

The following list has been compiled to assist Texas consumers in obtaining financial education. Please note the following resources are provided for education and informational purposes only, and the OCCC does not endorse or specifically recommend any one resource.

Consumer Protection

Attorney General of Texas

The Consumer Protection department provides assistance with filing complaints against businesses you may have a dispute with. The department also works to spread awareness of consumer rights and common scams.

Phone: 800.621.0508

Website: <https://texasattorneygeneral.gov/cpd/consumer-protection>

Consumer Financial Protection Bureau (CFPB)

The CFPB enforces federal consumer financial laws to protect consumers in the marketplace. The CFPB takes consumer complaints and monitors financial markets for new risks to consumers.

Phone: 855.411.2372

Website: <https://www.consumerfinance.gov/>

Federal Deposit Insurance Corporation (FDIC)

The FDIC's Consumer Response Center is responsible for investigating all types of consumer complaints about FDIC-supervised institutions and responding to consumer inquiries about consumer laws and regulations.

Phone: 1.877.275.3342

Website: <https://www.fdic.gov/>

Federal Reserve Bank of Dallas

The Federal Reserve Bank of Dallas' Community Development Department supports the Federal Reserve System's economic growth and financial stability objectives by promoting programs and policies that stabilize neighborhoods, assist small businesses and improve the financial stability of low- and moderate-income households.

Website: <https://www.dallasfed.org/cd.aspx>

National Industry Standards for Homeownership Education and counseling

The National Industry Standards for Homeownership Education and Counseling are a set of guidelines for quality homeownership and counseling services. Industry professionals who adopt these standards can be trusted to provide consistent, high quality advice.

Website: <https://www.homeownershipstandards.org/>

Office of Consumer Credit Commissioner (OCCC)

The OCCC answers questions and assists Texas consumers in resolving issues against its' regulated and licensed entities. Complaints may be filed with the OCCC concerning: pawn transactions; secondary mortgage and home equity loans; motor vehicle sales financing, property tax loans; payday and auto title loans; debt management and debt settlement providers, crafted precious metal dealers, and registered creditors.

Phone: 1.800.538.1579

Website: <http://occc.texas.gov/consumers>

Financial Assistance

2-1-1 Texas

2-1-1 Texas is a free, anonymous social service hotline that connects individuals with information and resources in your local community.

Phone: Dial 2.1.1. or 1.877.541.7905

Website: <http://www.211texas.org/>

Financial Coaching / Education

Financial Literacy Coalition of Central Texas (FLCCT)

Free financial education classes and financial literacy resources for individuals residing in the Austin area.

Phone: 512.456.8630

Website: <http://flcct.org/>

United Ways of Texas

Local chapters provide financial education and individual counseling to increase the financial stability and health of their community.

Website: <https://www.uwtexas.org/>

Homebuyer Education / Housing Counseling

NeighborWorks America

NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities.

Website: <http://www.neighborworks.org/>

Texas Financial Toolbox

Connection to classes, events, one-on-one counseling and home buyer programs to help consumers reach their home ownership goals.

Website: www.texasfinancialtoolbox.com/

U.S. Department of housing and Urban Development

HUD provides support to a nationwide network of Housing Counseling Agencies (HCA) and counselors. HCAs are trained and approved by HUD to provide tools to current and prospective homeowners, renters so that they can make responsible choices to address their housing needs in light of their financial situations.

Website: <https://www.hudexchange.info/programs/housing-counseling/>

Online Resources

Better Money Habits, in partnership with KHANACADEMY

Education on credit, debit, savings & budgeting, home-ownership, auto, retirement, college, privacy & security, personal banking and taxes & income.

Website: <https://bettermoneyhabits.bankofamerica.com/>

ClearingHouse, Jump\$tart

Online library of financial education resources for teachers, parents, caregivers, and anyone committed to financial smarts for students.

Website: <http://clearinghouse.jumpstart.org/>

Cornerstone Financial Education

Education resource on credit, budgeting, home-buying and debt.

Website: <https://www.csfedu.org/>

Dallas Federal Reserve – Building Wealth

Personal finance education resource that presents an overview of wealth-building strategies for consumers.

Website: www.dallasfed.org/-/media/microsites/cd/wealth/index.html

Feed the Pig

Helpful tools, articles, and tips to reduce debt and grow your savings.

Website: www.feedthepig.org/

Hands on banking

The Hands on Banking® online learning center offers resources for anyone who wants to learn more about money management. The financial articles can help you find answers to your questions, from budgeting tips to buying a home, to improving your credit. The self-directed courses take you in depth to improve financial literacy at each stage of life. We also offer classroom resources for educators. Together, we'll help you and your family take charge of your financial future.

