



Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • www.dfi.wa.gov

Regulating financial services to protect and educate the public and promote economic vitality

Financial Services Guide

Asset Building Coalitions by County:

- Chelan/Douglas: [Chelan Douglas Community Action Council](#)
 - **Contact:** Linda Limbeck; lindal@cdac.org; 509.662.6156
 - **Services:**
 - Free VITA Tax Prep
 - Money Talk Classes-Resource Management Workshops
 - Energy Assistance Programs
 - Housing
- Clark: [Clark County ABC](#)
 - Contact: Abby Woods; abbyw@metfamily.org; 503.232.0007
 - Services
 - Bank On Clark County
 - Debt and Income Counseling
 - Financial Education Classes
 - Free Tax Prep
 - The Community Housing Resource Center
- Cowlitz: [Lower Columbia Community Action Program](#)
 - Contact: Liz Mynti; lizm@lowercolumbiacap.org; 360.425.3430
 - Services:
 - Financial Independence Center
 - Bank on Cowlitz County
 - Job Training and Employment Services
 - Homelessness Services
- King: [Everyone is Welcome](#)
 - Contact: Alice Coday; acoday@everyoneiswelcome.com; 206.251.7705
 - Services:
 - Financial Counseling
 - Bank On Seattle-King County
 - Free Tax Prep
 - Entrepreneurship Resources
 - Financial Education Partners



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- Kitsap: [Asset Building Coalition of Kitsap](#)
 - Contact: Kristi Basse; kbase@kcr.org; 253.473.2126
 - Services:
 - Bank On Kitsap
 - [Housing and Energy Assistance](#)
 - [Bremerton Housing Authority](#)
 - [American Financial Solutions Counseling](#)
- Klickitat/Skamania
 - Contact: Linda Williams; llwilliams2003@gmail.com; 509.773.6067
 - Services:
 - Bankruptcy Clinic, 800.726.2227
 - PUD Energy Assistance Program, 427.3994
 - Columbia Gorge Housing Authority, 888.356.8919
- Mason: [ABC of Mason County](#)
 - Contact: Allison Maluchnik; amaluchnik@abcmasoncounty.org; 360.401.9808
 - Services:
 - Bank on Mason County
 - Financial Education Classes
 - Financial Mentoring
 - Free Tax Prep
- Pierce: [PCABC](#)
 - Contact: Amy Allison; amya@associatedministries.org; 253.426.1516
 - Services:
 - Financial Education and Coaching
 - Free Tax Prep
 - Home Owner Resources
 - Employment/Job Training
- Skagit: [Skagit Asset Building Coalition](#) & [Resource Guide](#)
 - Contact: Tina Barr; tinab@communityactionsskagit.org; 360.416.7585
 - Services:
 - Bank On North Sound
 - Financial Education Workshops
 - Small Business Workshops
- Snohomish: [Snohomish County ABC](#)
 - Contact: Lark Kesterke; lark.kesterke@uwsc.org; 425.374.5506



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- Services:
 - Bank On North Sound
 - Free Tax Prep
 - Credit and Debt Counseling
 - Homeownership Resources
- Thurston: [Thurston Asset Building Coalition](#)
 - Contact: Mindie Ruele; mindier@gmail.com; 206.818.7472
 - Services:
 - Bank On Thurston County
 - Financial Counseling
 - Free Tax Prep
 - [Housing Authority of Thurston County](#)
 - [Community Action Council of Lewis, Mason and Thurston Counties](#)
- Walla Walla: [Blue Mountain Action Council](#)
 - Contact: Steve Dickerson; steved@bmacww.org; 509.529.4980
 - Services:
 - Job Training-Youth and Adult
 - Energy Assistance Programs
 - Housing Assistance
 - Free Tax Prep
- Whatcom: [Whatcom Asset Building Coalition](#)
 - Contact: Lisa Sohni; lisa_sohni@oppco.org; 360.734.5121
 - Services:
 - Financial Coaching
 - Financial Literacy Classes
 - Bank On
 - Free Tax Prep
- Yakima: [Yakima County Asset Building Coalition](#)
 - Contact: Dixie Palmer; yabc.dixie@gmail.com; 509.248.7796
 - Services:
 - Bank On Yakima County
 - Free Tax Prep
 - Financial Education Courses
 - Credit Counseling
 - Budget Counseling



