com)

Contact: Carol E. Poleno, Neighborhood Development Associate  
[cpoleno@esbbank.com](mailto:cpoleno@esbbank.com)

### Programs:

ESB Bank's Home Ownership Mortgage and Home Rehabilitation Mortgage are first-mortgage programs for owner occupants who purchase or refinance one- to four-unit dwellings and meet income criteria. Interest rates are lower than ESB Bank's other mortgages, with zero points, and the debt ratios are 33% for housing and 41% total debt.

Down payment/closing cost assistance is provided through the Federal Home Loan Bank of Pittsburgh's Homebuyer Equity Fund Grant, Housing Opportunities of Beaver County's First-Time Home Buyers Assistance (half loan and half grant), and Neighborhood Housing Services, Inc.'s Closing Cost Assistance Loan Program.

### Target Audience:

Borrowers' incomes may not exceed 80% of the median income when MI is lender paid. Property must be in a census tract where the average income meets that criterion or in a PCRG census tract.

## Exico, Inc.

241 Fourth Avenue  
Pittsburgh, PA 15222

Phone: 412/261-3073  
Fax: 412/261-0626  
Web: [www.exicoinc.com](http://www.exicoinc.com)

Contact: Eustace O. Uku, President  
[exicoinc@aol.com](mailto:exicoinc@aol.com)

### Programs:

Exico, Inc. is a management consulting firm specializing in small business development and financing, affordable housing development, financial education, and capacity building for faith-based organizations.

### Target audience:

Small businesses, government agencies, faith-based organizations, and real estate developers.

### Geography served:

Northeastern United States.

### Program effectiveness:

Served over 400 clients, provided financial education to over 200 public housing residents, raised more than \$150 million in capital, and facilitated minority/women business enterprise participation in excess of \$1.5 billion of publicly funded construction projects.

## Family Services of Western Pennsylvania

6401 Penn Avenue  
Pittsburgh, PA 15206

Phone: 412/661-1670, ext. 649  
or 866/965-5929  
Fax: 412/665-8730  
Web: [www.fswp.org](http://www.fswp.org)

Contact: Sue Kerr, Program Liaison  
[kerrs@fswp.org](mailto:kerrs@fswp.org)

### Programs:

We offer three low-interest loan programs to help working families maintain economic stability. The Ways to Work Transportation Loan programs help working families access funds for automobile purchases or repairs to enrich employment and/or educational opportunities. The Family Loan Program is for the purchase of household items required for ongoing household needs. We also offer a range of financial literacy classes using the FDIC Money Smart curriculum. Classes are tailored to the specific needs of participants but can include budgeting, banking, credit, borrowing, and home ownership.

### Target audience:

All loan programs are geared toward low- to moderate-income individuals and families. Ways to Work serves residents in Allegheny, Fayette, Greene, Washington, and Westmoreland counties. The Transportation and Family Loan Programs target employees of participating nonprofit agencies within Allegheny County. Financial literacy classes are open to anyone.

### Geography served:

Allegheny, Fayette, Greene, Washington, and Westmoreland counties. Some loan programs have specific geographic restrictions. Financial literacy classes are available to all.

## Fayette County Community Action Agency

140 North Beeson Avenue  
Uniontown, PA 15401

Phone: 724/430-3011  
Fax: 724/437-4418  
Web: [www.fccaa.org](http://www.fccaa.org)

Contact: James M. Stark, Chief Executive Officer  
[jstark@charter.net](mailto:jstark@charter.net)

### Programs:

Through FCCAA's various programs, resources, and partnerships, we are able to provide budget counseling, financial literacy, homebuyer education, and promote asset development.

### Target audience:

Low- and moderate-income persons, the elderly, and disadvantaged residents of Fayette County.

### Geography served:

Fayette County.

## Federal Deposit Insurance Corporation

20 Exchange Place  
Room 6036  
New York, NY 10005

Phone: 917/320-2621  
Fax: 917/320-2916  
Web: [www.fdic.gov](http://www.fdic.gov)

Contact: Valerie J. Williams, Community Affairs Officer  
[vwilliams@fdic.gov](mailto:vwilliams@fdic.gov)

### Programs:

One-day Money Smart Train-the-Trainer workshops for organizations that are interested in bringing the Money Smart program to their communities. The Money Smart curriculum is a set of 10 instructor-led training modules covering basic financial topics, available free of charge.

### Federal Deposit Insurance Corporation continued...

#### Target audience:

Adults outside the financial mainstream. The program also has been successfully used to teach youth.

#### Geography served:

Pennsylvania, New York, New Jersey, Delaware, Maryland, District of Columbia, Puerto Rico, and the Virgin Islands.

## Fifth Third Bank

600 Superior Avenue East  
Fourth Floor  
Cleveland, OH 44114

Phone: 216/274-5096  
Fax: 216/274-5476  
Web: [www.53.com](http://www.53.com)

Contact: Scenario Adebessin, Community Development Officer  
[scenario.adebesin@53.com](mailto:scenario.adebesin@53.com)

#### Programs:

Fifth Third Bank offers a variety of products and services as well as financial education resources. Some of those no-cost financial education opportunities are two seminars for first-time homebuyers, "How to Improve Your Personal Credit" and "A Guide to Residential Home Buying." Our products include personalized first-time homebuyer counseling in conjunction with a no-money-down, below-market rate, an online "Check 21 Introduction" course, and in-school banking education programs for youth.

