



**The Massachusetts Coalition Against
Sexual Assault and Domestic Violence**

Economic Empowerment Resource Directory A Guide for Advocates



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Welcome to the Jane Doe Inc. (JDI) Economic Empowerment Resource Directory! This guide was developed for advocates to utilize when working with victims and survivors impacted by sexual and domestic violence on issues related to advancing their financial goals. Each survivor faces unique circumstances and, as a result, their path toward economic self-sufficiency will vary. The resources compiled in this directory are intended to introduce the reader to the breadth of topics of economic empowerment and offer helpful stepping-stones for survivors who are on the path to economic independence.

Each section contains national, statewide, and local resources, including resource descriptions, web sites and other contact information. The resources are examples of what is available and are not definitive listings; their inclusion in this directory does not constitute an endorsement. There is also information on culturally specific resources.

We hope that the information found here is useful for advocates working with survivors on their path to economic empowerment. For a list of Jane Doe Inc. member programs and other service providers, go to http://www.janedoe.org/find_help/search. These programs are here to support survivors at any point in their journey to healing.

Note: JDI has checked this information carefully and believed that is accurate as of June 2018.. However, things sometimes change. If you have any questions about the information or if you have useful resources, please contact us at info@janedoe.org

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I. Tools for Advocates

Economic resources are often the most important piece of getting free from abuse and advancing financial goals for survivors. This section is for advocates to use these tools to assist survivors in their quest to gain economic independence. As always meet survivors where they are and recognize that financial empowerment may not be their primary concern.

National

360degrees of Financial Literacy | <http://www.360financialliteracy.org>

This free resource for individuals on personal finance (provided by the American Institute of Certified Public Accountants). Topics are organized by stage in life and one's situation (college student, military personnel etc.). Additionally, users can submit specific questions to receive a response, but the agency does not provide individual consultation.

Consumer Rights for Domestic Violence Survivors Initiative | <https://csaj.org/crdvsi>

This initiative offers information for survivors on various economic topics including: debt collection defense, credit discrimination, bankruptcy actions, utility assistance, repairing and building credit. For those working with survivors, the Center for Survivor Agency and Justice, offers a consumer rights toolkit to help gauge economic circumstances.

My Money | www.mymoney.gov

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. There is information from over 20 different Federal web sites in one place. Content is organized by where you are in life ("Life Events"), who you are ("My Resources"), and by specific hands-on tools ("Tools").

Moving Ahead Curriculum | <https://www.purplepurse.com/>

The curriculum was developed by The Allstate Foundation in partnership with the National Network to End Domestic Violence, and has been academically validated by Rutgers University. The information in this course is intended to be general advice for those in an abusive relationship. It contains specific information pertaining to finances when ending an abusive relationship and for personal and financial safety after the relationship is over. It also includes information on managing misuse of financial records.

Poverty and Sexual Violence: Building Prevention and Intervention Responses - A Guide for Counselors and Advocates | <http://www.pcar.org/sites/default/files/file/poverty.pdf>

This guide has been developed by Pennsylvania Coalition Against Rape, a guide for advocates and counselors with resources, information and tools on assisting survivors with financial literacy and stability.

Wi\$eUp | <http://wiseupwomen.tamu.edu>

Wi\$eUp is a financial education program for women. It promotes financial security through online education. There are 8 components to the online training and is free. Additionally, Wi\$eUp offers resources, teleconferences, research and statistics on economic matters pertaining to women.

Massachusetts

Assets for Independence Resource Center | <https://www.acf.hhs.gov/ocs/afi-project-locator>

The Office of Community Services supports more than 200 agencies and community-based groups across the nation that run assets for independence (AFI) projects and other programs to help low-income families build their economic assets. Individuals and families can enroll in Individual Development Account projects at locations throughout the nation. The above link will guide you to programs in Massachusetts.

Basic Banking for Massachusetts | www.BasicBanking.org

This is a volunteer program established through the Massachusetts Community & Banking Council's (MCBC) Banking Services Committee, comprised of community advocates and representatives from financial institutions. Basic Banking seeks to expand access to bank products and services and to encourage those with limited banking needs to establish banking relationships and ensure that the banking needs of all residents are met through competitive, profitable, and sustainable products. They offer information on types of accounts, searching for a bank to suit one's needs, and basic money management tips.

Compass Working Capital | <http://www.compassworkingcapital.org>

This organization provides incentive-based savings and financial coaching programs that enable low-income families to access opportunities, build assets, and achieve their financial aspirations. Compass works with families to determine goals and steps to take in order to achieve those goals including promoting education, budgeting, managing debt and repairing damaged credit. To contact email: info@compassworkingcapital.org or call one of the offices below:

Boston

89 South Street, Suite 203
Boston, MA 02111
P: (617) 790 - 0810

Lynn

100 Munroe Street, Left
Lynn, MA 01902
P: (781) 584 - 4355

EMPath Economic Mobility Pathways

<https://www.empathways.org>

EMPath is a non-profit organization providing direct services, conducting research and advocating for public policy changes to foster economic independence. For qualifying clients, EMPATH offers programs that assist individuals through step by step mentoring for economic stability and independence for individuals and family. The research and tools section provides advocates with reports, data and tools related to economic self-sufficiency.

Main Program Facility

10 Perthshire Road
Brighton, MA 02135
Tel: 617.782.7600
Fax 617.254.7966

Satellite Office

Career Family Opportunity
135 Orton Marotta Way
South Boston, MA 02127
Tel: 617.307.6017
Tel: 617.307.6028 (for Spanish speakers)
Fax: 617.247.8826

Massachusetts Association for Community Action | <http://www.masscap.org/agencies.html>

The Association of community action programs (e.g. Action for Boston Community Development) throughout Massachusetts offers support to people in crisis and poverty. Through various programs, folks can receive assistance with education and training, financial management and food and housing assistance. There are different agencies throughout Massachusetts; the website provides information on locating a program in a community.

Massachusetts, It's All Here | <http://massitsallhere.com>

This is a partnership among the Massachusetts Department of Business Development, Mass Econ, Mass Development and the Massachusetts International Trade Council which promotes growth and opportunity in Massachusetts. It is a network for both individuals and businesses to find information and resources on various topics including development, trade, investing, education, and job search and career development.

Mass Saves | www.masssaves.org

Mass Saves combines the information of non-profit organizations, financial institutions, teachers, trainers, public agencies, and others to connect the public to financial education resources in Massachusetts.

