

# Community Teamwork

## Financial Education Center

Financial Education-Asset Development– Secure Jobs

165 Merrimack Street-Lowell, MA 01852

978-459-0551



## Programs of the Financial Education Center

### One-on-One Financial Coaching

Financial Coaching is designed to assist individuals in taking control of their finances. Participants will learn how to keep track of income and expenses and how to set limits on spending so that saving becomes a habit. If credit is an issue, plans to repair or build it will be addressed. We also offer a free soft credit pull to start working on improving your credit.

Appointment times are flexible and can be offered as early as 7:30 AM Monday through Friday and also as late as 6:00 PM on Wednesdays

**\*\*Those taking part in 3 sessions with demonstrated increased understanding of financial literacy or increased credit score will receive a gift card!**

### Financial Literacy Academy- FLA

The Financial Literacy Academy offers a powerful introduction to the basics of financial decision making. The FLA is a three-week long series, offered twice per week for two hours. Topics include but are not limited to: Banking Basics, All About Credit, Budgeting, Saving, Managing Debt, Student Loan Counseling, and Recognizing Identity Theft.

**\*\*Graduates of the FLA receive a certificate and a gift card for participating!**

### Volunteer Income Tax Assistance– VITA

VITA provides free tax preparation for families who qualify based on income or for the Earned Income Tax Credit. VITA is offered during the tax season and is available by appointment.



### First Time Homebuyer Education

The First Time Homebuyer's program is a two or four-session first-time homebuyer seminar offered each month across northeastern Massachusetts. Graduates of this seminar receive a certificate that makes them eligible to apply for MHFA low-interest loans and down-payment assistance from cities throughout the state including but not limited to: Lowell, Lawrence, Methuen, Haverhill and Salem.

### Axuda Loan Program

Axuda is a non-emergency loan program. Qualified individuals borrow up to \$600.00, interest free, and no credit check is required. Monthly payments are required.

### Secure Jobs/Financial Career Coaching Program

The Secure Jobs/Financial Career Coaching Program provides employment and financial education services to qualified individuals. Members of the program receive:

- One-on-one case management
- Assistance with resume/cover letter writing
- Help with job searching and job readiness skills
- Opportunities to access and enroll in training specific for employment, including online or in-person educational opportunities and training certifications.

To learn more about the Secure Jobs Program, please call our office.

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978-459-0551- [commteam.org](http://commteam.org)

*...helping families achieve financial goals*