#### Target audience:

The general public, students, first-time homebuyers, and low- to moderate-income individuals.

#### Geography served:

Cities in the following nine counties: Allegheny (Pennsylvania) and Cuyahoga, Geauga, Lake, Lorain, Medina, Portage, Stark, and Summit (Ohio).

#### Program effectiveness:

Each year, thousands of individuals use the products and services offered by Fifth Third Bank. The most popular is the Good Neighbor Mortgage Loan, which offers below-market interest rates, no money down or monthly private mortgage insurance, and reduced closing costs.

## Gannon University

109 University Square  
Erie, PA 16541

Phone: 814/871-7585  
Fax: 814/871-7210  
Web: [www.gannon.edu/stock](http://www.gannon.edu/stock)

Contact: Charles A. Bennett, Director, Center for Economic Education and Professor of Economics and Finance  
[bennett@gannon.edu](mailto:bennett@gannon.edu)

#### Programs:

Economic and financial education for students and teachers in grades K-12 and at the university level. Active for more than 25 years in economic, financial, and entrepreneurial education. Affiliated with Economics Pennsylvania and the National Council on Economic Education.

#### Target audience:

General public, adults, students, K-12 educators and students, university students, pre-service teachers and employees.

#### Geography served:

Primary focus is northwestern Pennsylvania in Erie, Crawford, and Warren counties (referred to as the "Gannon University region"), regional audience, statewide, and national through various programs of our affiliates.

#### Program effectiveness:

More than 25 years of activity, tens of thousands of students have been affected.

## Garfield Jubilee Association

5138 Penn Avenue  
Pittsburgh, PA 15224

Phone: 412/665-5204  
Fax: 412/665-5205

Contact: Joann Monroe, Executive Director  
[chico86137@aol.com](mailto:chico86137@aol.com)

#### Programs:

GJA provides homeownership education, counseling, and economic and financial literacy through our Family Savings Account Program, an individual development account.

#### Target audience:

Low- and moderate-income families and first-time homebuyers.

#### Geography served:

Pittsburgh and Allegheny County.

#### Program effectiveness:

There were 183 clients enrolled in the homeownership program: 115 clients were able to purchase their homes, 51 clients are in the credit repair program, and 15 clients are mortgage ready. The Family Savings Account Program has graduated 34 families since December 2003.

## Goodwill Industries of Pittsburgh

2600 East Carson Street  
Pittsburgh, PA 15203

Phone: 412/390-2203  
Fax: 412/481-0187  
Web: [www.goodwillpitt.org](http://www.goodwillpitt.org)

Contact: Daryl Jackson, Educational Counselor  
[jackson@goodwillpitt.org](mailto:jackson@goodwillpitt.org)

#### Programs:

Goodwill assists noncustodial and custodial parents in understanding financial literacy as it affects their ability to pay child support and/or manage their household budget and the rearing of their children.

#### Target audience:

Allegheny county residents with child support orders for children under 18 years of age.

#### Geography served:

Allegheny County.

## Hill District Federal Credit Union

2021 Centre Avenue  
Pittsburgh, PA 15219

Phone: 412/281-0822  
Fax: 412/281-2034  
Web: [www.hilldistrictfcu.org](http://www.hilldistrictfcu.org)

Contact: Richard Witherspoon, *Treasurer/Manager*  
[rswitherspoon@hilldistrictfcu.org](mailto:rswitherspoon@hilldistrictfcu.org)

### Programs:

We are a financial service provider serving low- to moderate-income individuals.

### Target audience:

We serve people who live in the Hill District neighborhood of the City of Pittsburgh.

### Geography served:

Same as above.

### Program effectiveness:

We have approximately 2,000 members. We will be celebrating our 35th year of service to this community in 2005. In those years, we have seen many people improve their financial health with our assistance.

## Hill House Association

1835 Centre Avenue  
Pittsburgh, PA 15219

Phone: 412/392-4400, ext. 4406  
Fax: 412/392-4462  
Web: [www.hillhouse.org](http://www.hillhouse.org)

Contact: Marvin B. Prentice, *Associate Director*  
[mprentice@hillhouse.org](mailto:mprentice@hillhouse.org)

### Programs:

The Hill House Association is a multifaceted social service agency that provides one-stop shopping opportunities. Our programs include child care services, educational services, adult care, and outreach services to the community.

### Target audience:

Hill House Association provides services from infants to seniors through the various programs offered by our agency and tenants.

### Geography served:

Our primary focus is the Hill District and South Oakland, but our programs span the greater Pittsburgh area and Allegheny County.

### Program effectiveness:

Hill House serves more than 27,000 people of different ages and service needs. Effective outcome evaluations require sub-analysis of each area, which the agency performs on a consistent basis.