Office of Economic Empowerment (OEE) | <https://www.mass.gov/orgs/office-of-economic-empowerment>

The Office of Economic Empowerment (OEE) is a department within the Office of the Treasurer and Receiver General of Massachusetts tasked with supporting, advocating, and facilitating policies that empower all Massachusetts residents. Their programs serve women, high school students, veterans and seniors. Their priorities include closing the wage gap, increasing access to financial education, improving college affordability and investing in STEM careers and education.

II. Careers and Employment

As advocates of survivors of sexual assault and domestic violence, we undoubtedly recognize that wherever the trauma survivors may be facing can affect their ability to obtain and maintain employment. Whether because of the need for time off for court appearances or medical attention. At the same time, as advocates, we know how critical access to income is for survivors. In this section, we provide you with resources to assist survivors with employment related issues.

National

Careeronestop | <https://www.careeronestop.org/Toolkit/ACINet.asp>

This national resource (sponsored by U.S. Department of Labor) is a one-stop research center for job seekers. Offers research on industry trends, job postings, resume and cover letter writing, education and training information. Additionally, there are resources focused on specific interests including military and veteran employment, students and businesses.

Massachusetts

Commonwealth Corporation | <http://commcorp.org/>

The Commonwealth Corporation is a workforce development agency that strengthens the skills of Massachusetts youth and adults by investing in innovative partnerships with industry, education and workforce organizations. Their programs build regional industry training and increase the share of youth engaged in education and employment pathways preparing them for post-secondary education and careers.

Employment First MA | <https://employmentfirstma.org/pages/about.html>

At Employment First MA, you will find resources about community work, including practical guidelines, an overview of employment history, and stories of people with disabilities who are thriving in community-based careers. They have a variety of trainings, tools, videos, webinars, briefs, and other resources for employment specialists, job coaches, advocates, self-advocates, and others who work to promote inclusive employment for individuals with developmental disabilities.

Massachusetts One-Stop Career Centers | <https://www.mass.gov/massachusetts-one-stop-career-centers> One-Stop Career Centers are state-funded job centers that offer a wide range of services to help workers find jobs and help employers find workers. These services are open to all state residents and do not require a person to be unemployed. Services provided at these centers can include:

- Assistance with writing resumes and cover letters
- Career Fairs
- Interview skills and practice
- Networking groups with special presentations from guest speakers
- Use of resource center to conduct job searches (computers, printers, copiers)
- Training on computer skills

Note: Many of the services and classes are free; however, certain ones may require a fee. Please contact individual center for more information.

Greater Boston

Boston Career Link
1010 Harrison Avenue
Boston, MA 02119
Phone: 617-541-1400
Fax: 617-427-8657
TTY: 617-442-3610
Website: <http://www.bostoncareerlink.org>

Metro North

Career Source
Fresh Pond Mall
186 Alewife Brook Parkway, Suite 310
Cambridge, MA 02138
Phone: 617-661-7867
Toll Free: 888-454-9675
Fax: 617-661-7571
Website: <http://www.yourcareersource.com>

The Career Place
100 Trade Center, Suite G-100
Woburn, MA 01801
Phone: 781-932-5500
Toll Free: 888-273-WORK
Fax: 781-932-5566
Website: <http://www.careerplacejobs.com>

Northeastern Massachusetts

Valley Works Career Center
255 Essex Street
Lawrence, MA 01840
(978) 722-7000
Fax: (978) 722-7090
TTY: (978)722-7088
Website: <http://www.valleyworks.cc>

Career Center of Lowell
107 Merrimack Street
Lowell, MA 01852
Phone: 978-458-2503
Fax: 978-459-2111
Website: <http://www.cclowell.org>

North Shore Career Center of Salem, Lynn,
Gloucester
Website: www.nscareers.org

Southeastern Massachusetts

CareerWorks
34 School Street
Brockton, MA 02301
Phone: 508-513-3400
Fax: 508-513-3450
Website: <http://www.careerworks.org>

Career Opportunities
372 North Street
Hyannis, MA 02601
Phone: 508-771-JOBS (5627)
Fax: 508-862-6101
Website: <http://www.capejobs.com>

New Directions Southcoast
Website:
<http://www.newdirectionssouthcoast.org>

The Bristol Workforce
One Government Center - 5th Floor
Fall River, MA 02722
Website: www.bristolwib.org

Central Massachusetts

North Central Career Centers
100 Erdman Way
Leominster, MA 01453
Phone: 978-534-1481
Fax: 978-534-1375
Website: <http://www.ccncm.com>

Workforce Central Career Center
Website: <http://www.workforcecentralma.org>

Western Massachusetts

Franklin/Hampshire Career
Center
One Arch Place
Greenfield, MA 01301
Phone: 413-774-4361
Fax: 413-784-1765
www.fhcc-onestop.com

CareerPoint
850 High Street
Holyoke, MA 01040
Phone: 413-532-4900
Toll Free: 888-421-8919
Fax: 413-532-0293
<http://www.careerpointma.org>

Berkshire Works
160 North Street
Pittsfield, MA 01201
Phone: 413-499-2220
Fax: 413-499-0503
<http://www.berkshireworks.org>

III. Community Specific Resources

Community-specific resources are often a helpful option for survivors who are a part of marginalized communities. Often, these resources can meet survivors' unique needs by offering culturally relevant resources (i.e. language specific, culturally relevant foods, etc.)

Massachusetts

Bilingual and/or Limited English Proficiency Women

Found in Translation | *Dorchester* | <http://www.found-in-translation.org/>

This nonprofit organization that has fellowship programs for low-income bilingual and/or Limited English Proficiency (LEP) women in the Greater Boston Area. They offer onsite childcare, transportation assistance, and mentoring for their fellows to receive training to become medical interpreters.

Boston Asian American Community

Ricesticks and Tea | *Greater Boston* | <https://ricesticksandtea.org/>

Founded in 1998, Ricesticks and Tea (RST) is a food pantry program serving over 120 pre-screened low-income Asian immigrant and refugee families each month. Those 120 households represent over 300 children, adults and seniors. It is the only food pantry program in the region whose mission is to serve the Asian community and provide food that is consistent with their cultural cooking traditions and preferences.

Chinese and Chinese U.S. American People

Chinese Progressive Association | *Greater Boston* | cpaboston.org |

The Chinese Progressive Association is a grassroots community organization that works for full equality and empowerment of the Chinese community in the Greater Boston area and beyond. CPA's activities seek to improve the living and working conditions of Chinese Americans and to involve ordinary community members in making decisions that affect their lives.

