

A Guide to Financial Resources in Whatcom County



This guide was created by the Whatcom Asset Building Coalition. It is our hope that this guide proves useful for anyone seeking financial assistance and services.

www.whatcomcounts.org/assetbuilding
(360) 734-5121 ext. 233

WABC
WHATCOM ASSET BUILDING COALITION

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Credit Repair and Debt Reduction

Financial Literacy Classes

Offered by Whatcom Dream

- What:** The Whatcom Dream is a Community based non-profit organization providing financial literacy classes throughout Whatcom County.
- Contact:** PO Box 29945
Bellingham, WA 98228
Phone (360) 319-3759
Email trudys@thewhatcomdream.org
www.thewhatcomdream.org
- Who:** Classes are open to the public and offered in both English and Spanish. There is a County location as well as a Bellingham location. Childcare is not provided.
- Fees:** Classes are \$60 per person for a 12-week session.

Financial Literacy and Renter Education (F.L.A.R.E)

Offered by Opportunity Council

- What:** F.L.A.R.E classes are designed to increase adult's knowledge of how to save, spend and invest money so their family can successfully work towards their financial goals. The class also helps potential tenants find housing, sign a lease, and become a good tenant.
- Contact:** Opportunity Council
1111 Cornwall Ave. Suite C
Bellingham, WA 98225
Phone (360) 734-5121
www.opcco.org
- Who:** Anyone seeking help with their finances and/or looking for money management skills.
- Fees:** Classes are free, open to the public. Space is limited and child care is provided.

Budget Boot Camp

Offered by Whatcom Love INC.

What: Budget Boot Camp is a self-help program which provides individualized budget counseling to members of our community. It is designed to help people with financial difficulties gain control over their money, rather than money controlling their lives. Budget Boot Camp is an outreach mission of Love In the Name of Christ (Love INC), a non-profit organization which mobilizes churches in our community to transform lives.

Contact: Whatcom County Love INC
P.O. Box 1602
Bellingham, WA 98227
Phone (360) 671-6201
www.whatcomloveinc.org

Who: Anyone in the community seeking help with finances or money management skills.

Fees: Classes are free, but participants must be committed to participate each week for the 12-week session. Space is limited. Child-care is provided.

Turning Point: Whatcom Life Transition Program

Offered by Whatcom Community College

What: Turning Point is the name of the Whatcom Life Transitions Program. Turning Point was created to help those who were dependent on the income of another, but are no longer receiving that support, become self-sufficient. Turning Point offers assistance in 3 areas: tuition-free, for-credit classes on career/life planning; workshops on self-esteem and effective communication; and support for those "taking the next step" by providing information and referral services.

Contact: Phone (360) 383-3135
Email rbailey@whatcom.ctc.edu
http://www.whatcom.ctc.edu/content/ArchivesItem_204_233_v

Who: Classes and workshops are available from September to June, with some offerings in the evening.

Fees: Classes are free of charge.

First Time Home Buyers Class

Offered by Kulshan Community Land Trust

- What:** KulshanCLT's First Time Homebuyer series will empower you with the information you need to become a successful homeowner.
- Contact:** HomeOwnership Coordinator
Christina Olson
Phone (360) 671-5600 ext. 109
Email: christinaolson@kulshanclt.org
- Who:** Classes are open to the public and space is limited. You must attend either the two 3-hour classes or the one 5-hour class to obtain a certificate.
- Fees:** Classes are free of charge but classes fill up so registration is required.

Money Sense

Offered by WWU's Beta Alpha Psi

- What:** Money Sense is a financial literacy program for college and high school students. It is a great opportunity to learn how to create financial success through life. Information is provided that can prepare young adults for their future. Classes are held at Western Washington University
- Contact:**
<http://www.cbe.wvu.edu/clubs/bap/MoneySense/>
- Who:** This class is designed for college and high school aged students and is a free program.
- Fees:** Classes are free.