## Holy Family Institute

1789 South Braddock Avenue  
Suite 585  
Pittsburgh, PA 15218

Phone: 412/244-8010  
Fax: 412/244-8090

Contact: Michael Selep, *Supervisor*  
[mselep@duqlight.com](mailto:mselep@duqlight.com)

### Programs:

We help to manage the Universal Services Program for Duquesne Light and serve as a screening agency for the Dollar Energy Fund. We work with low-income families to help them maintain energy at an affordable price.

### Target audience:

Families at 150 percent of the federal income guidelines who are struggling to maintain utility service.

### Geography served:

We have offices in Swissvale, McKees Rocks, East Liberty, and Catholic Charities Downtown. We work with families in Allegheny and Beaver counties. We have CARES reps who will visit families in their homes.

### Program effectiveness:

Currently, Universal Services has more than 17,000 active families. We determine success by the retention rate and the amount billed each month compared to the amount paid (we are over 90 percent each month). We also measure the amount of grants received and grant money received for families.

## Home Ownership Preservation Project (HOPP)

Regional Enterprise Tower  
425 Sixth Avenue, Suite 980  
Pittsburgh, PA 15219

Home: 412/434-6004  
Fax: 412/201-4304

Contact: Irene McLaughlin, *Project Manager*  
[irene@rhls.org](mailto:irene@rhls.org)

### Programs:

HOPP directly serves lower-income homeowners by advocating affordable payment plans on property liens (unpaid property taxes and other municipal charges) in lieu of tax sale, that is, foreclosure. HOPP provides free transactional legal services to convey title to equitable owner-current owner/occupant who is not the owner of record but has a claim to title.

### Target audience:

Lower-income homeowners, whether or not the property is in the name of the current owner/occupant (legal and equitable owners).

### Geography served:

Priority to City of Pittsburgh residents.

### Program effectiveness:

Since its inception in August 2003, HOPP has handled hundreds of informational calls, served roughly 200 homeowners, secured 125 affordable payment plans and lien payoffs, and avoided 40 tax sales. HOPP's ongoing advocacy helps to assure the availability of affordable payment plans by the City of Pittsburgh and its assignee, Capital Asset Research Corporation, according to the Foley Settlement Agreement and the Pollice-Houck Settlement Agreement, respectively.

## Housing Opportunities of Beaver County

650 Corporation Street  
Suite 207  
Beaver, PA 15009

Home: 724/728-7511  
Fax: 724/728-7202  
Web: [www.hobcinfo.org](http://www.hobcinfo.org)

Contact: Frank Wilson, Executive Director  
[frankwilson.hobc@verizon.net](mailto:frankwilson.hobc@verizon.net)

### Programs:

Provides down payment and closing-cost assistance for first-time homebuyers. Provide HEMAP (Homeowners Emergency Mortgage Assistance Program) and budget counseling. Provides credit correction counseling. Assists low- to moderate-income families and first-time homebuyers with down payment and closing cost assistance up to \$6,000. We also provide credit repair counseling in order that these families will qualify for financing.

### Target audience:

Low- to moderate-income individuals, from 60 percent to 100 percent of median income.

### Geography served:

Beaver County.

### Program effectiveness:

21 clients became first-time homebuyers in FY 2002–03; more than 35 clients were approved for Act 91 assistance; and households were stabilized.

## Internal Revenue Service, Taxpayer Advocate Service

1000 Liberty Avenue  
Room 1602  
Pittsburgh, PA 15222

Phone: 412/395-5987  
Fax: 412/395-4769  
Web: [www.irs.gov](http://www.irs.gov)

Contact: A.C. Mettlen, Taxpayer Advocate  
[Andrew.C.Mettlen@irs.gov](mailto:Andrew.C.Mettlen@irs.gov)

### Programs:

The Taxpayer Advocate Service is an independent part of the Internal Revenue Service. We can help individuals or businesses try to resolve ongoing tax problems.

### Target audience:

All taxpayers, both individuals and businesses.

### Geography served:

Western Pennsylvania.

## Junior Achievement of Southwestern Pennsylvania

120 Marshall Drive  
Warrendale, PA 15086

Phone: 724/772-5900  
800/522-6957, ext. 124  
Fax: 724/772-0256  
Web: [www.pittsburgh.ja.org](http://www.pittsburgh.ja.org)

Contact: Christine V. Kemp, Program Manager  
[ckemp@jaswpa.org](mailto:ckemp@jaswpa.org)

### Programs:

Junior Achievement educates and inspires young people to value free enterprise, business, and economics to improve the quality of their lives.

### Target audience:

School students K–12 in school classrooms, after school, and summer programs.

### Geography served:

Junior Achievement serves nearly 6 million students worldwide. JASWPA serves nearly 80,000 students in more than 100 school districts in 32 counties of western Pennsylvania and the northern panhandle of West Virginia.

### Program effectiveness:

A 1994–95 study by the Western Institute of Research found JA elementary school students had far greater comprehension of economic principles than a control group, and participating sixth graders scored 27 percent higher than nonparticipants.

## Just Harvest

16 Terminal Way  
Pittsburgh, PA 15219

Phone: 412/431-8960  
Fax: 412/431-8966  
Web: [www.justharvest.org](http://www.justharvest.org)

Contact: Kristie Weiland, Campaign Outreach Coordinator  
[kristiew@justharvest.org](mailto:kristiew@justharvest.org)

### Programs:

Give Paychecks a Boost Campaign: education and outreach about tax credits for low- and moderate-income workers; free tax preparation during tax season; advocacy to reduce barriers to filing tax returns.