Elders and People with Disabilities

Mass Options | <https://www.massoptions.org>

This is a resource line for elders or individuals with disabilities seeking help to live independently. Anyone can speak to a specialist at MassOptions, Monday - Friday from 9am to 5pm by calling them toll-free at 1-844-422-6277, or using the online chat feature.

Immigrants

Berkshire Immigrant Center | *Pittsfield* | <http://berkshireic.com/>

The mission of the Berkshire Immigrant Center is to assist individuals and families in making the economic, psychological and cultural adjustment to a new land, not only by meeting basic needs, but also by helping them to become active participants in our community. The Center offers comprehensive services for individuals from more than 80 countries to promote civic engagement, facilitate cultural integration, and assist in navigating the complex U.S. immigration system.

MIRA New Americans Integration Institute | *Greater Boston* | <https://www.miracoalition.org/integration-institute>

The Institute provides both policy research and program engagement, and state level administrative advocacy. Key focus areas are civic integration (citizenship application assistance, civics education, new

voter registration), economic integration (supporting immigrant entrepreneurship, professional development and job training, promoting families' financial stability). The institute helps address barriers to immigrant entrepreneurs through information sharing, training, and research; building stakeholder relationships; and improving public and business awareness.

MLRI Training on Navigating Public Benefits for Immigrants |

<https://www.masslegalservices.org/content/immigrants-and-public-benefits-bbt-training-and-resource-materials>

This resource has training materials and resources on advocating for immigrants within the public benefits system.

Refugee and Immigrant Assistance Center (RIAC) | Greater Boston | <http://www.riacboston.org/>

RIAC's mission is to promote cultural, educational, and socioeconomic development in the refugee and immigrant community. RIAC offers the following range of services to support successful resettlement and to promote self-sufficiency: Refugee Resettlement, Post-Resettlement Support Services, Community Education & Outreach, and Counseling Services.

What Non-Citizens Need to Know about Applying for SNAP and Cash Benefits

<https://www.masslegalservices.org/content/noncitizen-information-brochure-ncib-english-chinese-hatian-creole-khmer-russian-portuguese>

Mass Legal Services has created a flyer in multiple languages to help non-citizens navigate the Department of Transitional Assistance (DTA). This brochure is designed specifically to advise non-citizens of their right to opt out of a food stamp and TAFDC application if they do not want to give information on their non-citizen status or SSN. This document was updated in 2009-2010 and is still current as of May 2017.

Latino Communities

La Alianza Hispana | Greater Boston | laalianza.org

La Alianza Hispana is a community-based nonprofit serving the Boston Latino community as well as all residents in the surrounding neighborhoods of Dorchester, Roxbury, Jamaica Plain, Hyde Park, and Mattapan. They provide educational, health, and workforce training services to enable individuals and families to realize their personal, educational, and economic needs and goals.

Nuestra Comunidad | Roxbury | <http://nuestracdc.org/>

Nuestra Comunidad is devoted to building the wealth and enhancing the physical, economic, and social well-being of Roxbury and other underserved populations in greater Boston through a community-driven process that promotes self-sufficiency and neighborhood revitalization. They hold financial success classes and first-time homebuyer classes.

Centro | Worcester | <http://www.centroinc.org/>

CENTRO, formerly Centro Las Americas, is the largest minority led, community based, multiservice, multicultural, multilingual, nonprofit organization in Central Massachusetts. CENTRO's primary purpose is to assist individuals and families striving to reach self-sufficiency while promoting social responsibility, fostering cultural identity, and encouraging families to be significant contributors to the community as a whole. Some of the services include but are not limited to case management services, translation and notary service, completed citizenship process, EBT and WIC, and more.

Spanish American Center | Leominster | <http://www.spanishamericancenter.org/>

The Spanish American Center, Inc. is a private, non-profit organization. The only agency in Leominster specifically oriented towards the Spanish-speaking community. The Center offers multiple programs like ESL classes, food pantry, domestic & sexual violence services, soup kitchen suppers, referrals and more.

Casa Latina | Florence | <http://www.casalatinainc.org/>

Casa Latina, Inc. is a community organization committed to promoting Latino empowerment and cultural pride in Hampshire County through providing services, developing educational spaces, and facilitating individual and collective action for social change among members of the Latino community. Casa Latina offers medical interpreting services, community education (i.e. financial literacy, racism, and health education), healthcare navigator, and more.

Nueva Esperanza | Holyoke | <http://www.casalatinainc.org/>

Nueva Esperanza's vision is to be a hub for community, creation, and culture for the Puerto Rican/Afro-Caribbean community. Nueva Esperanza's work focuses on affordable housing, homeownership & financial literacy classes for first-time homebuyers, one-on-one credit counseling, and youth/college planning.

People 45 plus

Operation ABLE | <https://operationable.net/>

Since 1982, Operation A.B.L.E., Inc., a 501(c) 3 organization, has provided job seekers with training programs and employment services. They offer a variety of services including occupational and computer skills training, job search training and support, coaching and counseling, midternships, and apprenticeships.

People with Disabilities

Massachusetts Rehabilitation Commission (MRC) | <https://www.mass.gov/orgs/massachusetts-rehabilitation-commission>

The Massachusetts Rehabilitation Commission (MRC) helps individuals with disabilities to live and work independently. MRC is responsible for Vocational Rehabilitation, Community Living and eligibility determination for the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) federal benefits programs.

National Alliance on Mental Illness (NAMI) | <https://namimass.org/resources/education-employment-training>

NAMI Massachusetts offers a number of resources that support people with mental illnesses with pursuing education and employment training. They also can also offer alternative resources for folks who may have more specific needs.

Portuguese Speakers

Massachusetts Alliance of Portuguese Speakers | <http://www.maps-inc.org/>

We work with and for the Brazilian, Cabo Verdean, Portuguese and other Portuguese-speaking communities to increase access and remove barriers to health, education and social services through direct services, advocacy, leadership and community development.

Women

Budget Buddies | Lowell | www.budgetbuddies.org | Phone: 978-703-0820

Budget Buddies is a Massachusetts-based, non-profit organization focused on improving the financial literacy of low-income women in the Greater Lowell area through a combination of workshops, support groups and individual coaching. Work is focused on personal finances ranging from banking, budgeting, credit and developing management skills for one's independent economic needs.

Economic Empowerment for Women | <https://www.mass.gov/economic-empowerment-for-women>

Under Treasurer Deborah B. Goldberg, the Office of Economic Empowerment (OEE) focuses on creating and implementing programs and initiatives that give women the tools they need to succeed at home and in the workplace. They offer free workshops and learning resources for women to learn strategies for financial success.

