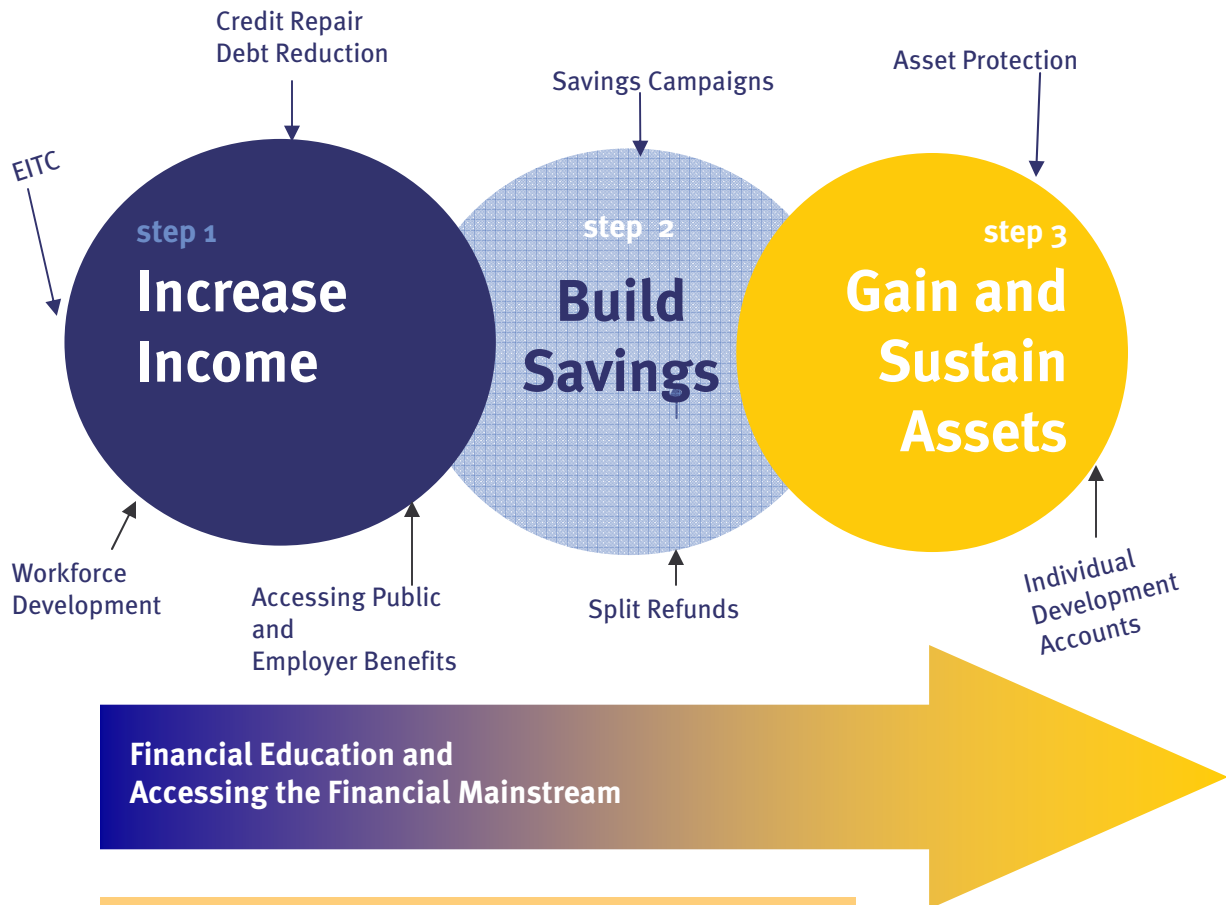


Financial Stability Model Inventory of Components in Yellowstone County



Results:

- Home Ownership
- Senior and Retirement Planning
- Personal Savings Accounts
- Small Business Development
- Effective Financial Management
- Quality Childcare & Educational Programs
- Reliable Transportation
- Continued Education
- Access to Credit

Financial Education and Accessing the Financial Mainstream

Youth/Beginning Savers

Junior Achievement Biz Kids

406-582-1828

<http://www.jamontana.org>

Hands-on, experiential programs teach the key concepts of work readiness, entrepreneurship and financial literacy to young people elementary through high school

