

The information shown in OLHSA’s financial wellness guide is designed to provide you with resources to help you better understand events and choices that impact your personal finances.

Note: Some resources shown below may contain additional links to more resources; some resources shown below are free while others may require payment for materials or services provided. OLHSA does not endorse or specifically recommend one resource over another.

General Resources

The websites listed below provide resources for a variety of topics and links to financial tools and calculators

Provider	Website & Contact Information	Information Provided
OLHSA Financial Education	https://www.olhsa.org/en-us/events 1-248-209-2600	Financial courses for adults covering a broad range of topics. Classes are held virtually and throughout the year
360 Financial Literacy	www.360financialliteracy.org	Free resources to help understand personal finances through life stages
Saver Life	https://www.saverlife.org/money-101	Earn points for saving money and win cash and prizes (sign-up required). Free webinars & articles
GreenPath Financial Wellness	https://www.greenpath.com 1-866-476-7284	Debt and Housing counseling (fee may be required). Free webinars, articles, tools & calculators on various topics.
Broadband Assistance	https://getemergencybroadband.org 1-833-511-0311	An FCC program that provides a temporary discount on monthly broadband bills for qualifying low-income
FDIC’s MoneySmart Program	https://www.fdic.gov/resources/consumers/ 1-800-ASK-FDIC	Consumer resource center and other links, including the MoneySmart financial education program by FDIC
Consumer Financial Protection Bureau	www.consumerfinance.gov/consumer-tools/	Tips on savings, fraud protection, and basic budgeting, all backed by a U.S. Government agency
Michigan State University Extension	https://www.canr.msu.edu/mimoneyhealth/	Free resources on money management, foreclosure prevention, buying a home, retirement and more
My Money (FLEC)	www.mymoney.gov 1-888-mymoney	U.S. Government website providing resources for making smart financial choices
Oakland County Financial Fitness	www.oakgov.com	A series of free financial virtual workshops to help you address many financial challenges and topics
Michigan Works!	https://www.michiganworks.org/region-o 800-285-WORKS	Provides services and support to Michigan’s workforce development system and includes a hiring portal
Great Lakes Saves— An America Saves campaign	https://www.americasaves.org/connect-to-a-campaign/great-lakes-saves/	Make a pledge to yourself and create a simple savings plan that works, along with text reminders, resources & tips
Practical Money Skills	https://www.practicalmoneyskills.com	Resources include informational sheets, calculators, videos and online games
National Credit Union Administration	http://www.mycreditunion.gov	Financial resources, including apps and activities, worksheets and webinars teaching a multitude of topics

Credit Resources

The websites listed below provide financial skills and resources as they relate to credit

Provider	Website & Contact Information	Information Provided
Annual Credit Report	www.annualcreditreport.com	Free credit report annually, along with helpful tips & info on how to avoid identity theft
Consumer Financial Protection Bureau	www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/	How your credit scores and report have an impact on your finances, and how to handle errors

Rental/Housing

The websites listed below provide financial information as it relates to renting or buying a home

Provider	Website & Contact Information	Information Provided
OLHSA Homebuyer Counseling	https://www.olhsa.org/complete-services#Housing 1-248-860-7845	Homebuyer education classes. A MSHDA certificate of completion is provided at the end of class
U.S. Department of Housing and Urban Development (HUD)	www.hud.gov	Free resources to help understand home purchasing and HUD housing options
Habitat for Humanity of Oakland County	https://www.habitatoakland.org 248-338-1843	HFHOC offers a homeownership program that helps move people within reach of affordable housing
Community Housing Network (CHN)	http://www.communityhousingnetwork.org 1-866-282-3119	Housing and rental resources for people who are homeless, disabled or low-income. The website offers various resources and webinars
Oakland County	www.oakgov.com/community/neighborhood-housing-development/	Housing counseling and emergency support for Oakland County residents
Michigan State Housing Development Authority (MSHDA)	https://www.michigan.gov/mshda/	Programs and resources for Michigan residents aiming to find affordable housing or foreclosure assistance
OLHSA Weatherization Assistance Program	https://olhsa.org/en-us/wap	Free energy conservation service for low-income households to reduce energy usage & lower bills
Smart About Money (National Endowment for Fin. Ed.)	Under Construction	Resources to help with various situations, including housing costs worksheets and insurance tips

Specific Populations

The websites listed below provide financial skills and resources as they relate to certain groups or ages

Provider	Website & Contact Information	Information Provided
SCORE	http://www.score.org/browse-library	Free business templates, e-guides, checklist, blogs and videos related to starting or growing a business
Small Business Administration	https://www.sba.gov	Trust-worthy articles and resources related to small business growth
National Disability Institute (NDI)	https://www.nationaldisabilityinstitute.org	Free financial wellness tools to improve the financial future of people with disabilities
Military Consumer	https://www.militaryconsumer.gov	Financial resources for military individuals & their families
MI Student Aid	https://www.michigan.gov/mistudentaid/ 1-888-447-2687	Learn about Michigan's financial aid and eligibility criteria
MI Jumpstart Coalition	https://www.mijumpstartcoalition.org	Financial resources for pre-K through college-age
Money Smart for young people	www.fdic.gov/resources/consumers/	FDIC's curriculum for ages pre-k through 12 th grade
Smart About Money (NEFE)	Under Construction	Resources for a variety of situations, including divorce, retirement and transportation needs

Taxes, Legal, Consumer

The websites listed below provide resources related to legal aid, tax assistance and consumer rights

Provider	Website & Contact Information	Information Provided
Accounting Aid Society	http://www.accountingaidsociety.org 313-556-1920	Information on taxes and free tax prep assistance
Lake Shore Legal Aid	https://lakeshorelegalaid.org 888-783-8190	Provides a range of free legal services for low-income, seniors, and survivors of domestic violence or assault
Michigan Dept. of Attorney General	https://www.michigan.gov/ag/	Resources for consumer protection and stopping scams
Consumer Finance Protection Bureau	http://www.consumerfinance.gov	Consumer complaint database
Michigan Legal Help	www.michiganlegalhelp.org	Help for Michigan residents and their legal problems
Michigan free tax help	http://michiganfreetaxhelp.org 888-636-4211	Information about VITA sites that provide tax preparation and financial literacy counseling and education for low-income populations
Federal Trade Commission	http://www.ftc.gov	Information on identity theft and reporting
Michigan Unclaimed Property	http://unclaimedproperty.michigan.gov 517-636-5320	Search the Michigan Department of Treasury's Unclaimed Property database for lost or forgotten assets