Northeast Center for Tradeswomen’s Equity (NCTE) | Boston| <https://buildalifema.org/training-and-resources/>

The NCTE is a Massachusetts-based, not-for-profit organization dedicated to helping women find careers in the union building trades. They offer training programs where participants get paid while working on actual construction site. The programs included but are not limited to carpenters, electricians, plumbers, operating engineers, etc.

Rosie’s Place | Greater Boston | <http://www.rosiesplace.org/>

Rosie’s Place offers a spectrum of services including free meals, showers, laundry and lockers, overnight beds, classes, assistance on job and housing searches, advocacy, and home visits.

The Women’s Center | Turners Falls | <https://mcscommunity.org/p/19/The-Womens-Center>

The Women’s Center offers free arts & crafts, a lending library, clothes, food, small household items, and a computer lab. Visit the Women’s Center for resource information and peer support. Located at 41 Third Street in Turners Falls - call Christine at (413) 863-4804 ext. 1003 for more information or email christine@mcscommunity.org.

Women with Drive Foundation | <https://womenwithdrive.org/participate/>

Women with Drive Foundation provides a car to women in transition in exchange for their participation in programming that identifies and addresses their particular barriers to independence, helping her to achieve self-sufficiency.

Worcester Roots | Worcester | <http://www.worcesterroots.org/projects-and-programs/>

Worcester Roots is a collective of youth and adult organizers on a mission to create opportunities for economic, social and environmental justice. The nonprofit organization will reach out to formerly incarcerated individuals and minority workers about jobs in the construction industry. The organization will also create a construction and trade opportunities grant resource guide and hold trainings for union officials and chambers of commerce on best practices for engaging with underrepresented communities in the workforce.

Southeast Asian and Southeast Asian American Community

Southeast Asian Coalition | Worcester | <http://www.seacma.org/>

The Southeast Asian Coalition (SEAC) provides office space for numerous programs that cherish their unique heritage, as well as programs designed to assist the needs of people of almost all ages and backgrounds. Through these programs SEAC can emphasize the importance of staying true to one's own culture while creating a strong community within and beyond the office walls. They provide youth programs, refugee assistance, English Second Language (ESL) classes, career/education preparation classes, economic development opportunities, and more.

Vietnamese and Vietnamese U.S. American Community

VietAID | Dorchester | <http://www.vietaid.org/>

VietAID sits in the heart of a multicultural neighborhood in Boston and provides accessible, affordable services to the Fields Corner community. Some of their services include a preschool, after school, summer camp, youth leadership program, first time home buyers course. Originally founded by Vietnamese refugees and immigrants, VietAID was built with a vision to alleviate poverty and foster a strong community.

Youth

YouthBuild Boston (YBB) | *Boston* | <http://www.youthbuildboston.org/new-programs/>

YBB provides underserved young people with the support and credentials needed to successfully enter the building trades. The nonprofit organization is 12-week pre-apprenticeship program and focus its outreach efforts on focus on female and minority workers in Roxbury, Mattapan and Dorchester. Their programs provide opportunities in vocational education, counseling, and other life skills that readily strengthen and prepare students for the workforce upon graduation.

IV. Credit and Debt Resources

In some cases of economic abuse, survivors may need resources to help rebuild their credit and pay off debt. These resources can offer advice and resources to help alleviate debt and credit issues.

National

American Consumer Credit Counseling | <https://www.consumercredit.com/>

This is a nonprofit credit counseling agency that helps consumers take control of their financial lives through credit counseling, debt consolidation, and financial education. Call to speak with a certified credit counselor and receive a complimentary budget and debt consultation.

Consumer Financial Protection Bureau | <https://www.consumerfinance.gov/>

The Consumer Financial Protection Bureau (CFPB) regulates the offering and provision of consumer financial products or services under the federal consumer financial laws and educates and empowers consumers to make better informed financial decisions.

National Foundation for Credit Counseling | www.nfcc.org

A national non-profit that assists people with financial counseling. Note: many services are free; some may require a fee. Each individual center should be contacted for those details.

Services include:

- Budget counseling and education
- Debt management plans
- Counseling referral services
- Financial literacy courses
- Bankruptcy counseling and education
- Housing counseling

The Foundation has member agencies throughout the country. Listed below are the centers in Massachusetts. To find one in another state, please go to: www.nfcc.org

Amherst
409 Main St., Room 105
Amherst, MA 01002
By appointment: 866-346-2227

New Bedford
888 Purchase St., Ste. 319
New Bedford, MA 02740
By appointment: 866-346-2227

Beverly
100 Cummings Center, Ste 328-C
Beverly, MA 01915
By appointment: 866-346-2227

Pittsfield - Money Management International
34 Depot St.
Pittsfield, MA 01202
By appointment: 866-346-2227

Boston
31 Milk St., Ste. 515
Boston, MA 02109
By appointment: 800-208-2227

Woburn
800 W. Cummings Park, Ste 1075
Woburn, MA 01801
By appointment: 866-346-2227

Lowell
40 Central St.
Lowell, MA 01852
By appointment: 866-346-2227

Worcester
340 Main St., Ste. 813
Worcester, MA 01608
By appointment: 866-346-2227

Credit Score Reporting | <http://www.ftc.gov/bcp/menus/consumer/credit.shtm>

The Federal Trade Commission enacted The Fair Credit Reporting Act (FCRA) requiring each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide people with a free copy of credit reports (upon request) once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies.

To order a free credit report go to: online at www.annualcreditreport.com or call 1-877-322-8228.

Debt Counselors of America | www.getoutofdebt.org | 800.680.3328

Free help and advice on how to get out of debt, including debt consolidation scams, and inside information on the debt relief and debt help industry.

Center for Responsible Lending | <http://responsiblelending.org>

Nonprofit organization that works to protect homeownership and family wealth by fighting predatory lending practices, focusing on consumer lending: primarily mortgages, payday loans, credit cards, bank overdrafts and auto loans. Works on research, policy, legislation and offers tools and resources for individuals.

Massachusetts

Mass Alliance Against Predatory Lending | <http://maapl.info/> | 508-630-1686

This is coalition of 60 members focuses on issues around foreclosure, working on legislation, policy, educating homeowners, coordinates information and resources among members. Members include legal services, social service agencies and community groups that assist individuals.

Urban Edge | *Roxbury* | <https://www.urbanedge.org/programs/>

This organization offers educational programs around credit, home improvement, summer youth jobs, student loan repayment, foreclosure prevention, financial coaching, benefit enrollment, etc.

