

Financial Wellness: Southern Arizona Community Resources

United Way of Tucson and Southern Arizona's Financial Wellness Partnership brings together nonprofit organizations, financial institutions, researchers, government partners, and more to build community capacity for improving individual and family self-sufficiency. This group envisions a community where every household in Southern Arizona can cover their basic needs; save emergencies, retirement, and/or education; use financial skills to make informed financial decisions; access to wealth-building opportunities (ex. homeownership, entrepreneurship, education); and use their voice in decisions about how civic and community resources are spent.

The following list includes financial wellness programs, resources, and services available at little to no cost to community members in the areas of:

- **Financial Skill Building (Individuals and Parents/Families)**
- **Homeowner Education and Assistance**
- **Workforce Development and Job Seeking**
- **Small Business Education and Assistance**

The United Way team is also happy to offer additional information and answer questions about local resources – contact our Financial Wellness Team at fw@unitedwaytucson.org for more info.



Scan to go to our directory online!

Financial Skill Building Opportunities (Self-Service and Workshops)

3rd Decade 3rddecade.org / (520) 202-4095 - Adults 18-35 can learn a variety of financial wellness skills, including financial management, budgeting, savings, debt management, investing, and credit while also receiving mentoring. The 3rd Decade program provides 4 educational classes over the course of 3 months to all participants and a two-year relationship with a volunteer financial mentor to establish and manage a personal financial plan (spending, saving, and investing plan).

AZ Treasury Financial Education Portal aztreasury.gov/financial-education / (520) 777-7675 - AZ Treasury has a financial education portal with a variety of free resources. Categories of learning materials include savings & budgeting, for students, managing debt, military and veteran benefits, senior citizen benefits, taxes, asset protection, retirement, and housing.

Catholic Community Services - Pio Decimo Center ccs-pio.org / (520) 622-2801 - Catholic Community Services Pio Decimo Center offers a wide range of programs and assistance for individuals and families who look to make lasting changes in their lives. They have a variety of programs, including help covering basic services (like food, clothing and housewares), financial education and asset building (like credit builder accounts to help participants increase their credit score).

Chase jpmorganchase.com/impact/racialequity - Through their Racial Equity Commitment, Chase offers a range of classes and workshops to the community, including Banking Basics (Financial Journey, Cyber Safety for Good), Investing 101, Eldercare Essentials, and more. Workshops can be coordinated by contacting Francisco Flores, Community Manager: Fernando.C.Flores@chase.com.

[Family Housing Resources – Financial Foundations](https://fhr Tucson.org) fhr Tucson.org / (520) 318-0993 - The Financial Foundations Program is a “FREE TO YOU” program that was developed for Family Housing Resources Inc., to help you build a strong foundation of financial education, grow your wealth, and achieve financial freedom. It includes an 8-10 week session course that will cover topics such as budgeting, taxes, loans, and more. After the course, you will be paired with an expert mentor who will help you make a plan to achieve your financial goals.

[GreenPath Financial Wellness – Learning Lab](https://greenpath.com/resources-tools) greenpath.com/resources-tools - GreenPath is a national nonprofit with a variety of resources available, including their online learning lab. You can select topics of interest from to create a customized curriculum for yourself. Categories of learning modules include checking accounts, credit, current homeowner, debt, family finances, homebuyer, and spending plans.

[Interfaith Community Services - Bridges Financial Management Course](https://icstucson.org) icstucson.org / (520) 297-6049 - The Bridges Financial Management Course is a workshop series designed for individuals to work with mentors and financial experts to improve their future financial wellbeing. Experienced financial experts will share tips and strategies for improving your credit score, how to save for financial emergencies, how to save money for a house, how to set achievable financial goals, making good financial and life choices, and much more.