Montana Society of CPAs

406-442-7301

margaret@mscpa.org

Local CPAs offer three high school level presentations — *Getting Wheels* (buying a car), *How to Live on Your Own and Not Move Home in a Week* (budgeting), and *The Cost of Credit Cards*

Teachers (or others) wanting to schedule presentations may call the Society office and staff there will find a CPA speaker from the area and make all the arrangements. A video of *Getting Wheels* is also available

American Bankers Association:

<http://www.aba.com/abaef/teachchildrentosave.htm>

In April, one session: “National Teach Children to Save Day.” In October, one session: “Smart about credit” Participating Billings banks:

- First Interstate Bank
- Rocky Mountain Bank
- Stockman Bank
- Stockman Bank of Montana
- US Bank
- Wells Fargo

Young Adult Life Skills

Tumbleweed — 259-2558

<http://www.tumbleweedprogram.org>

Independent/Transitional Living Program for youth ages 18-21, providing apartment, housing/shelter at First Step House, and teaching life skills for adult independent living

Financial and Homeownership Education

Consumer Credit Counseling Services

(406) 656-4370

<http://www.cccsmt.org>

Free credit counseling, general counseling in budgeting, debt management, homeownership, bankruptcy, etc., “Money Smart” classes

HomeWORD — 406-255-0298

www.homeword.org

Financial Fitness Classes – understanding and using credit, credit repair, debt reduction, spending plans, insurance, taxes, working with lenders

Housing Montana — 406-294-4663

<http://www.housingmontana.org>

Financial Fitness Classes – understanding and using credit, credit repair, debt reduction, spending plans, insurance, taxes, working with lenders

MSU-Billings — CITE² — 406-896-5886

Family Economics and Financial Education

Financial survival skills such as budgeting, understanding paychecks and taxes, credit, and working with financial institutions

Financial Education and Accessing the Financial Mainstream (cont.)

Financial and Homeownership Education (cont.)

Midland Empire Chapter of Credit Unions:
Free Billings area workshops on personal financial skills called “You and Your Money” — those attending all three sessions in the series receive a \$50 savings bond. Topics include best practices when buying a car, understanding credit & credit reports and whether refinancing your home is right for you

For more information contact one of the participating Credit Unions:

- Altana FCU
- Big Sky FCU
- Billings FCU
- Homestead FCU
- Montana Health FCU
- Rimrock CU
- SEG FCU
- Valley FCU of Montana

**Housing Authority of Billings
Family Self Sufficiency Program
406-245-6391**

<http://www.billingsha.org/residentservices/familyselfsufficiency/>

The FSS program is a voluntary five-year program with the Housing Authority of Billings. It is designed to help low income families achieve financial self sufficiency and to be free of public assistance. The program is available to families participating in the Section 8 and Public Housing programs

Financial and Homeownership Education (cont.)

Altana Federal Credit Union

www.altanafcu.org

(406) 651-2321

Heidi Knudson - hknudson@altanafcu.org

Offers financial education presentations for all age groups, from grade school to adult

**Montana Credit Unions for Community
Development**

www.montanacreditunions.coop

(800) 745-5546

Web site includes a “Consumer Tip of the Week” that addresses a timely topic on helping Montanans be smarter and safer financial consumers

Adult Life Skills

Montana Rescue Mission — 406-259-3800

<http://www.montanarescuemission.org/>

Men’s Shelter: Living Upward program for men who desire full-time employment and spiritual counseling, life skills, etc. Five nights a week

**Montana Rescue Mission Women and
Families Shelter — 406-259-3105**

<http://www.montanarescuemission.org/>

Money Management program teaching basic financial literacy skills to those experiencing homelessness

step 1

Increase Income

Accessing Public and Employer Benefits

Bridge to Benefits

<http://www.b2bmt.org/>

Online calculator for individuals to check their eligibility and estimate benefits available through state and federal assistance programs

Earned Income Tax Credits and Free Tax assistance

United Way of Yellowstone County Financial Stability Partnership 406-252-3839, ext. 31

Information and presentations available for individuals, groups, and employers on tax credits that benefit low to moderate income residents, also sponsors free income tax assistance (VITA sites) in the Yellowstone Valley during tax season

MontanaFreeFile.org

<http://montanafreefile.org/>

Web site includes information on free tax filing services available state-wide, including a listing of tax preparation sites run by trained local volunteers, as well as links to do-it-yourself free on-line state and federal filing services