### Target audience:

Low- and moderate-income workers.

### Geography served:

Allegheny County.

### Program effectiveness:

For the 2004 tax season, distributed more than 35,000 pieces of literature about the Earned Income Tax Credit and Tax Back through a network of 300 community organizations, employers, unions, public agencies, and churches; gave educational presentations at community meetings to 750 people; prepared more than 2,000 tax returns for 790 clients, who received refunds totaling \$972,000; helped four additional agencies set up free tax preparation sites; and, as part of a national advocacy movement, helped to reduce the barriers to filing for the earned income tax credit.

## Mon Valley Initiative

303–305 East Eighth Avenue  
Homestead, PA 15120

Phone: 412/464-4000  
Web: [www.monvalleyinitiative.com](http://www.monvalleyinitiative.com)

Contact: Jefferson Brooks, Director of Workforce Development  
[jbrooks@monvalleyinitiative.com](mailto:jbrooks@monvalleyinitiative.com)

### Programs:

The program focuses on helping area residents attain the skills and connections needed to acquire living wage jobs and begin productive, healthy careers.

### Target audience:

Mon Valley–area employees and employers.

### Geography served:

Mon Valley.

## Mt. Nazareth Center, Inc.

285 Bellevue Road  
Pittsburgh, PA 15229

Phone: 412/931-3510  
Fax: 412/931-7255  
Web: [www.mtnazarethcenter.org](http://www.mtnazarethcenter.org)

**Contact:** William Vandivier, Director of Housing Services  
[bvandivier@mtnazarethcenter.org](mailto:bvandivier@mtnazarethcenter.org)

### Programs:

Financial assistance and counseling regarding housing problems for low-income homeowners; education and counseling to first-time homebuyers.

### Target audience:

Low-income homeowners, first-time homebuyers, low-income renters with housing-related problems, senior citizens with housing problems.

### Geography served:

Allegheny County, primarily northern suburbs, Mt. Oliver area, Wilkinsburg, and the City of Pittsburgh.

### Program effectiveness:

More than 400 clients served per year; more than 125 home repairs funded through loans or grants; at least six homebuyer education seminars presented.

## National City Bank

20 Stanwix Street  
Pittsburgh, PA 15222

Phone: 412/644-7648  
Fax: 412/644-7645  
Web: [www.nationalcity.com](http://www.nationalcity.com)

**Contact:** George M. Fausold, Vice President and CRA Officer  
[george.fausold@nationalcity.com](mailto:george.fausold@nationalcity.com)

### Programs:

National City provides a presentation that includes an 18-minute tape discussing various predatory lending situations to first-time homebuyers, the elderly, and minorities. This is an awareness session that directs people to not just sign on the dotted line, but to talk with people they can trust in order to stay away from predatory situations. Subject matter and content vary according to audience.

### Target audience:

Audience may include first-time homebuyers, the elderly, faith-based groups, minority, clubs, etc.

### Geography served:

Western Pennsylvania.

### Program effectiveness:

Based on the general nature of the program, specific measurements are very difficult to obtain.

## National Foundation for Teaching Entrepreneurship (NFTE)

307 Fourth Avenue  
Suite 500  
Pittsburgh, PA 15222

Phone: 412/456-4169  
Fax: 412/456-2932  
Web: [www.nfte.com](http://www.nfte.com)

**Contact:** Jerry M. Cozewith, Executive Director, NFTE Greater Pittsburgh  
[Jerryc@nfte.com](mailto:Jerryc@nfte.com)

### Programs:

NFTE teaches entrepreneurship to young people from low-income communities to improve their academic performance and economic productivity. We train teachers and youth professionals to teach our Entrepreneurship Curriculum and we support business start-ups by youth.

### Target audience:

Youth, 7th to 12th grades, primarily from low-income communities.

### Geography served:

Allegheny County and southwestern Pennsylvania.

### Program effectiveness:

Youth provide pre- and post-course information about their aspirations, knowledge, and attitude toward school completion (graduation), continuing education, and the possibility of business ownership.

## Neighborhood Housing Services of Pittsburgh

355 Fifth Avenue, Suite 1022  
Pittsburgh, PA 15222

Phone: 412/281-9773  
Fax: 412/281-9987  
Web: [www.nhswpa.org](http://www.nhswpa.org)

**Contact:** LouAnn Ross, Executive Director  
[info@nhswpa.org](mailto:info@nhswpa.org)

### Programs:

Promote strong and vital neighborhoods by working to provide opportunities for, eliminate barriers to and preserve homeownership. This is accomplished through financial fitness and homebuyer education, credit counseling and restoration, post-purchase education, and default and delinquency counseling. In addition, Neighborhood Housing Services offers down payment and closing cost assistance, home improvement, first mortgage, rehabilitation, and refinance loans.

### Target audience:

Anyone is welcome to participate in our programs; however, our closing cost and down payment assistance program is available only to low- and moderate-income individuals and families.