V. Education Resources

For those who are looking to update skills or learn a new vocation, the resources listed below offer opportunities and assistance for a variety of trainings including General Educational Development (GED) recently renamed to HiSet, and English for Speakers of Other Languages (ESOL). All the resources below are in Massachusetts.

National

Women's Independence Scholarship Program (WISP) Lending | <http://www.wispinc.org>

The purpose of this program is to help survivors of domestic violence obtain an education that will in turn offer them the chance to secure employment, personal independence and self-sufficiency. Support is available for full or part-time students interested in attending vocational, community college, four-year degree or graduate studies programs.

American Association of University Women's Fellowships | <http://www.aauw.org>

The American Association of University Women awards fellowships and grants to women for educational, project and professional support and for post-baccalaureate study or research in the US. Candidates are evaluated based on scholarly excellence, commitment to helping women and girls through service in their communities, professions or other fields of research.

Patsy Takemoto Mink Education Foundation's Support Awards | <http://www.patsyminkfoundation.org>

Patsy Takemoto Mink Education Foundation offers five Education Support Awards of up to \$5000 each to assist low-income women with children who are pursuing post-secondary education. Awardees are selected based on financial need, personal circumstance, educational path, vocational or occupational goals, and service or activist or civic goals.

Jeannette Rankin Women's Scholarship Fund | <http://www.rankinfoundation.org/>

The Jeannette Rankin Women's Scholarship Fund provides scholarships and support for low-income women 35 and older across the U.S. to build better lives through college completion. For more information about eligibility or scholarship application, please visit the eligibility page and the application page.

Soroptimist Live Your Dream Awards | <https://www.soroptimist.org/awards/live-your-dream-awards.html>

The Soroptimist Live Your Dream Awards (formerly the Women's Opportunity Awards) assists women who provide the primary source of financial support for their families by giving them the resources they need to improve their education, skills and employment prospects. In addition to providing the primary financial support for their families, eligible applicants must be enrolled in, or have been accepted to, a vocational/skills training program or an undergraduate degree program and must demonstrate financial need.

Massachusetts

Adult and Community Learning Services (ACLS) | www.doe.mass.edu/acls

Adult and Community Learning Services (ACLS), a unit at the Massachusetts Department of Elementary and Secondary Education, oversees and improves no-cost basic educational services (ABE) for adults in Massachusetts, such as ESOL classes and high school equivalency (HSE).

Community Colleges | <http://www.masscc.org/>

There are 15 community colleges throughout Massachusetts that offer various courses to obtain associates degrees as well as certificate programs. For the full listing of the colleges and what each specific institution offers, see link above.

Massachusetts Coalition for Adult Education | www.mcae.net

The Massachusetts Coalition for Adult Education (MCAE) is a statewide membership organization of educators, adult students, individuals, organizations, and businesses that support equal educational opportunities for adults. Includes list of resources for adults, by region in Massachusetts.

Massachusetts Adult Literacy Hotline | www.getrealmass.info/hotline

The Massachusetts Adult Literacy Hotline provides referrals to over 300 adult education programs that offer one-on-one tutoring, small-group or classroom instruction to adult learners. Provides information about basic reading, math, adult basic education, English language training, family literacy, GED preparation or testing sites. To find a Program call 1-800-447-8844 or go their website listed above.

Trade/Vocational Schools | <http://u101.com/colleges/Vocational/Massachusetts/>

These schools offer specific courses and programs designed for an individual to gain employment. Fields include cosmetology, education, technology, massage therapy and medical assisting. For a complete listing of schools by region, see link above.

Transition to College & Careers Program | Holyoke | <https://www.hcc.edu/courses-and-programs/preparing-for-college/transition-to-college-and-careers>

This is a free non-credit program offered both days and evenings that helps adult students 18+ prepare for college and identify a career path. The program includes intensive academic preparation in English reading and writing, math, study strategies, and computers in a college context. They require applicants to complete a HiSET or GED, or have a high school diploma.

University Without Walls (UWW) at UMass Amherst | www.umass.edu/uww

This is an academic major designed to help adults complete their first bachelor's degree. Participants get credit for prior learning and experience and can bring up to 100 credits for previous coursework, trainings and certifications, CLEP exams, and by writing a series of essays about their experience.

VI. Entrepreneurship

There is a strong likelihood that many sexual and domestic violence survivors are particularly well-positioned to benefit from self-sufficiency programs that focus on entrepreneurship models over traditional job-training options. As advocates, we know that survivors have developed strong coping and problem-solving skills, many were employed prior to the violence, and all have a strong incentive to be self-sufficient and violence free. This section provides resources to potentially development home or small business that can bring survivors increased control over their working lives, create important financial and social opportunities for them, and help ensure long-term safety and stability.

National

U.S. Small Business Administration | <http://www.sba.gov>

The SBA was created as an independent agency of the federal government to assist and protect the interests of small business concerns by providing resources including loans, grants, contracts, counseling, information, tools and training to start an enterprise in the U.S.

Massachusetts

Allston Brighton Community Development Corporation | <http://www.allstonbrightoncdc.org>

Allston Brighton CDC creates affordable housing, green space, a healthy local economy, avenues for economic self-sufficiency, and increased understanding among and between the neighborhood's diverse residents.

Berkshire Enterprises | <http://www.berkshireenterprises.com>

They work to aid, encourage, train, nurture and advise entrepreneurs in the development, start-up and management of their business in Berkshire County.

1350 West Street
Pittsfield, MA 01201
Direct: (413)236-2140
Fax: (413)443-5166

Boston Community Capital | <http://www.bostoncommunitycapital.org>

This is a community development financial intermediary whose mission is to create and preserve healthy communities where low-income people live and work. Boston Community Venture Fund makes equity investments in high-potential, emerging businesses that create a "double bottom line" of financial and social return to strengthen and build businesses that help to build healthy communities.

10 Malcolm X Boulevard
Boston, MA 02119
Phone: 617-427-8600

Center for Women & Enterprise | <http://cweonline.org/>

This organization is dedicated to helping women start and grow their own businesses. CWE is a national leader among women's business development agencies.

Common Capital | <http://www.common-capital.org> This community development financial institution working to strengthen communities by creating economic opportunities for low-and moderate-income people in western and central Massachusetts.

4 Open Square Way
Suite 407
Holyoke, MA 01040
Direct: (413)420-0183
Fax: (413)420-0543

Economic Development Council of Western Mass | <http://www.westernmassedc.com> This council is leading the region's economic development by helping businesses to expand, relocate and succeed in Western Massachusetts. Assistance services include: assessments of business needs, information on tax incentives and grants, workforce development services, publicity of local business and economic accomplishments, connecting area companies with local suppliers and industry peers and project management.