AARP Tax-Aide Program

<http://www.ycco.org/mhr.html>

Free tax help, special attention to those aged 60 and older

Montana Legal Services

I Can E-file program

<http://www.icanefile.org>

Free on-line, do-it-yourself tax filing

Workforce Development

Billings Job Service Work Force Center 406-652-3080

<http://wsd.dli.mt.gov/local/billings/>

Employment Information, Career Counseling, Veterans' Services, Workforce Investment Act (WIA) Adult Job Training, Disability Navigator, Dislocated Worker Services, Workforce Innovations for Regional Economic Development (WIRED) Job Training, Job Search Site – <http://www.jobs.mt.gov> Unemployment Insurance Information, Job Fairs. Located in South Central JobLINC One-Stop Career Center

YWCA Employment & Training Center 406-252-6303

<http://www.ywcabillings.org/about/training/training.html>

Career direction, computer training, help with training costs, on-the job training and paid work experience, job search expertise (job leads, resume creation, interview training)

Rural Employment and Opportunities Inc. 1-800-546-1140

<http://www.reomontana.org/>

100 participants, intensive assessment, employment and training services, migrant youth education and employment training

HRDC-7: TANF WoRC readiness program 406-247-4732

<http://hrdc7.org/employmentprograms.php>

Transitional program providing support and guidance to participants as they move into employment, away from receipt of cash assistance, and eventually into independence from government benefits

MSU-Billings College of Technology 406-657-2011

<http://www.msubillings.edu/cot/>

Certificate, skilled trades, and pre-professional programs, Associates, Bachelors, and advanced degrees

step 1

Increase Income (cont.)

Workforce Development (cont.)

MSU Billings – CITE² program
406-896-5886

Comprehensive Intensive Training for Employers and Employees (CITE²) program offers opportunities for individuals to train or re-tool to advance their careers – includes soft skills and career guidance

Courses for college and workforce preparation offered at the Montana Women's Prison and Passages pre-release Center

Billings Adult Education Center
406-247-3710

http://www.billingsschools.org/?page=adult-ed_sc

Basic literacy skills for math and English, GED/Adult High School diploma, computer literacy, employment preparation, business certificate completion, college preparation

Montana Vocational Rehabilitation
406-655-7645

<http://www.dphhs.mt.gov/dsd/vrs/index/shtml>

Assisting persons with disabilities in preparing for, entering, or regaining employment. Services include but are not limited to: assessment/evaluation, guidance and counseling, physical/mental restoration, training, tools and equipment, job search assistance, placement, rehabilitation technology and others. To apply for services eligibility requirements of age and disability must be met

Credit Repair/Debt Reduction

Consumer Credit Counseling, Billings
406-656-4370

<http://www.cccsmt.org>

Counseling on debt and debt repair

Family Service, Inc.

406-259-2269

<http://www.famserv.com/>

Rescue Loan Program – 0% interest loans to pay of f payday loans, must attend financial education classes

St. Vincent de Paul Society

406-248-1411

Limited number of no interest loans

Montana Legal Services

406-248-7113

<http://www.mtlsa.org/>

Advice on consumer issues and legal representation, counseling on bankruptcy and more

Lawhelp.org

<http://www.lawhelp.org/>

On-line information on consumer rights

Tumbleweed Youth Opportunity Center

406-259-2558

www.tumbleweedprogram.org

Credit recovery and GED help for drop-out and long-term suspended youth.

step 2

Build Savings

Savings Campaigns

none

Savings Initiatives

Valley Federal Credit Union

406-656-9100

<https://www.valleyfcu.com/>

Services Offered: Connected to HRDC-7 VITA site: a program that incorporates tax refunds and encourages consumers to open savings accounts

Split Refunds

Federal tax filers can now allocate their refunds among up to three different accounts at up to three different U.S. banks, mutual funds, brokerage firms or credit unions — just by filing a simple tax form — Form 8888

step 3
**Gain and
Sustain
Assets**

***Individual Development Accounts
(Matched Savings Accounts)***

**BSAFE – Building Security through Assets
and Financial Education**

<http://www.mtbsafe.org>

1-800-745-5546

Matched savings accounts for domestic violence survivors with low to moderate incomes, designed to help survivors establish a pattern of regular saving and, ultimately, reach a specific financial goal. BSAFE savings and match money can be used to buy a house, pay for education, or start a small business