### Geography served:

Southwest Pennsylvania, with an emphasis on Allegheny County.

### Program effectiveness:

In 2003, Neighborhood Housing Services provided information and referrals to more than 1,000 individuals and families. More than 400 people attended our financial fitness and homebuyer education and an additional 400 people were in receiving one-on-one credit repair counseling. As a result, over 280 people moved into a home of their own.

## Neighborhood Housing Services of Pittsburgh—My Money, My Life Program

355 Fifth Avenue, Suite 1022 Phone: 412/281-9773  
Pittsburgh, PA 15222 Fax: 412/281-9987

Contact: LouAnn Ross, Executive Director  
info@nhswpa.org

### Program:

My Money, My Life: Financial Fitness for Young Adults in Allegheny County is a free five-year program aimed at educating young adults in low-to moderate-income neighborhoods about financial literacy issues important to them throughout their lives. Targeting youth ages 16-19 years of age, the program aims to avoid credit abuse among at least 1,000 young adults. The program will be administered by Neighborhood Housing Services, Inc., who will conduct financial literacy clubs in at least 10 target neighborhoods in the footprint of the partner banks per year.

Using the National Endowment for Financial Education curriculum, NHS will provide 12 hours of instruction. Topics include: Setting financial goals, budgeting, understanding credit, appreciating risk, saving, investing, consumer spending, managing debt, selecting insurance. Instructional techniques will include lecture, videos, games, audience participation, handouts, and worksheets. At the end of each series of sessions, there will be a graduation party where parents and other family members will be invited to celebrate completion. All teen participants who completed the program at a 90% or greater rate of attendance will receive \$100 in a fee free bank account. Additionally, all family members in attendance at the graduation party will receive a certificate for free Homebuyer Education or Credit Counseling at Neighborhood Housing Services, Inc.

## Northside Community Development Fund

922 Middle Street Phone: 412/322-0290  
Pittsburgh, PA 15212 Fax: 412/322-0656  
Web: www.northsidecommercialhub.com

Contact: Linda LaFever, Executive Director  
lefever@nscdfund.org

### Programs:

NSCDF provides commercial loan products to businesses located on Pittsburgh's North Side, with loan amounts that vary from \$500 to \$100,000. We also offer a variety of technical assistance, credit review, and business planning referrals.

### Target audience:

NSCDF targets all business owners and potential business owners located on or locating to Pittsburgh's North Side. This includes start-ups as well as existing businesses.

### Geography served:

The North Side of Pittsburgh includes the 15212, 15214, and 15233 ZIP codes and makes up nearly one-third of the City of Pittsburgh.

### Program effectiveness:

Since its inception in 2000, NSCDF has made 26 loans to 30 businesses totaling over \$1 million, resulting in the stabilization of 10 troubled businesses, the start-up of eight local businesses, and the expansion of eight businesses. The fund maintains a default rate under 3 percent, and its clients have created more than 175 jobs, 130 of which have been filled by eligible low-income residents.

## Northside Leadership Conference

415 East Ohio Street Phone: 412/231-4714 x 34  
Suite 300 Fax: 412/231-5306  
Pittsburgh, PA 15212 Web: www.pittsburghnorthside.com

Contact: Dennis L. Freeland, Real Estate Marketing Manager/Project Manager, Department of Residential Development  
Dennis@pittsburghnorthside.com

### Programs:

The Northside Leadership Conference (NSLC) is a nonprofit community development corporation engaged in residential, business, and economic and workforce development, as well as neighborhood planning and advocacy. The NSLC is a coalition of 13 diverse communities on the North Side of Pittsburgh.

### Target audience:

Our constituency is comprised of the almost 50,000 residents who call the North Side home. All demographic groups are served in some capacity, whether it be assistance in finding employment, guidance in finding, qualifying, and buying a home, or community youth outreach in the health and life sciences through our partnerships with Allegheny General Hospital and Heinz, USA.

### Geography served:

All 13 of the residential communities of the North Side of Pittsburgh.

### Program effectiveness:

Since the inception of the Department of Residential Development, we have constructed or rehabbed over 175 homes for mostly first-time, low- to moderate-income homebuyers. Our Business and Economic Development Department has assisted eight business districts in street-face and façade improvement programs and revitalized these areas by procuring and enhancing 50 businesses. Our Workforce Career Center counsels and places an average of 150 clients a month.

## Parkvale Savings Bank

4220 William Penn Highway Phone: 412/373-4806  
Monroeville, PA 15146-2734 Fax: 412/373-2469  
Web: www.parkvale.com

Contact: Thomas A. Webb, Vice President, Retail Lending  
tom.webb@parkvale.com

### Programs:

The Parkvale Bank School Savers Program is an educational program presented to 5th grade students from participating schools in the southwestern Pennsylvania region. In conjunction with completing the school savers training, students receive a \$10 voucher to open a savings account at their local Parkvale Bank branch.

### Target audience:

Fifth grade students from participating schools in the southwestern Pennsylvania region.

### Geography served:

Metropolitan Pittsburgh.

### Program effectiveness:

This program has historically reached more than 200 students representing 15 to 20 schools per year.