1441 Main Street
Springfield, MA 01103
Main Number (413) 755-1368
Fax (413) 755-1371
info@westernmassedc.com

Economic Development of Lynn | <http://www.cityoflynnoecd.net/economic.shtml>

This organization provides financing to businesses in Lynn and has all the financial tools and capabilities from the public sector's vantage point that private developers need at their disposal.

3 City Hall Square
Lynn, MA 01901
Direct: (781)586-6770
Fax: (781)477-7026

Fall River Office of Economic Development | <http://froed.org>

As a one-stop financing center, this office works closely with public-sector agencies and the banking and investment communities to identify available sources of capital. FROED's in-house lending programs can be combined with private, state and federal funds.

Fall River Office of Economic Development
139 South Main Street, Suite 400
Fall River, MA 02721-5306
Tel: 508.324.2620
Fax: 508.677.2840

Fenway Community Development Corporation | <http://www.fenwaycdc.org/>

Fenway CDC is an organization that works to achieve greater residential stability and diversity in the Fenway neighborhood by engaging residents in community planning, develop affordable housing, and advocate for community services primarily aimed at meeting the needs of low- and moderate-income residents.

70 Burbank Street
Boston, MA 02115
Direct: (617)267-4637
Fax: (617)267-8591

International Institute of New England (Boston, Lowell, New Hampshire) | <http://iine.us/services/>

The Institute's mission is to help refugees and immigrants become active participants in the social, political, and economic richness of American life. One focus is to provide assistance for economic self-sufficiency through Bridges to Business program that offers microloans, legal assistance, web development, marketing and business planning.

Jamaica Plain Neighborhood Development Corporation | <http://www.jpndc.org>

This organization revitalizes Jamaica Plain as a healthy, diverse, and sustainable neighborhood through a comprehensive strategy of community empowerment, economic development, and affordable housing development.

31 Germania St
Jamaica Plain, MA 02130
Direct: (617)522-2424

Madison Park Development Corporation | <http://www.madison-park.org>

They work to foster the social, physical, economic, and cultural renaissance of the Roxbury community by promoting the economic self-sufficiency and social well-being of low-income and moderate-income residents and advocating for an equitable share of private and public resources.

184 Dudley Street, Suite 400
Roxbury, MA 02119
Direct: (617)541-3900
Fax: (617)541-4900

Main South Community Development Corporation | <http://www.mainsouthcdc.org>

Located in Worcester, they strive to improve the quality of life by working together on projects and issues that will maintain or create safe affordable housing, support opportunities for businesses and residents of Main South, enhance the physical image of the area, and instill a sense of neighborhood pride.

875 Main Street
Worcester, MA 01610
Direct: (508)752-6181
Fax: (508)797-4514

Massachusetts Office of Business Development | <http://www.mass.gov/hed/economic/eohed/bd>

This department provides a pro-business climate that stimulates job growth and builds on the core economic growth of every region. MOBD facilitates access to resources and incentive programs that help businesses thrive in Massachusetts. By providing guidance and expertise, MOBD creates a dynamic environment for business expansion and growth across the Commonwealth.

Massachusetts Small Business Development Center Network | <http://www.msdbc.org>

This network provides one-to-one free comprehensive and confidential services focusing on business growth and strategies, financing and loan assistance as well as strategic, marketing and operational analysis. In addition, low cost educational training programs are offered across the state targeted to the needs of small business.

Boston Regional Office and Minority Business Center (MSBDC) | <http://www.sbdc.umb.edu>

The Center provides entrepreneurs a network of resources to help them meet business challenges through full range of business advising and training activities. Successful entrepreneurs continually seek ways to improve their business, offering specific resources for women and minority businesses.

South Eastern Economic Development | <http://www.seedcorp.com>

This non-profit corporation is certified by the United States Small Business Administration (SBA). They serve small businesses by making an average of 125 loans, and providing technical assistance to over 750 existing and prospective entrepreneurs, annually.

80 Dean Street
Taunton, MA 02780
Direct: (508)822-1020
Fax: (508)880-7869
info@seedcorp.com

NewVue Communities | <http://newvuecommunities.org/>

Serving the cities of Fitchburg and Leominster, this organization focuses on economic development strategies, adding affordable housing and in recent years, community organizing, to more effectively harness the energy and voice of the community.

470 Main Street, Fitchburg, MA 01420
Direct: (978)342-9561

Wellspring House | <http://www.wellspringhouse.org>

This non-profit organization that annually provides education, emergency shelter, affordable housing, job training, family support and mentoring programs to hundreds of families on Boston's North Shore.

302 Essex Avenue
Gloucester, MA 01930
Direct: (978)281-3558
Fax: (978)281-6092

VII. Financial Resources for Education

Survivors may have not had prior access to education. Supporting them through thinking about what financial resources are available to them, can allow their transition in healing to go much smoother. This section provides financial resources which are survivor specific.

National

Big Future by College Board | www.bigfuture.collegeboard.org

This resource offers information on options to pay for college as well as various tools to calculate expenses and expectations to help decide about attending.

College Center | www.csocollegecenter.org

A program that promotes college access and opportunity among first-generation and historically underserved student populations. Offers information for students on all aspects of the processes regarding applying to and entering college.

Massachusetts

Commonwealth of Massachusetts | <https://www.mass.gov/topics/financial-aid-scholarships>

This link includes detailed links to resources to finance education and trainings; includes information on scholarships, grants and loans, for higher education (including community colleges) as well as vocational career trainings.

FedMoney | www.Fedmoney.org

This site contains information on grants and scholarships as well as information on how to apply; each individual application has instructions and eligibility criteria.

Scholarships for Women Survivors of DV | <https://www.scholarshipsforwomen.net/abused/>

This list includes scholarships and resources for women who are survivors of domestic violence. The scholarships vary from need-based scholarships to merit-based scholarships.

Scholarships.com | www.scholarships.com This resource assists students find money for college as well as learn about the entire financial aid process. Their support includes a free college scholarship search and financial aid information resource. Member of National Scholarships Providers Association.

VIII. Income and Food Assistance

Income and food assistance can often be vital parts to a survivor's transition into economic success. Please note: many of these resources have specific qualifications that a survivor must meet in order to access them.

Massachusetts

Cash Assistance – TAFDC & EAEDC

These programs assist participants with financial support with eligibility requirements. Transitional Aid to Families with Dependent Children (TAFDC) or Emergency Aid to the Elderly, Disabled, and Children (EAEDC) —provide two payments per month, health insurance and employment support while working toward self-sufficiency.