Website: www.handsonbanking.org

Money Smart – A financial Education Program

Comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.

Website: <https://www.fdic.gov/consumers/consumer/moneysmart/>

MyMoney.Gov

Government website providing education to help manage and grow your money.

Website: www.mymoney.gov

Smart About Money (SAM)

In-depth guided learning courses and financial education tools.

Website: www.smartaboutmoney.org

The Mint

This site provides tools to help parents as well as educators teach children to manage money wisely and develop good financial habits: the building blocks for a secure future.

Website: <http://www.themint.org/index.html>

The Savvy Senior

Links to organizations that provide resources for seniors on various financial and life planning topics.

Website: www.savvysenior.org

Texas Financial Education Endowment (TFEE) Recipients

TFEE was developed under the authority of Chapter 393 of the Texas Finance Code during the 82nd Legislature. Section 393.628 of the Texas Finance Code provides that TFEE will be administered by the Finance Commission of Texas (FC) to support statewide financial capability and consumer credit building activities and programs. Please visit www.tfee.texas.gov for more information.

Center for Transforming Lives

The Center for Transforming Lives helps homeless and impoverished women, children, and families move from poverty to independence through homeless services, early childhood development and financial empowerment services.

Phone: 817.332.6191

Website: <https://www.transforminglives.org>

Community Development Corporation of Brownsville

CDCB is a multifaceted affordable housing organization devoted to utilizing collaborative partnerships to create sustainable communities across the Rio Grande Valley through quality education, model financing, efficient home design, and superior construction.

Phone: 956.541.4955

Website: <http://www.cdcbrownsville.org/>

Easter Seals Greater Houston

Easter Seals offer help, hope and answers to people of all ages with disabilities and their families. Through therapy, training, education and support services, Easter Seals creates life-changing solutions so that people with disabilities can live, learn, work and play in our community.

Phone: 713.838.9050

Website: <http://www.eastersealshouston.org/>

El Paso Credit Union HOAP, Inc.

El Paso Affordable Housing offers free financial education, home ownership workshops, credit counseling, and promoting savings, while developing loan products and financial services that will empower low to moderate members to access low cost capital, develop family assets, build wealth, and credit worthiness.

Phone: 915.838.9608

Website: www.epcuah.org

Family Pathfinders

Empowering individuals and families to find their path from poverty to self-sufficiency through two programs, the Mentoring program and the Financial Capability program. The Mentoring program matches trained volunteer mentors with families struggling to overcome the bonds of poverty, homelessness and reentry after incarceration. The Financial Capability program, which includes financial education and financial coaching, helps low and moderate income people attain long-term economic stability by building skills to address personal needs for improving financial behaviors.

Phone: 817.731.1173

Website: www.pathfinderstc.org

Family Service Association of San Antonio

Family Service created a Life Success Model. The Life Success Model focuses on broader areas of service that follow a continuum of care that addresses the needs of our clients in a more holistic manner through integrated services with key focuses on: education, counseling & seniors, job training & financial stability and parent & community involvement.

Phone: 210.299.2400

Website: <https://family-service.org/>

Foundation Communities

Foundation Communities creates housing where families succeed. They provide people with an affordable, attractive place to call home, as well as opportunities right at their doorstep to transform their lives through education, financial stability and health resources.

Phone: 737.717.4000

Website: www.foundcom.org

Texas Council on Economic Education

TCEE's goal is to provide teachers with hands-on lessons and programs that allow students to practice implementing real life economic and personal financial skills, and thus pave the way to a life of economic security and a Smarter Texas.

Website: <http://economicstexas.org/>

Texas State Affordable Housing Corporation

Targets the housing needs of low-income families and other underserved populations who do not have acceptable housing options through conventional financial channels through initiatives such as first time home buyer grants and other down payment assistance programs.

Phone: 512.477.3555

Website: www.tsahc.org

Wesley Mission Center

The Wesley Mission Center provides financial coaching services to their community members in crisis situations. The center has recently launched a Working Families Success Model (WFS) approach to serving clients which promotes bundled services in 3 key areas including income supports, financial coaching, and other financial and employment services.

Phone: 817.473.6650

Website: www.wesleymissioncenter.org

Women's Resource of Greater Houston

WRGH helps women and girls make choices toward becoming independent, productive and financially stable. In our programs, women acquire the essential financial knowledge, skills and confidence they need to make sound decisions and improve their lives - for themselves and for generations to come.

Phone: 713.667.4493

Website: <https://www.thewomensresource.org/>