[Interfaith Community Services - Getting Ahead Workshops](https://icstucson.org) icstucson.org / (520) 297-6049 - Getting Ahead Workshops are free workshops available to help individuals explore solutions, build resources, and become more financially stable. Participants examine their own experience of poverty and issues that contribute to poverty in the community.

[Interfaith Community Services - RESET Program](https://icstucson.org) icstucson.org / (520) 297-6049 - The RESET Program is a long-term support program with the goal of providing individuals and their families with guidance, crucial life skills, and support over a 12-24-month period. This program is designed for individuals and families that are ready to navigate out of poverty and establish a life of self-sufficiency. By the end of their time in this program, participants will have pressed a figurative “reset” button, equipped with tools, connections, and resources to keep them on the path to long-term stability.

[Jewish Family Community Services](https://jfcstucson.org) jfcstucson.org / (520) 795-0300 - The JFCS Financial Wellness Program is now taking referrals. JFCS is a non-profit agency that provides quality social and behavioral health services to the Jewish and greater Tucson community. We help people of any religion or ethnic origin meet their full potential by restoring their well-being, cultivating self-sufficiency, and strengthening family life.

[Million Stories](https://millionstories.com) millionstories.com - Million Stories has lessons, resources, and videos to help you manage your money and plan for a stress-free financial future. These topics cover everything from budgeting to saving, dealing with debt, starting a new career and assistance and information for entrepreneurs.

[Pima Federal Credit Union – Banzai Financial Wellness](https://pimafederal.banzai.org/wellness) pimafederal.banzai.org/wellness - Banzai Financial Wellness has over 40 collections of financial wellness learning materials. Their categories include navigating inflation, managing yourself in a crisis, handling life changes, moving and setting up a savings plan. Each of these collections has a variety of resources and tools to learn more.

[Primavera - Financial Wellness \(general\)](https://primavera.org) primavera.org / (520) 882-5383 - Financial education is about life-long, smart money decisions. You can find out how to set money goals, understand credit scores and credit reports, manage your money, avoid identity theft, avoid predatory lending, learn about banking relationships, and understand employment opportunities.

[Sahuarita Food Bank](http://sahuaritafoodbank.org) sahuaritafoodbank.org / (520) 777-7675 - The Sahuarita Food Bank and Community Resource Center is so much more than a food bank. They offer courses and resources on computer basics, digital literacy courses, financial wellness and other resources like notary services or veterans services. The Sahuarita Food Bank and CRC serve Sahuarita and Green Valley, but also help residents in Pima County. Check out their website for food resources and their class schedule.

[Singleton Foundation for Financial Literacy](http://singletonfoundation.org/tucson-community-commitment) singletonfoundation.org/tucson-community-commitment
The Singleton Foundation team is joining forces with key community leaders and organizations to commit to the financial health of the Tucson community. Create an online account to have access to 20 self-paced learning modules. These modules include tax basics, your money mindset, emergency fund basics, and more.

[TFCU - Multicultural Empowerment Center](http://tucsonfcu.com/mec) tucsonfcu.com/mec / (520) 322-7401 - The Multicultural Empowerment Center at Tucson Federal Credit Union provides education, financial coaching and education across a number of financial wellness topics, including budgeting and savings strategies, improving credit, general financial education and employment resources. The MEC keeps in mind a culturally informed context when working with individuals. These programs are open to any adult in Pima county, you do not need to be a member at Tucson FCU to join.

[UA TCAI & Cooperative Extension: Financial Literacy](http://extension.arizona.edu/financial-literacy-tcai) extension.arizona.edu/financial-literacy-tcai
The UA Cooperative Extension works in part with Take Charge America Institute to provide financial literacy courses to individuals and offers workshops for groups and organizations. Class topics and workshops include things like budgeting and creating a healthy and balanced life. Register to attend on their website. The classes are free and offered in person or online with details listed with each course or workshop.