Workforce Development

WorkSource

What: WorkSource is a joint venture of organizations dedicated to addressing Washington State's employment needs. WorkSource Centers provide all the information, technology and services business needs to thrive; and job seekers need to achieve successful careers. They represent a unique concept in the labor market - everything in one place. WorkSource is an EO/AA/ADA institution.

Contact: 101 Prospect Street, Bellingham WA
Phone (360) 676-1521
<http://www.WorkSourceNorthwest.com>
<http://www.go2worksource.com>
<http://www.TourWorksource.com>

Who: A public service for everyone. Some intensive services require an eligibility determination.

Fees: There is no fee to use this resource.

Bellingham Goodwill Job Training

What: Goodwill is a nonprofit organization whose mission is to help low-income and disadvantaged people prepare for and secure jobs so they may achieve self-sufficiency for themselves and their families. Adult Basic Education classes include English for Speakers of Other Languages (ESOL), basic computer skills, customer service training and high school completion/GED test preparation. The center also offers job search assistance – individuals in the community can use Goodwill computers for career-related related activities during designated times. Instructors are available to assist with resume writing and online job applications. Contact the center for more information.

Contact: 1115 Sunset Dr. Suite 105
Bellingham, WA 98226
Phone (360) 738-0483
<http://www.seattlegoodwill.org/shop/stores/bellingham>

Who: All students must complete an intake interview prior to joining a class. If you are interested in signing up, please call early to be added to our waiting lists. Classes fill up fast!

Fees: Classes are free of charge.

Legal Assistance

LAW Advocates

What: Providing access to justice for low-income Whatcom County residents since 1987. If you are low-income and live in Whatcom County, you may be eligible for legal assistance through volunteer lawyers or other advocates. Programs include information and advice in areas of landlord tenant law; foreclosure, debtor creditor problems, and other non-criminal legal issues.

Contact: LOCAL OFFICE
P.O. Box 937 Bellingham, WA 98227
Phone (888) 201-1014, (360) 671-6079
Email lawadvocates@lawadvocates.org
<http://www.lawadvocates.org>
Office Hours: 9:30 am - 4:00 pm (M-Th)
Telephone Only - No Walk-Ins

Who: To determine financial eligibility and make referral, clients should call LAW Advocates' screening service, CLEAR at 1-888-201-1014. Hours: Monday-Friday, 9:30 am - 12:30 pm. Are you over 60? Call CLEAR Senior, 1-888-387-7111.

Fees: This is a free service.

Free Tax Assistance

2-1-1

What: 2-1-1 is the national, statewide and local number for information and referrals to health and human services, including information on the nearest free tax help in your area. Call 2-1-1 toll-free on your telephone to find the locations of free tax assistance sites near you.

Contact: <http://www.win211.org>

Who: A public service for everyone.

Fees: There is no fee for use of this service.

I-Can E-file

What: I-Can E-File is a non-profit with a mission of providing services to low-income persons and seniors. I-CAN E-File can complete federal tax forms such as Earned Income Tax Credit and Additional Child Tax Credit for free. A complete list of forms can be found on their website along with FAQ's.

Contact: <http://www.icanefile.org/>

Who: You are ineligible to use I-Can E-File if you or your employer has a non-US address, you own your own business, are a church employee or clergy member, or sold real estate in 2008. If you are in the military or you are disabled you may be eligible for tax credits that are not included in I-CAN!™ E-file.

Fees: This is a free online service for the public.

Additional Resource Directories

United Way of Whatcom County: Help For Hard Times

What: Resources to survive the first month of unemployment.

Contact: <http://www.unitedwaywhatcom.org>

Opportunity Council Community Resource Directory

What: Resources listed under categories including Children, Education, Food, Health, Housing, Jobs, Other and Utilities.

Contact: <http://fms1.opcco.org/resources/guide.php>

Whatcom Coalition For Healthy Communities: Whatcom Counts.org

What: A one-stop source for information on community health in Whatcom County. Resources available to find data, learn about issues, and determine effective methods for lasting improvement.

Contact: <http://www.whatcomcounts.org/localresources>

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