Eligibility Info:

- <https://www.mass.gov/service-details/check-eaedc-eligibility-and-how-to-apply>
- <https://www.mass.gov/service-details/check-tafdc-eligibility-and-how-to-apply>

For Advocates:

- <https://www.masslegalservices.org/content/cash-assistance-tafdc-bbt-training>
- <https://www.mass.gov/economic-assistance-cash-benefits>

Child Care Resource & Referral (CCR&R) | <http://childcareaware.org/ccrr-search-form/> This resource includes more than a 400 local Child Care Resource & Referral (CCR&R) agencies that can help families find childcare options near your home or work and resources to access childcare.

Project Bread: Food Source Hotline | 1-800-645-8333 | This Food Source Hotline—a toll-free hotline that is the only comprehensive statewide information and referral service in Massachusetts is for people facing hunger and can connect participants to food resources in their communities.

Hotline Hours:

Monday - Friday
8 A.M. - 7 P.M.

Saturday
10 A.M. - 2 P.M.

SNAP Benefits

SNAP (formerly food stamps) stands for the Supplemental Nutrition Assistance Program which helps people buy the food needed for good health. SNAP benefits are put on an electronic card that is used like an ATM or bank card. SNAP can be used at most supermarkets, convenience stores, and some farmers' markets.

Eligibility Info:

- <https://www.mass.gov/how-to/apply-for-snap-benefits-food-stamps>

For Advocates:

- <https://www.masslegalservices.org/FoodStampSNAPAdvocacyGuide>
- <https://www.masslegalservices.org/content/food-stampssnap-101-basic-benefits-training-bbt-materials-2018>
- **Food SNAP Coalition:** A coalition of anti-hunger agencies, health care and homelessness providers, community action programs, etc. that meet bi-monthly in Central and Western MA to share updates on SNAP policy and other anti-hunger programs that affect Massachusetts households. Contact Pat Baker at pbaker@mlri.org or Vicky Negus at vnegus@mlri.org to sign up!

Supplemental Security Income (SSI & SSDI)

The Social Security Administration (SSA) offers two types of disability benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). While both programs supplement the income of individuals who are unable to work due to a medical disability such as blindness, SSDI and SSI serve two distinct populations—populations detailed in links below.

Eligibility Info:

- <http://www.mass.gov/eohhs/consumer/basic-needs/financial/ssi-ssdi/>

For Advocates:

- <https://www.masslegalservices.org/content/ssissdi-benefits-overview>

Unemployment Insurance

For individuals who have lost their jobs, unemployment insurance is a temporary income protection program available in the interim period while conducting a job search. There are requirements for eligibility and processes for claiming.

Eligibility Info:

- <https://www.dol.gov/general/topic/unemployment-insurance>

For Advocates:

- <https://www.masslegalservices.org/content/2018-unemployment-advocacy-guide>

WIC | <https://www.mass.gov/women-infants-children-wic-nutrition-program>

WIC is a nutrition program that provides healthy foods, nutrition education, breastfeeding support, and referrals to healthcare and other services, free of charge, to Massachusetts people who are pregnant, breastfeeding, or have children under the age of five and qualify under their income guidelines—qualifications are based on family size and yearly/monthly income. Contact WIC at (800) 942-1007.

IX. Legal Resources

Certain financial situations may require legal assistance. Some examples include: bankruptcy, disputed unemployment claims, foreclosures, repairing damaged credit. There are agencies and resources that work to provide these services to people – many at little or no cost. Please contact individual agencies for specific details.

National

Center for Survivor Agency and Justice | <http://www.csaj.org>

This is a national organization dedicated to enhancing advocacy for survivors of oppression-based intimate partner violence. CSAJ seeks to promote survivor-centered advocacy by enhancing the work of attorneys, by organizing communities, and by offering leadership on critical issues facing survivors and advocates throughout the nation. This is achieved through trainings, resources, tool-kits and collaborative projects for advocates and attorneys to assist with their work with survivors. Some examples of the work include: various tools related to economic justice advocacy, *Representing Domestic Violence Survivors Experiencing Trauma and Other Mental Health Challenges: An Attorney Handbook*, *Conference on Consumer Rights for Domestic Violence Survivors*

National Consumer Law Center | www.nclc.org

This non-profit advocacy organization that seeks to build economic security and family wealth for low-income and other economically disadvantaged Americans by promoting access to reputable financial services. They offer information and resources on various topics including credit, debt, foreclosures and mortgages.

Boston Office
7 Winthrop Square
Boston, MA 02110-1245
Phone: 617/542-8010
Fax 617/542-8028

Washington Office
1001 Connecticut Avenue, NW, #510
Washington, DC, 20036
Phone: 202/452-6252
Fax 202/463-9462

National Women's Law Center | <https://nwlc.org/>

The Center has worked for more than 40 years to protect and promote equality and opportunity for women and families. They champion policies and laws that help women and girls achieve their potential at every stage of their lives — at school, at work, at home, and in retirement. NWLC staff are committed advocates who take on the toughest challenges, especially for the most vulnerable women.

Massachusetts

Civil Legal Aid for Victims of Crime (CLAVC) | <https://massclavc.org/> The CLAVC project funds attorneys many different legal services orgs and list the special eligibility for legal assistance for crime victims. For those who may not qualify for legal services because of income, this may be a good resource.

Mass Legal Services: The mission of the Massachusetts Legal Aid Websites Project is to improve access to justice for low-income and disadvantaged persons in Massachusetts through innovative use of the web and other technologies through two websites:

- Mass Legal Services is geared towards legal aid advocates and others who represent low income clients in non-criminal legal proceedings. It includes a poverty law resource library available to the general public. www.masslegalservices.org
- Mass Legal Help provides understandable, practical legal information about issues which affect low income people, including unemployment, housing, income and benefits, school, domestic violence, children and families, seniors, CORI, disability, health and mental health, and school. Information is available in many languages, including English, Spanish, Portuguese, Russian and Vietnamese. www.masslegalhelp.org

Legal Assistance Agencies

Community Legal Aid | <http://www.communitylegal.org>

The mission of Community Legal Aid is to protect and advance the legal rights of low-income, elderly and other disenfranchised people in order to secure access to basic needs and to challenge institutional barriers to social and economic justice.

State-funded civil legal aid program serving central and western Massachusetts, provides free legal assistance to low-income and elderly residents of Berkshire, Franklin, Hampden, Hampshire, and Worcester counties through various locations. Services include representation for benefits (such as unemployment, MassHealth, food stamps), housing and family law.