[UA Take Charge Cats](http://takechargecats.org) takechargecats.org - Take Charge Cats offer curriculum to middle school, high school, and college students on a variety of financial education topics. They partner with businesses and community organizations for other workshops as well. These programs are free, view their website to apply today or to request workshops for your youth-serving organization.

Financial Skill Building Opportunities for Parents and Families

[Interfaith Community Services - Single Mom Scholars](http://icstucson.org) icstucson.org / (520) 297-6049 - This program takes a two-generation approach in order to help break the cycle of poverty. Single moms are supported through scholarships, AAA membership, mentoring and much more. Children in this program are provided with back-to-school supplies, educational enrichment, tutoring and more. For more information, please see the ICS Tucson website.

[Primavera, Her Family - Free Financial Empowerment Classes for Mothers and Children](http://primavera.org) primavera.org / (520) 882-5383 - Her Family program is a special program single mothers and their children to learn all about building a healthy financial future. Plus, Primavera provides money for you and your child(ren) just for participating in classes. Mothers will work with a financial counselor one-on-one to create an action plan that will get your credit in shape, prepare a family budget, open a savings account, and begin saving for the future. Please see their website for more info on required documents for the orientation sessions and info on days and times available.

[Primavera, Mis Abuelitos Free Financial Empowerment Classes for Grandparents Raising Grandchildren](http://primavera.org) primavera.org / (520) 882-5383 - The Mis Abuelitos program is similar to the Her Family mother and children program, yet for grandparents raising their grandchildren. You are eligible for the program if you are a grandparent raising your grandchild(ren) between the ages of 6 and 17.

[UA TCAI & Cooperative Extension: Early Childhood Financial Education](#)

extension.arizona.edu/financial-literacy-classes - TCAI, in partnership with and Arizona Cooperative Extension, is creating portable financial literacy lending libraries for Early Childhood Education Centers to help parents of young children (ages 3 to 5) instill an understanding of money, the difference between needs and wants, and making choices, using children's storybooks and supporting materials. The project will make the portable libraries available to the Pre-K education centers through a lending system through County Extension offices. The kits will include a variety of children's storybooks and helpful hints for parents as well as teaching materials. All books and materials will be in English and Spanish.

[YWCA of Southern Arizona](https://ywcatucson.org) ywcatucson.org / (520) 884-7810 - The goal of our programs is to increase economic security for women and families in Southern Arizona, especially women of color. Explore their small business, career advancement, leadership, wellness, and racial justice programs and find the one that's right for you!

Homeowner Education and Assistance Programs

[Administration of Resources and Choices](https://arc-az.org) arc-az.org / (520) 623-9383 - The Administration of Resources and Choices has their Homeowner Assistance Fund (HAF) which helps eligible individuals and families who have experienced financial difficulties from COVID-19 (since January 2020). ARC also has home buyer education and programs available. See their website for more information on their programs, including elder protection programs.

[Chicanos Por La Causa \(CPLC\)](https://cplc.org/housing/housing-client.php) cplc.org/housing/housing-client.php - CPLC's Statewide Housing Programs serve all housing needs, from homelessness to homeownership. Their programs include home lending, resources for homelessness, housing counseling, neighborhood stabilization, rural housing and family assistance.

City of Tucson Housing & Community Development Family Self Sufficiency (FSS) Program

tucsonaz.gov/hcd/family-self-sufficiency-program / (520) 791-4171 - FFS is a program that enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. Once an eligible family is selected to participate, Public Housing Agencies work with the individual to get them started and sign a 5-year contract.

[Community Investment Corporation](https://cictucson.org) cictucson.org / (520) 529-1766 - The Community Investment Corporation's guiding principle is: Nobody who has the desire and diligence to participate in our economy should ever be on the outside looking in. That's why they have programs available for aspiring homeowners, small business owners and nonprofits, as well as assistance for schools accessing capital and family engagement. Learn more about their programs, like the down payment assistance program or BIPOC Loan Program on their website.