Chief Dull Knife College

Lame Deer, Montana – 406-477-6215

<http://www.cdkc.edu/>

Matched savings program for rural Native Americans (includes monthly financial management classes)

HRDC-7 IDA Program

(406) 247-4700

<http://www.hrdc7.org/>

Matched savings (2-to-1 and 3-to-1) accounts for higher education, starting a small business and home ownership (includes financial education classes)

Rural Montana Saves

www.smartaboutcollege.org/pay-for-college/rural-montana-saves.jsp

Matched savings program for rural families saving for college tuition who meet certain income requirements, 3-to-1 match (includes personal financial counseling, money management training, employment counseling) **Please check Web site to check eligibility. Yellowstone County is considered urban and residents are not eligible**

Small Business Programs

**Big Sky Economic Development Authority/
Economic Development Corp.**

406-256-6871

<http://www.bigskyeda-edc.org/index.php>

Most services are free. Business Plan Consulting, Financial Analysis, Loan Packaging, Training, Funding, Marketing, Tax Incentives, Business Recruitment, Retention, Community Re-Development, Grant Seeking, Project Planning, Selling Your Goods and Services to the Government, Manufacturing Expertise

SCORE® Billings Chapter – (406) 294-4422

<http://www.montanascor.org/?page=billings>

Experienced business owners and managers who volunteer their experience and knowledge to help small business owners and potential small business owners achieve success

**GSA Rocky Mountain Region
Small Business Utilization Center
(303) 236-7409**

[http://www.gsa.gov/portal/gsa/ep/channelview.do?](http://www.gsa.gov/portal/gsa/ep/channelview.do?pagetypeId=8199&channelpage=%2Fep)

[pagetypeId=8199&channelpage=%2Fep](http://www.gsa.gov/portal/gsa/ep/channelview.do?pagetypeId=8199&channelpage=%2Fep)
Provides informational workshops and also one-on-one counseling to small business owners, especially small, small disadvantaged and Section 8(a), woman-owned small and service-disabled veteran-owned small businesses that are interested in competing for federal government contracts

step 3
**Gain and
Sustain
Assets**
(cont.)

Homeownership Programs

City of Billings, First Time Homebuyers loan program— (406) 657-8281 Ext. 3
<http://ci.billings.mt.us/index.aspx?nid=476>

Deferred loans (up to \$10,000) for as long as owner lives in the residence, offered to low-income families to help them qualify for traditional financing

District 7 HRDC Housing Counseling— 406-247-4700 —
Certified housing counselors provide counseling to homeowners, homebuyers and renters

Housing and Rental Assistance — 406-259-2269 — Financial assistance with mortgages, rents and deposits

Habitat for Humanity — 406-256-0409
www.billingshabitat.org/
Builds simple, decent, affordable houses in partnership with families in need in Billings, Montana, and the surrounding areas, and with the help of dedicated volunteers. Once constructed, houses are sold to the families at no profit to the organization and with no interest charged

Neighborworks Montana — 406-761-5861 Great Falls, Montana
<http://www.nwmt.org/index.html>
Affordable first mortgages, down payment and closing cost loans, education for first time owners, assistance with credit repair, help preventing foreclosure

NeighborWorks Montana First Time Homebuyer IDA
<http://www.nwmt.org/idaprogram.html>
1-866-587-2244
The IDA Program for people saving toward homeownership, offers a 4:1 matched savings account. Participants save up to \$1,000 and receive a match of \$4,000 for a total of \$5,000 for down payment and closing cost assistance towards the

Higher Education Assistance

Montana Higher Education Student Assistance Corporation — 800-852-2761 ext. 6657

<http://www.mhesac.org/jsps/index.jsp>
Nonprofit organization helping Montana citizens finance postsecondary education. Connects students to loans, MHESAC issues tax-exempt and taxable bonds, acquires and originates Montana student loans, acquires non-Montana loans and provides borrower benefit programs

Student Assistance Foundation
<http://www.smartaboutcollege.org/>
College Access Hotline:
(877) COLG4ME (265-4463)
Provides students and families with the knowledge and tools to finance and pursue their postsecondary education. SAF uses proceeds from its student loan servicing business to offer a range of programs that include grants, community outreach, counseling and training on education finance planning

Emergency/ Safety Net Services

Family Service Inc. — 406-259-2269

<http://www.famserv.com/>

Free clothing, baby food, diapers, baby care products, transportation vouchers, document preparation, “safe harbor” assistance, back to school supplies, 2nd hand store