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Resources by County

- Adams/Grant:
 - [OIC of Washington Energy Assistance Program](#): The Opportunities Industrialization Center (OIC) of Washington provides community services such as Energy assistance and food assistance.
 - [The Prosperity Center](#): a financial planning organization that works with clients on financial education, money management, homeownership counseling, credit/budgeting counseling and small business development.
- Asotin:
 - [Community Action Partnership \(CAP\)](#): CAP assists low income families with energy and telephone assistance
- Benton/Franklin:
 - [Community Action Committee](#): The Community Action Committee provides resources for low income housing and financial assistance and counseling
 - [Blue Mountain Action Council](#): BMAC serves residents who meet the basic needs of low income individuals and families. They provide job training, energy assistance programs and housing services
 - [Benton Co. PUD](#): Offers discounts to qualifying low income and/or disabled customers
 - [Franklin PUD](#): offers a low income senior and disability discount for qualifying applicants
 - [Northwest Justice Project](#): Publicly funded legal aid program
- Chelan/Douglas:
 - [Chelan/Douglas Community Action Council](#): CDCAC offers energy assistance programs and housing resources. They also offer a financial literacy class and a class on efficiency, resource management and asset building
 - [Chelan PUD](#): discounts available to those who qualify, check site for details
 - [Northwest Justice Project](#): Publicly funded legal aid program
- Clark:
 - [Community Housing Resource Center](#): the CHRC offers free tax prep, homeownership prep classes, free education classes, mortgage counseling and more.



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- [Clark CO Public Utilities](#): Offers several energy/financial assistance programs to qualifying customers, as well as a limited-income weatherization program
- [Northwest Justice Project](#): Publicly funded legal aid program
- [Clark County Community Services](#): offers housing resources, a veteran's assistance fund, and low income energy assistance to those who qualify
- Clallam:
 - [Veterans Resources](#): included are resources for financial assistance
 - [Clallam CO PUD](#): discounts are available for qualifying senior and disabled customers
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [OlyCAP](#): OlyCAP provides housing services and energy assistance programs
- Columbia:
 - [Blue Mountain Action Council](#): a nonprofit, multi-purpose agency that meets the basic needs of low-income individuals and families and offers opportunities to achieve greater levels of strength, independence and self-sufficiency. BMAC can help with tax prep, power bill assistance, job training and homeless services.
 - [Columbia REA](#): offers senior citizen discount to those who qualify
- Cowlitz:
 - [Cowlitz CO PUD](#): Offers discounts to low income senior and disabled customers
 - [Northwest Justice Project](#): Publicly funded legal aid program
- Ferry/Stevens
 - [Veteran' Assistance Program](#): assists qualifying veterans in need with temporary emergency needs.
 - [Rural Resources Community Action](#): offers energy assistance programs, transportation help and job training.
 - [Ferry CO PUD](#): low income senior discount available
 - [WorkSource](#): job hunting
 - [Northwest Justice Project](#): Publicly funded legal aid program
- Garfield
- Grays Harbor
 - [Grays Harbor PUD](#): offers a discount to their low income senior and disabled customers



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- [Coastal Community Action Program](#): CCAP creates opportunities for community members through job training and placement, low income energy assistance, housing, and more
- [Quinault Indian Nation TANF](#): provides assistance to needy families with children to help them become self sufficient
- [Northwest Justice Project](#): Publicly funded legal aid program
- Island
 - [Human Services](#): Housing assistance resources
 - [Community Resource Center](#): the resource center provides a class on family budgeting as well as an emergency funds program
 - [The Opportunity Council](#): offers free classes on money management and housing and energy assistance programs
- Jefferson
 - [OlyCAP](#): OlyCAP provides housing services and energy assistance programs
 - [Help for Hard Times](#): a Jefferson County Survival guide to unemployment
 - [Northwest Justice Project](#): Publicly funded legal aid program
- King
 - [Ventures](#): Ventures offers trainings and workshops for low-income entrepreneurs
 - [Seattle City Light Utility Discount Program](#): Qualifying SCL customers can apply to reduce their electric bills
 - [Energy Assistance and Home Heating](#): Centerstone offers financial assistance for
 - [YWCA](#): YWCA overs many programs devoted to economic empowerment
 - [Free or Low cost legal help provided by King County](#)
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Centerstone](#): Offers financial education programs and coaching
 - [Neighborhood House](#): Neighborhood House offers employment training and adult education to help people become self-sufficient, as well as housing assistance
 - [Hope-Link](#): Hope-Link offers financial education classes, energy assistance programs, an employment program, and financial help to those who qualify
 - [Mutli-Service Center](#): offers rental and emergency assistance, energy assistance, and employment programs to applicants that qualify (South King County)
 - [Solid Ground](#): Financial skills coaching and housing resources
 - [United Way of King County](#): list of free tax prep sites