[Direct Advocacy & Resource Center](https://directaz.org) directaz.org / (520) 624-6452 - Direct is run by and for people with disabilities. They are part of a national network of Centers for Independent Living (CILs) that supports individuals in pursuing their goals and advocates for disability rights and justice. They have programs that assist home access and workforce development and job placement. Please contact them for more information and see their website for a full list of resources available.

[Family Housing Resources](https://fhrtucson.org) fhrtucson.org / (520) 318-0993 - Family Housing Resources' Housing Counseling program offers services for first-time home buyers in Tucson including financial courses, down payment assistance resources, and individualized pre-purchase consultations with HUD-certified housing counselors. Pre-purchase counseling aligns our clients with necessary down payment assistance and ensures the long-term success they will

have as owners. Continually, their down payment assistance programs help individuals and families cross the finish line to purchasing a home.

[Old Pueblo Community Services](http://helptucson.org/services) helptucson.org/services / (520) 546-0122 / info@helptucson.org

Old Pueblo Community Services has a wide variety of programs along the continuum of care. They offer a homeless work program, low barrier shelter and bridge housing, supportive housing and reentry recovery communities.

[Pima County Housing Center](http://pima.gov/2536/Pima-County-Housing-Center-El-Banco) pima.gov/2536/Pima-County-Housing-Center-El-Banco / (520) 724-2460

Pima County opened its first Housing Center to provide citizens with one convenient location to obtain resources and information on sustainable and affordable housing. Today, families can come to the Center for guidance and support to find trusted help during hard financial times, as well as information on purchasing a home, finding affordable rentals, and many other housing related services.

[Primavera - Homebuyer Education & Homeownership](http://primavera.org) primavera.org / (520) 882-5383

Primavera's Homeownership program will help you find lenders, secure safe loans, and avoid predatory lending. Financial education includes information on how to repair debt and build credit and information on the homebuying process. Information is provided by a certified instructor and other experts in the field and includes lending and realtor options. There are individual and subsequent meetings until homebuyer is ready to purchase the home and support post-purchase as well. Individuals are required to attend an orientation and complete a credit check first - please see their website for more information.

[Tucson IDA](http://tucsonida.org) tucsonida.org - Tucson IDA enables strategic economic and community development by providing financing and access to capital for projects and programs that benefit an economically thriving Tucson. They work with both entrepreneurs and homeowners to help ensure individuals are able to access capital and build wealth. See their website to learn more.

Workforce Development and Job Seeker Programs

[Direct Advocacy & Resource Center](http://directaz.org) directaz.org / (520) 624-6452 - Direct is run by and for people with disabilities. They are part of a national network of Centers for Independent Living (CILs) that supports individuals in pursuing their goals and advocates for disability rights and justice. They have programs that assist home access and workforce development and job placement. Please contact them for more information and see their website for a full list of resources available.

[Goodwill of Southern Arizona](http://goodwillsouthernaz.org) goodwillsouthernaz.org / (520) 628-1883 - Goodwill has career centers and job assistance programs for both adults and youth. They have a variety of supports available, from job search and application assistance to help with grants and scholarships. They have multiple locations and are here to serve you. Please see their website for more specifics and to find a location near you.

[JobPath](http://jobpath.net) jobpath.net / (520) 324-0402 - JobPath is a workforce development and advocacy agency that helps adult students succeed in job-training programs and start meaningful and lucrative careers. JobPath partners with colleges and job-training centers to provide wraparound case management and financial support for students in Southern Arizona. Programs of study include industrial trades, health care and information technology.

[Pima Community College – PimaFastTrack](http://ce.pima.edu/fasttrack) ce.pima.edu/fasttrack / (520) 206-5100 - PimaFastTrack is built for adult learners to quickly learn industry-recognized skills. Work, raise a family, and learn today's in-demand skills for a new career. Programs can be completed in as little as 3-6 months. Program topics include health information

technology, building & construction technology, information technology, emergency medical technology and automotive technology.