Family Support Network — 406-256-7783

<http://www.mtfamilysupport.org/>

Provides intervention, support and assistance to children diagnosed with a mental illness and their families, as well as families and their children at risk for abuse or neglect

Gateway House — (406) 245-4472

Emergency Domestic Violence shelter: advocacy and support groups

Healthcare for Homeless — 406-259-3800

<http://www.riverstonehealth.org/ClinicalServices/HealthcarefortheHomeless/tabid/96/Default.aspx>

Temporary medical services for homeless persons and facilitation of ongoing medical care for people who remain in the Billings area, including routine preventative care, immunizations, acute/chronic illness care, wound care, financial assistance, substance abuse evaluations and referrals

HRDC-7 — (406) 247-4700

<http://www.hrdc7.org/>

On-line “ASK” directory of regional human services, housing, childcare, assistance, energy services, employment programs, service for disabled, youth programs

For information on additional services available in the Yellowstone County region, please see:

Montana 211

<http://www.montana211.org/>

The HRDC-7 ASK directory

<http://hrdc7.truebroadcast.com/index.php>

The Hub: Mental Health Care

406-248-4803

http://www.mhcbillings.org/services_hub.html

Drop-in day center for people with chronic mental illness who are homeless or at risk of becoming homeless, provides access to employment placement, social integration, medical, and mental health treatment services

Mental Health Center — 406-252-5658

<http://mhcbillings.org/services.html>

Provides psychiatric services, including outpatient, older adult, emergency, psychiatric, case management, transitional living, chemical dependency & aftercare

Montana Rescue Mission

Men’s Shelter — 406-259-3800

Women and Families Shelter

406-259-3105

<http://www.montanarescuemission.org/>

Emergency temporary shelter, meals, clothing, showers, and emergency transportation, advocacy and referral services, bargain center

MSU-Northern Center for Veterans

1500 N 30th St. Cisel Hall #102

Billings, Montana 59101

(406) 657-2075

Educational and career counseling, college preparation, employment training and services, assistance with V. A. educational benefits, veteran fee waivers and federal financial aid — Must be a low-income, first-generation or unemployed veteran. Served 180 days or more active duty in the Armed Forces or Medically Discharged

**Emergency/
Safety Net
Services**
(cont.)

For information on additional services available in the Yellowstone County region, please see:

Montana 211

<http://www.montana211.org/>

The HRDC-7 ASK directory

<http://hrdc7.truebroadcast.com/index.php>

Office of Public Assistance
406-237-0520

<http://www.dphhs.mt.gov/contactus/humancommunityservices.shtml>

Aging services, child care, child protection, child support disability services, drug and alcohol addiction, energy assistance, food stamps, foster care, lab services, long term care, Medicaid, mental health, prescription drugs, public assistance, TANF

Red Cross

1-800-ARC-MONT (1-800-272-6668)

<http://www.montanaredcross.org/>

Training and educational literature for emergency assistance, liaison for military members and their families (no Billings office)

Salvation Army — 406-245-4659

<http://www.salvationarmyusa.org/webmanagercore/results.jsp?OpenForm&go=1&zip=59101>

Disaster services, emergency financial Assistance, emergency shelter, emergency food & nutrition programs, family counseling services, casework services

St. Vincent de Paul
(406) 248-1411

<http://www.svdpmt.org/>

Food boxes, sack lunches, clothing vouchers, furniture vouchers, household vouchers, IDS and birth certificates, prescriptions (emergency one time only), referrals for long term medication (unrelated to pain relief), rental assistance, utilities, gas vouchers (for employment or medical), bus tokens and limited number of vehicle repair vouchers, Representative Payee Services: SS, SSI, SSDI, VA payments (managing money for those who cannot — must be eligible)

Tumbleweed Runaway & Homeless Youth:
406-259-2558

www.tumbleweedprogram.org

Crisis intervention, emergency shelter; family meditation, short-term individual and family counseling, adolescent support groups, information, advocacy, and referral to other community services, parenting courses, assistance in locating runaway youth and reuniting them with their parent/legal guardians

Yellowstone County Council on Aging
406-259-9666

www.yccoa.org/

Information, dinner program, Meals on Wheels, monthly food boxes medical rides via the MET (city buses) for seniors