## Pennsylvania Housing Finance Agency

211 N. Front Street  
Harrisburg PA 17036

Phone: 717-780-3907  
Fax: 717-780-1865  
Web: [www.phfa.org](http://www.phfa.org)

**Contact:** Terri L. Redmond, *Counseling and Education Representative*  
[trredmond@phfa.org](mailto:trredmond@phfa.org)

### Programs:

Our Comprehensive Housing Counseling Initiative is designed to improve communities by addressing specific housing priorities such as expanding homeownership opportunities, increasing minority homeownership, fighting predatory lending practices, helping homeowners save their homes from foreclosure, and increasing housing opportunities for the elderly and the disabled. Through a network of participating agencies, counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Clients may also be referred to other programs or providers for financial resources and additional social services.

### Target audience:

Low- to moderate-income homebuyers.

### Geography served:

Commonwealth of Pennsylvania.

### Program effectiveness:

More than 32,000 families have had their homes saved from foreclosure by utilizing the HEMAP Program.

## Pennsylvania Securities Commission

300 Liberty Avenue  
806 State Office Building  
Pittsburgh, PA 15222

Phone: 1-800-600-0007  
Web: [www.psc.state.pa.us](http://www.psc.state.pa.us)

**Contact:** Christina Kotsalos, *Investor Education Coordinator*  
[ckotsalos@state.pa.us](mailto:ckotsalos@state.pa.us)

### Programs:

The Pennsylvania Securities Commission protects Pennsylvania investors from fraudulent and abusive practices in the offer and sale of securities in the Commonwealth and fosters legitimate capital formation activities to grow Pennsylvania businesses. The Commission's Investor Education program is focused on helping investors actively look after their money and their financial future by making informed judgments and increasing their financial literacy.

### Geography served:

Commonwealth of Pennsylvania

## Pittsburgh Community Reinvestment Group

P.O. Box 53009  
1901-15 Centre Avenue  
Suite 200  
Pittsburgh, PA 15219

Phone: 412/391-6732  
Fax: 412/391-6737  
Web: [www.pcrgr.org](http://www.pcrgr.org)

**Contact:** Gregg Simmons, *Program Manager, Anti-Predatory Lending Initiative*  
[gmsimmons@pcrg.org](mailto:gmsimmons@pcrg.org)

### Programs:

The Anti-Predatory Lending Initiative seeks to reduce the effects of predatory mortgage lending in Allegheny County. The program provides direct assistance to homeowners by negotiating with lenders and by providing legal referrals and refinance opportunities. The program also works on a larger advocacy agenda to reduce the incidence of predatory lending in the area by educating homeowners about the dangers of poor-quality mortgage products.

### Target audience:

The Anti-Predatory Lending Initiative will work with any homeowner in Allegheny County who has been affected by predatory lending.

### Geography served:

Allegheny County, Pennsylvania.

### Program effectiveness:

Since its official launch in June 2003, the initiative has provided service or resolutions to more than 250 area homeowners. We have negotiated better mortgage terms on behalf of area homeowners and have also helped individuals avoid foreclosure. The program regularly distributes informational literature and has taught classes to more than 600 area residents in an ongoing effort to warn borrowers of potential mortgage trouble.

## Pittsburgh Community Services, Inc.

1835 Centre Avenue  
Pittsburgh, PA 15219

Phone: 412/392-4430  
Fax: 412/392-4466  
Web: [www.pghcsi.org](http://www.pghcsi.org)

**Contact:** Leeretta Payne, *Technology Coordinator*  
[leerettap@pghcsi.org](mailto:leerettap@pghcsi.org) or [barbarad@pghcsi.org](mailto:barbarad@pghcsi.org)

### Programs:

Pittsburgh Community Services, Inc. (PCSI) is the community action agency for the City of Pittsburgh. PCSI strives to reduce the effect of poverty and commit its resources to residents and individuals who are at risk.

### Target audience:

Eligibility for participation is set at 125 percent of the federal poverty level.

### Geography served:

City of Pittsburgh.

### Program effectiveness:

PCSI assists approximately 40,000 Pittsburgh individuals attain self-sufficiency.

## Pittsburgh Partnership for Neighborhood Development

425 Sixth Avenue  
Suite 1740  
Pittsburgh, PA 15219

Phone: 412/471-3727  
Fax: 412/471-3746  
Web: [www.ppnd.org](http://www.ppnd.org)

**Contact:** Sarah Dieleman Perry, *Program Officer*  
[sarah@ppnd.org](mailto:sarah@ppnd.org)

### Pittsburgh Partnership for Neighborhood Development continued...

#### Programs:

We are a community development funding intermediary that provides support to neighborhood-based community development corporations (CDCs) in the areas of real estate development, workforce development, business district revitalization, and community organizing. We don't have a financial literacy program, but support the CDCs in workforce development in various ways: continuous improvement information sessions, trainings and conferences, technical assistance funding, as well as operating support.

#### Target audience:

Direct audience: CDCs in the city of Pittsburgh, defined as neighborhood groups that conduct either one of the four program areas listed above. Indirect audience: residents, business owners, property owners, and unemployed in the neighborhoods we support.

#### Geography served:

City of Pittsburgh.