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- [Cares of Washington](#): offers employment services
- Kitsap
 - [Kitsap Community Resources](#): KCR offers housing programs, energy assistance programs, financial education classes, veteran's assistance, employment and training
 - [Housing Kitsap](#): Offers a home ownership program to make the dream of owning a home a reality as well as an application for public housing
 - [Bremerton Housing Authority](#): BHA provides affordable housing opportunities to people with limited financial means
 - [Cares of Washington](#): offers employment services
- Kittitas
 - [HopeSource](#): HopeSource offers Hope University to help students become self-sufficient, classes include money management. HopeSource also offers housing programs and energy assistance to those who qualify
 - [Northwest Justice Project](#): Publicly funded legal aid program
- Klickitat
 - [Klickitat CO PUD](#): offers a discount to their qualifying low income senior customers
- Lewis
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Community Action Council](#): offers energy and housing assistance to qualifying applicants
- Lincoln
 - Rural Resource Community Action, partnering with Family Resource Center, 509.725.4358, 620 Park Street, Davenport, WA 99122-assists those who need financial assistance for rent and utilities, emergency food and shelter and financial literacy
- Mason
 - [Mason County PUD](#): offers a senior discount and a discount for low income disabled customers
 - [Community Action Council](#): offers energy and housing assistance to qualifying applicants



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- [South Puget Intertribal Planning Agency](#): Offers Low Income Home Energy Assistance Program to qualifying applicants as well as home weatherization help, and fiscal services
- Okanogan
 - [Community Action Council](#): provides financial rental assistance, emergency shelter, Low Income Home Energy Assistance, and other energy and utility assistance programs. They also have support services for veterans
- Pacific
 - [Pacific CO PUD](#): offers a discount to low income senior and disabled customers who qualify
 - [Coastal Community Action Program](#): CCAP creates opportunities for community members through job training and placement, low income energy assistance, housing, and more
- Pend Oreille
 - Rural Resources
 - Lone Office, Community Living connections : 201 Houghton, Lone, WA 99139, 509.442.3223
 - Newport Office: 333211 Hwy 2, #200, Newport, WA 99156, 509.447.9997
- Pierce
 - [Cares of Washington](#): offers employment services
 - [Pierce CO Housing Resources](#)
 - [Pierce CO Financial Resources](#)
 - [Associated Ministries Community Resource Connections Center](#): Resources available to the community
 - [Sound Outreach](#): Financial empowerment services include financial counseling and free tax prep
 - [Tacoma Public Utilities](#): Offer a discount rate for qualifying low-income senior or disabled customers, as well as several payment assistance programs
 - [Peninsula Light Company](#): offers a discount to low income seniors and low income disabled customers
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Metropolitan Development Council](#): financial resources for going to college
 - [Pierce County Community Connections](#): provides energy assistance and homeless programs and emergency housing options



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- San Juan
 - [San Juan County Services](#)
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [The Opportunity Council](#): offers free classes on money management and housing and energy assistance programs
 - [San Juan Island Family Resource Center](#): offers limited financial assistance to families who qualify, as well as utility and rental assistance
 - [Lopez Island Family Resource Center](#): offers energy assistance program
 - Orcas Family Resource Center
- Skamania
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Washington Gorge Action Programs](#): offers energy assistance, weatherization programs,
- Skagit:
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Skagit Community Resource Directory](#): A list of financial help resources
 - [Love INC](#): Offers a 25 week course on managing finances and paying down debt
 - [Community Action of Skagit County](#): offers energy assistance programs,
- Snohomish
 - [Cares of Washington](#): offers employment services
 - [Snohomish CO PUD](#): offers discounts qualifying to low income customers
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Housing Hope](#): offers a full range of affordable housing options throughout Snohomish County. They also offer economic empowerment coaching to their residents
 - [Everett Housing Authority](#): provides public housing to qualifying applicants and community centers that provide individual programs to help residents with self sufficiency
 - [Housing Authority of Snohomish County](#): housing help and economic empowerment help
 - [Latino Educational Training Institute](#): LETI develops programs to facilitate the success of Spanish-speaking and bilingual persons. Their experience in WA State includes scholarship planning, personal financial literacy and civic participation.
- Spokane