[Pima County One-Stop Career Centers](https://pima.gov/1059/Job-Assistance) pima.gov/1059/Job-Assistance / (520) 724-7700 – Pima County One-Stop provides three tiers of services: employment resources, intensive career services and workforce training. These programs help develop skilled workers for quality jobs and help mitigate the impacts of layoffs while assisting households in financial crisis. Services are offered at three locations, One-Stop Career Center Locations (PDF). The One-Stop Kino Center has been designated to assist workers who have been laid off (dislocated workers) and veterans. Adult job seekers are served at the One-Stop Rio Nuevo Center, and the One-Stop Sullivan Jackson Employment Center assists homeless youth and adults.

[United Way of Tucson and Southern Arizona Direct Care Professionals](https://unitedwaytucson.org/direct-care)

unitedwaytucson.org/direct-care - United Way of Tucson and Southern Arizona is helping individuals interested in being a direct care professional succeed in training, job placement, and job longevity. The Direct Care Workforce has the largest anticipated growth of any job sector in the country. This program covers the cost of pre-employment requirements including TB test, Fingerprint Clearance Card and CPR/First Aid training. Enroll today to join a rewarding profession with long-term security and opportunities for advancement.

[Interfaith Community Services - Workforce Development Centers](https://icstucson.org) icstucson.org / (520) 297-6049

From job readiness to soft skill development to self-efficacy programs, the WFDC supports clients on their path to develop the skills and confidence needed to secure a job and stay employed. These services are appointment only and free. See the website for more information.

Small Business Owner Education and Assistance Programs

[Chase](https://jpmorganchase.com/impact/racialequity) jpmorganchase.com/impact/racialequity - Through their Racial Equity Commitment, Chase offers a range of classes and workshops to the community, including many on business banking (Power of Capital, Business 201, Marketing in a Digital World). Workshops can be coordinated by contacting Francisco Flores, Community Manager: Fernando.C.Flores@chase.com.

[Chicanos Por La Causa \(CPLC\)](https://cplc.org/econ/lending) cplc.org/econ/lending - CPLC's economic development programs include small business lending, workforce solutions and economic development.

[Community Investment Corporation](https://cictucson.org) cictucson.org / (520) 529-1766 - The Community Investment Corporation's guiding principle is: Nobody who has the desire and diligence to participate in our economy should ever be on the outside looking in. That's why they have programs available for aspiring homeowners, small business owners and nonprofits, as well as assistance for schools accessing capital and family engagement. Learn more about their programs, like the down payment assistance program or BIPOC Loan Program on their website.

[Connect Tucson \(City of Tucson Economic Initiatives\)](https://connecttucson.com) connecttucson.com / (520) 837-4100 - Connect Tucson is a part of the City of Tucson Department of Economic Initiatives. They are here to help you start and grow your small business. They have resources, entrepreneurship programs and incentives available to help businesses in Tucson thrive.

[Startup Tucson](https://startuptucson.com) startuptucson.com – Start Up Tucson is working to increase the number, quality and diversity of startups and entrepreneurs in Tucson. They have a variety of supports for small business owners and entrepreneurs – a variety of educational classes and programs, networking events, a mentorship network and funding opportunities.

[Tucson IDA](https://www.tucsonida.org) [tucsonida.org](https://www.tucsonida.org) - Tucson IDA enables strategic economic and community development by providing financing and access to capital for projects and programs that benefit an economically thriving Tucson. They work with both entrepreneurs and homeowners to help ensure individuals can access capital and build wealth.

[YWCA of Southern Arizona](https://www.ywcatucson.org) [ywcatucson.org](https://www.ywcatucson.org) / (520) 884-7810 - The goal of our programs is to increase economic security for women and families in Southern Arizona, especially women of color. Explore their small business, career advancement, leadership, wellness, and racial justice programs and find the one that's right for you!