## PNC Bank, N.A.

One PNC Plaza, 7th Floor  
Pittsburgh, PA 15222

Phone: 412/762-0132  
Fax: 412/762-4749  
Web: [www.pnc.com](http://www.pnc.com)

Contact: Jon Newell, Community Consultant  
[jon.newell@pncbank.com](mailto:jon.newell@pncbank.com)

#### Programs:

PNC offers banking products and services that meet a wide variety of needs. Practical education includes classes on such topics as basic banking information, how to be a smart borrower, teaching your children to be smart about money, small business cash flow, and many other relevant topics. We also offer complimentary banking products including free checking, the state-matched family savings program, budget savings, affordable mortgage products with closing cost assistance, and a large variety of consumer and business loans.

New in 2005: Foundations of Money Management program provides an opportunity for those who have been turned down for bank accounts to re-enter the banking system and a better financial future. Programs are delivered at the PNC branches.

#### Target audience:

PNC is a full-service bank, providing community and banking services to all segments of the community. Our community development banking focus is on low-income to high-net-worth individuals and businesses working or living in low- and moderate-income communities.

#### Geography served:

Pennsylvania, Delaware, New Jersey, parts of Ohio, Kentucky, Indiana, Washington, DC, and Northern Virginia.

#### Program effectiveness:

PNC's financial education has provided new opportunities for participants. Families save more, first-time homebuyers take advantage of our financial and educational tools to prepare themselves for homeownership, and small businesses are strengthened by the information we share. The outreach for financial literacy at PNC has caused positive financial outcomes for thousands of consumer and business customers in the communities we serve.

## Sky Bank

336 Fourth Avenue  
Pittsburgh, PA 15222

Phone: 412/227-4828  
Fax: 412/227-4861  
Web: [www.skyfi.com](http://www.skyfi.com)

Contact: Debbie Tawney, Assistant Vice President and Community Development Officer  
[debbie.tawney@skyfi.com](mailto:debbie.tawney@skyfi.com)

#### Programs:

Money Smart by FDIC curriculum is used for budgeting, homebuyer and checking account 101 classes. I work with Action Housing, community development corporations, and faith-based organizations to present this financial literacy information.

#### Target audience:

The general public, targeting first-time and low- to moderate-income homebuyers.

#### Geography served:

Allegheny County, some of Washington County, and some of Westmoreland County (Pittsburgh MSA).

## U.S. Department of Housing and Urban Development

Pittsburgh Field Office  
339 Sixth Avenue  
Pittsburgh, PA 15241

Phone: 412/644-6596  
Fax: 412/644-4240  
Web: [www.hud.gov](http://www.hud.gov)

Contact: Cheryle E. Campbell, Field Office Director  
[cheryle\\_e.\\_campbell@hud.gov](mailto:cheryle_e._campbell@hud.gov)

#### Programs:

HUD certifies housing counseling agencies, which are then eligible to apply for housing counseling grants from HUD. HUD oversees the Federal Housing Administration's mortgage insurance program, the Community Development Block Grant program, as well as 38 public housing authorities in western Pennsylvania and about 600 assisted housing properties. HUD is also responsible for administering the Fair Housing Act to ensure the opportunity for fair housing choice.

#### Target audience:

Low- and moderate-income individuals.

#### Geography served:

29 counties in western Pennsylvania.

#### Program effectiveness:

Expand national homeownership opportunities; increase minority homeownership; fight practices that permit predatory lending; help HUD-assisted renters become homeowners; expand access to affordable housing; increase housing opportunities for the elderly and persons with disabilities; help HUD-assisted renters make progress toward self-sufficiency; eliminate chronic homelessness; promote public awareness of fair housing laws; improve housing accessibility for persons with disabilities; and expand the technical ability of faith-based organizations to become successful grant applicants; as well as advance community and economic development opportunities.

## University of Pittsburgh, Center for Economic Education

240 Mervis Hall  
Pittsburgh, PA 15260

Fax: 412/648-1724  
Phone: 412/833-5598  
Web: [www.economicspa.org](http://www.economicspa.org)

**Contact:** Lora T. Spence, *Field Consultant, EconomicsPennsylvania*  
[agrape@nb.net](mailto:agrape@nb.net)

### Programs:

The Center for Economic Education serves public and private school classroom teachers, K–12, who teach and administer economics, financial literacy, and related subjects. This is done by providing to them with a yearly schedule of timely workshops and demonstrations, publications and updated curriculum materials and media. Three newsletters per school term are also published and Act 48 credit hours may be earned by professionals through confirmed attendance and participation in these activities.

### Target audience:

Target populations are classroom teachers, administrators, and policymakers who teach economics and financial literacy, K–12. All classifications of student populations may be involved, from the gifted and talented to academic underachievers. Special components of curriculum programs target parents and engage them in cooperative educational activities. For teachers who may not be able to attend workshops, the staff provides on-site services.

### Geography served:

The Center's services operate, in cooperation with Robert Morris University's Center for Economic Education, among the Pittsburgh City Schools and in schools belonging to Intermediate Units 1, 3 and 27. These include public and private schools in Allegheny, Fayette, Greene, Washington, and Butler counties.