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- [Northwest Justice Project](#): Publicly funded legal aid program
- [Spokane Neighborhood Action Partners](#): Offers money management help, energy assistance, and housing assistance
- [The Arc of Spokane](#): helps those with developmental disabilities manage their money and protect them from predatory financial services
- [Spokane Valley Partners](#): can provide limited financial assistance for utilities and other emergency costs and offers payee services to those who have been mandated to have a payee help with bills and financial management
- [Spokane Housing Authority](#): Housing assistance
- [Spokane Cares](#): education of fraud and identity theft and what to do if you have become a victim
- [New Hope Resource Center](#): some of their resources for clients include emergency financial assistance, housing/rental assistance, and assistance for utility shut-off notices.
-
- Thurston
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Community Action Council](#): offers energy and housing assistance to qualifying applicants
 - [City of Olympia](#): Utility assistance for low income disabled and low income senior applicants
- Wahkiakum
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Lower Columbia Community Action Program](#): Financial Independence Center, Bank on Cowlitz County, Job Training and Employment Services, Homelessness Services
 - [PUD Discounts](#): Wahkiakum PUD offers discounts to those who qualify
 - [Wahkiakum CO](#): offers housing/rental assistance, utility assistance, emergency housing and other emergency services
- Walla Walla
 - [Columbia REA](#): offers senior citizen discount to those who qualify
 - [Walla Walla Housing Authority](#): affordable housing options and rental assistance programs



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- [Energy Assistance](#): The Blue Mountain Action council offers energy assistance programs for those who can't pay their energy bills
- Whatcom
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [The Opportunity Council](#): offers free classes on money management and housing and energy assistance programs
 - [YWCA](#): Economic advancement and housing help
 - [Opportunity Council](#): Financial Management help
- Whitman
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Rural Resources Community Action](#):
 - Community Living Connections (seniors only): 1615 NE Eastgate, Section G, Ste 4E, Pullman, WA 99163, 509.332.0365
 - Employment and Training services only: 594 SE Bishop BLVD, Suite 103, Pullman, WA 99163, 509.334.2375
 - [Community Action Center of Whitman County](#): the CAC of Whitman CO offers crisis housing, energy and heating assistance, affordable housing, support services and weatherization help.
- Yakima
 - [Northwest Justice Project](#): Publicly funded legal aid program
 - [Love INC](#): offers financial assistance and a budgeting class
 - [Northwest Community Action Center](#): offers employment training, rental and energy assistance to applicants who qualify

Statewide Resources

- [Apprisen](#): Apprisen offers credit counseling to help consumers get back on track financially. You can set up an appointment for an over the phone or online counseling session or in person at these locations:
 - Renton: 304 Main Avenue South, Suite 304D, Renton, WA 98057
 - Yakima: 4209 Tieton Drive, Suite 201, Yakima, WA 98908
 - University Place: 3560 Bridgeport Way W., Suite 1-D, University Place, WA 98466
- [American Financial Solutions](#): AFS is a non-profit financial education, debt consolidation and credit counseling agency. You can contact them by phone or online to start your counseling or visit them at their counseling center:



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- Counseling Center Address: 263 4th Street, Bremerton, WA 98337
- [Washington State Department of Social and Health Services](#): DSHS has resources for cash assistance and housing programs
- [Washington State Housing Finance Commission](#): Resources for anyone in the housing market
- [Washington State Department of Financial Institutions](#): DFI has a financial education clearinghouse with resources to many different financial topics and a calendar of financial education events around WA State. You can also file a complaint against your financial service provider from the website and verify a financial service provider's license.
- [Washington State Treasurer](#): the site provides financial education websites for all ages
- [211](#): 211 is a phone number for people to call for health and human service information and referrals and other assistance to meet their needs
- [Housing and Urban Development](#): the U.S. Department of Housing and Urban development offers programs and assistance to those having trouble or looking for housing
- [Office of Family Assistance](#): Temporary Assistance for Needy Families (TANF) contacts
- [Washington Connection](#): look to see what government benefits you may qualify for
- [Bank On Washington](#): partnering banks and credit unions work together state wide to bring low cost checking and savings accounts to Washington community members
- [HomeSage](#): HomeSage partners offer first-time homebuyers unbiased personal plans, financial fitness coaching, and homebuyer education
- [FINRA Broker Check](#): FINRA's Broker check tool allows you to check out the background of your current or perspective broker