RETIREMENT

myRA - Open a US Department of Treasury sponsored Roth IRA at **myra.gov**

Secure Choice - For employees who work for a 25+ employee business that does not offer a retirement savings plan, visit illinoistreasurer.gov/Individuals/Secure_ Choice

Social Security - Apply for retirement, disability, Medicare, check social security statements, and report change of address at **ssa.gov**

Tax Counseling for the Elderly (TCE) -

Provides free tax help for any US taxpayer, specializing in services related to pensions, retirement, visit irs.gov/individuals/free-taxreturn-preparation-for-you-by-volunteers or irs.treasury.gov/freetaxprep

OTHER

Benefits.gov - Aggregator of public state/ nation offered benefit programs and services, visit **benefits.gov**

Gamblers Anonymous - Provides support to help fight gambling addiction, find meeting locations at **gamblersanonymous.org**

Volunteer Income Tax Assistance (VITA) -Provides free income-tax help for individuals making less than \$54,000 a year, persons with disabilities, and individuals with limited English fluency, visit irs.gov/individuals/ free-tax-return-preparation-for-you-byvolunteers or irs.treasury.gov/freetaxprep

NHSChicago.org

Call or visit one of our neighborhood offices.

(773) 329-4111

Central Hub* 1279 N. Milwaukee Avenue 4th Floor Chicago, IL 60622

South Side Hub 639 E. 87th Street Chicago, IL 60619

West Side Hub* 3601 W. Chicago Avenue Chicago, IL 60651

South Suburban Hub 1920 W. 174th Street East Hazel Crest, IL 60429

EL PERSONAL HABLA ESPANOL EN ESTAS LOCALIZACIONES





MY FINANCIAL RESOURCE GUIDE

NEIGHBORHOOD HOUSING SERVICES OF CHICAGO, INC.

CREDIT

AnnualCreditReport - Obtain a free copy of all Equifax, Experian, TransUnion credit reports once every 12-months at annualcreditreport.com

MyFICO - Accurate FICO credit score look-up (fee charged), visit **myfico.com**

National Foundation for Credit Counseling (CFCC) - Credit card debt reduction and credit restoration services, visit **nfcc.org**

BANKING

Federal Deposit Insurance Corporation (FDIC) - Organization that administers insuring and regulating banks, visit fdic.gov

National Credit Union Association (NCUA) -Organization that administers insuring and regulating credit unions, visit ncua.gov

Smarty Pig - Free online FDIC savings account and help with goal setting, visit **smartypig.com**

THE LATEST ON FINANCIAL TRENDS

Bankrate - A loan interest rate aggregator, visit **bankrate.com**

Kiplinger - Offers personal finance and business forecasting, visit **kiplinger.com**

NerdWallet - Financial product comparison site and general financial new, visit **nerdwallet.com**

CHICAGO

City of Chicago's Renter's Rights - The complete ordinance of the legal obligations of both landlords and tenants, visit cityofchicago. org/city/en/depts/dcd/supp_info/rents_right. html

ComEd Home Energy Assessment - Free assessment to reduce the cost of household utility bills, and supplies free low-energy products and installation, visit **comed.com/WaysToSave/ForYourHome/ Pages/EnergyAssessments.aspx**

Cook County Clerk of the Circuit Court - File and search online cases for chancery, child support, civil, domestic relations, law, and probate divisions. Also provides help for expungement and sealing from identity theft/ factual innocence, criminal actions, and traffic law violations, visit **cookcountyclerkofcourt.org**

Heartland Alliance - Non-profit organization that provides healthcare services, safe, wellmanaged housing, jobs partnerships, and legal aid, visit **heartlandalliance.org**

Illinois Attorney General, - File a complaint against fraud, deception, or unfair methods of competition at illinoisattorneygeneral.gov/consumers

Illinois Department of Professional Regulations - Look-up the license status and complaints of, or file a complaint against, an individual or company. Search up-to-date regulation and license guidelines, and renew a professional license at idfpr.com

Legal Assistance Foundation (LAF) - Provides legal assistance to low-income residents, visit lafchicago.org

Lifeline Telephone Program - Subsided phone service plans for low-income residents, visit linkupillinois.org

CONSUMER PROTECTION

Consumer Financial Protection Bureau (CFPB) - File a complaint against a financial service provider at **consumerfinance.gov**

Do Not Call - Register to prohibit telemarketers from contacting you at **donotcall.gov**

Identity Theft - Report identity theft at identitytheft.gov

Fair Housing – Learn about your rights during the sale, rental or financing of a home, visit: hud.gov/program_offices/fair_housing_ equal_opp

Federal Trade Commission (FTC) - Protection from and recovering from identity theft, visit **ftc.gov/idtheft**

Opt-Out - Register to opt-out of unsolicited credit and insurance offers at **optoutprescreen.com**

Protect Your Family From Lead – Learn how to protect your family from hazards caused by lead-based paints, visit epa.gov/lead/protectyour-family-lead-your-home

TOOLS

Mint - Budgeting, bill paying web-based program by Intuit at mint.com

My Money - Budgeting and resource guide, visit **mymoney.gov**

PowerPay - Helps eliminate debts faster by making power payments at **powerpay.org**

Feed the Pig - Money management, budgeting, invest & saving guide, visit **feedthepig.org**