### Program effectiveness:

Measured year to year through a count of teachers participating, students and parents effected, public and private schools using the programs and materials, and through individual workshop session evaluations, which are reported to the Pennsylvania Department of Education. In the 2003–04 school year, 81 school districts participated in Center sessions (sent teachers and administrators or asked for sessions on-site); four intermediate units (1, 2, 3, 27) participated or cooperated in delivering teacher sessions; 8,000–10,000 students were affected; 30 students from 30 school districts completed the sessions and assignments of the Katz Business Apprenticeship Program (62 are signed up for the 2004–05 program); and 100 percent of workshop session evaluations earned approval from the Pennsylvania Department of Education for Act 48 credits.

## Urban League of Pittsburgh

1 Smithfield Street  
Pittsburgh, PA 15222-2222

Phone: 412/227-4802  
Fax: 412/227-4162  
Web: [www.ulpgh.org](http://www.ulpgh.org)

**Contact:** Lee Hipps, *Executive Vice President & COO*  
[lhiggs@ulpgh.org](mailto:lhiggs@ulpgh.org)

### Programs:

#### Housing Services

A HUD-certified comprehensive housing counseling program is offered to families and individuals living in Allegheny County. Counselors review housing situations, educate families concerning financial management and home maintenance, and give referrals to area service providers. We provide in-depth counseling, location services, referrals, and one-time grants to the landlord on behalf of homeless and near-homeless families and individuals in Allegheny County. We also offer a comprehensive homebuyer education program with an emphasis on financial management and provide a home equity loan program for homeowners with damaged credit who seek refinancing to pay off existing predatory loans, cash out equity, make repairs, etc.

#### Hunger Services

The Urban League operates an emergency food assistance hotline to connect individuals and families with a neighborhood pantry. We also provide food, formula, and diapers to pregnant women, mothers, and children up to age five who are not receiving WIC benefits; we help families apply for the food stamp program.

#### Employment Services

Life skills, basic education skills including GED preparation, and work experience are offered. In addition, services are provided to individuals who are seeking employment assistance, including job development, counseling, referral/placement, and job-readiness seminars and training.

#### Family Support Services

Provides services to families with children from birth to five years: skills enhancement, financial education, goal planning, and early literacy enrichment.

#### Education

Program offers educational enhancement to increase young people's chances of graduating from high school and continuing into college. Services include college preparation, academic awards recognition, test-taking strategies, technology programs, and financial counseling.

### Target audience:

Low- to moderate-income individuals and families.

### Geography served:

All programs serve the City of Pittsburgh and Allegheny County. The Food Stamp Outreach and Enrollment Program also serves Washington, Westmoreland, Butler, and Greene counties; the Homebuyer Education Program serves all of southwestern Pennsylvania.

### Program effectiveness:

In fiscal year 2003–04, we provided services to over 34,579 clients. The Housing Department alone served 17,599 clients, 5,487 of whom were new, unduplicated clients. Since its inception in 1996, more than 1,000 participants have enrolled in the Operation Home Program; of those, we have documented 133 who have become homeowners. Our Emergency Food Assistance Hotline fields 200 calls daily and refers clients to food pantries throughout Allegheny County. On average, we prescreen and/or enroll 20–30 clients a month in Allegheny County alone.

## YWCA of Greater Pittsburgh

305 Wood Street  
Pittsburgh, PA 15222

Phone: 412/371-2712  
Fax: 412/371-3759  
Web: [www.ywcapgh.org](http://www.ywcapgh.org)

**Contact:** Sarah Bernardini, Director of Asset Development  
[sbernardini@ywcapgh.org](mailto:sbernardini@ywcapgh.org)

### Programs:

The YWCA operates a range of asset development programs, including a family savings account program, financial empowerment classes, referrals for credit counseling, homeownership programs, and microenterprise and small business development. We are developing an entrepreneurial training program for women, to be operational in late 2005.

### Target audience:

Our specific target group is low- to moderate-income women and families; however, most of our programs are open to the community.

### Geography served:

Allegheny County.

## The Financial Education Consortium

### Our Mission

The Financial Education Consortium will serve as a primary catalyst to promote financial literacy.

### What is the Financial Education Consortium?

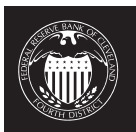
The Consortium is a coalition of organizations seeking to coordinate financial literacy efforts in southwestern Pennsylvania. Participation is open and voluntary; it includes financial institutions, nonprofit organizations, and government agencies. Our geographic scope is the seven-county Pittsburgh MSA, but programs operating outside this area are welcome to participate.

### Objectives of the Consortium

- \$ Develop a common financial education agenda
- \$ Educate consumers and providers
- \$ Disseminate best practices
- \$ Build partnerships
- \$ Target specific audiences
- \$ Identify and develop resources for financial education.



Federal Reserve Bank of Cleveland  
Community Affairs Department  
P.O. Box 6387  
Cleveland, OH 44101  
[clevelandfed.org/CommAffairs](http://clevelandfed.org/CommAffairs)



Federal Reserve Bank of Cleveland  
[clevelandfed.org/CommAffairs](https://clevelandfed.org/CommAffairs)