Full-time offices:

Northampton
20 Hampton Avenue, Suite 100
Northampton, MA 01060
Telephone: 413-584-4034
Toll-free: 1-800-639-1309
Fax: 413-585-0418

Springfield
One Monarch Place, Suite 400
Springfield, MA 01144
Telephone: 413-781-7814
Toll-free: 1-800-639-1109
Fax: 413-746-3221

Pittsfield
152 North Street, Suite E-155
Pittsfield, MA 01201
Telephone: 413-499-1950
Toll-free: 1-800-639-1509
Fax: 413-448-2715

Worcester
405 Main Street, 4th Floor
Worcester, MA 01608
Telephone: 508-752-3718
Toll-free: 1-800-649-3718
TTY: 508-755-3260

Satellite Offices:

Fitchburg
76 Summer Street
Fitchburg, MA 01420
Toll-free: 1-800-649-3718

Milford
60 North Bow Street
Milford, MA 01757
Toll-free: 1-800-649-3718

Greenfield
55 Federal Street,
Greenfield, MA 01301
Telephone: 413-774-3747
Toll-free: 1-800-639-1109
Fax: 413-585-0418

North Adams
61 Main Street
North Adams, MA 01247
Telephone: 413-664-4531
Toll-free: 1-800-639-1109
Fax: 413-664-4531

Southbridge
79 Elm Street
Southbridge, MA 01550
Toll-free: 1-800-649-3718

Disability Law Center | <https://www.dlc-ma.org/>

The Disability Law Center (DLC) has experienced staff who provide services in the following issue areas: access to community services, special education, health care, disability benefits, and rights and conditions in facilities.

Boston (Main) Office
11 Beacon Street, Suite 925
Boston, Massachusetts, 02108
617 723-8455 | 800 872-9992
617 723-9125 Fax
617 892-4404 VP

Northampton Office
32 Industrial Drive East
Northampton, Massachusetts, 01060
413 584-6337 | 800 222-5619

Greater Boston Legal Services (GBLS) | www.gbbs.org

GBLS provides legal advice and representation to low-income individuals on various issues including: employment, family law, housing, immigration and welfare. Serving Boston and 31 surrounding communities

Main Office
197 Friend Street
Boston, MA 02114
617-371-1234
800-323-3205 (toll-free)
617-371-1228 (TDD)

Cambridge/Somerville
60 Gore Street, Suite 203
Cambridge, MA 02141
617-603-2700
617-494-1757 (TDD)

Asian Outreach Neighborhood Intake Location

South Cove Community
Health Center
885 Washington St.
Boston, MA 02111
617-482-7555

Chinese Progressive
Association
28 Ash Street
Boston, MA 02111
617-357-4499

Viet AID
42 Charles Street, Suite E
Dorchester (Field's Corner),
MA
617-822-37

Lawyers Clearinghouse | <http://www.lawyersclearinghouse.org/for-nonprofits/>

The Lawyers Clearinghouse connects Massachusetts nonprofits with pro bono lawyers and host legal workshops for nonprofits. They specialize in affordable housing, community development, nonprofit legal assistance, and homelessness prevention.

Northeast Legal Aid | <http://www.northeastlegalaid.org/> | 978-458-1465

Northeast Legal Aid (NLA) has full-service offices in Lynn, Lowell and Lawrence, Massachusetts. NLA's legal services include everything from community legal education, counsel and advice, to full representation in complex litigation.

Lawrence Office

50 Island Street
Suite 203A
Lawrence, Massachusetts
01840

Lowell Office

35 John Street
Suite 302
Lowell, Massachusetts 01852

Lynn Office

181 Union Street
Suite 201A
Lynn, Massachusetts 01901

South Coastal Counties Legal Services Inc. | www.sccls.org

South Coastal Counties Legal Services, Inc. (SCCLS) is a non-profit charitable corporation which serves clients in Barnstable, Bristol, Dukes, Nantucket and Plymouth Counties and the towns of Avon and Stoughton in Norfolk County in the Commonwealth of Massachusetts. Attorneys and paralegals represent poor and elderly clients with high priority legal problems. SCCLS also provides group representation and community education.

Brockton Law Office
231 Main St, Suite 201
Brockton, MA 02301
508-586-2110
1-800-244-8393

Fall River Law Office
22 Bedford St, 1st Floor
Fall River, MA 02720
508-676-6265
1-800-287-3777

Hyannis Office
460 West Main St.
Hyannis, MA 02601
508-775-7020
1-800-742-4107

Victim Rights Law Center | www.victimrights.org

Dedicated solely to serving the civil legal needs of sexual assault victims. Consultation and representation in the areas of privacy, education, immigration, employment, public benefits, housing and safety.

Boston, MA Office:

115 Broad Street, 3rd Floor
Boston, MA 02110
Phone: 617-399-6720
Fax: 617-399-6722

X. Other Resources

National

Dress for Success | www.dressforsuccess.org

The mission of Dress for Success is to promote the economic independence of disadvantaged women by providing professional attire, a network of support and the career development tools to help women thrive in work and in life.

Massachusetts

Driver's License | <https://www.mass.gov/how-to/apply-for-a-passenger-class-d-learners-permit>

For information on obtaining a driver's license and locations of RMVs in Massachusetts. As of March 2018, there is newly required documentation on citizenship or residency in the United States. Please visit the website for more information.

Health Care for All Massachusetts—Health Insurance HelpLine | <https://www.hcfama.org/helpline>

The Health Care for All Helpline is the only statewide multi-lingual (Spanish, Portuguese, English) phone service that helps Massachusetts residents at all income levels with enrolling into health insurance coverage, answering quests about insurance, and troubleshooting cases. This is a free resource available to everyone by dialing **(800) 272-4232**. Counselors at the HelpLine are fully trained on all state health care programs and are kept up to date on insurance policy changes as they are happening. The HelpLine also acts as a communication channel between health care policy advocates and residents of the Commonwealth to ensure that systemic issues or trends are made clear. They have also created a [glossary of terms](#) to help you better understand the health insurance process.

Mass Health Connector | <https://www.mahealthconnector.org/>

Independent state agency that helps Massachusetts residents find health insurance coverage and avoid tax penalties.

Mass Resources | www.massresources.org

MassResources.org is an online resource for Massachusetts residents in need of housing, food, health care, and other basic services. The primary purpose of the web site is to make it easier for people to find out where to go for help, who is eligible for benefits, and how to apply. MassResources.org makes this information available to anyone who needs it, free of charge.