

Money Management Debt Management

Resources

Money Management International

Financial Counselors offer free help to work with your creditors to reduce interest rates, lower monthly payments, and to consolidate debt.

Contact Information:
4407 N. Division, Ste. 814
Spokane, WA 99207
509-327-3777

SNAP Financial Stability Services

These programs offer many different services, including (but not limited to): ways to get out of debt, how to purchase a home, and what tools are needed to start a business.

Individual Development Accounts

A SNAP-Credit Union partnership offering affordable banking services and financial counseling.

Credit Builder Program

The credit builder program can help you establish new credit, improve existing credit, or repair bad credit.

Give Yourself a Raise (Money Management)

Staff work with individuals to help them figure out how to pay bills on time; reduce expenses and increase income; and, create a spending plan.

Contact Information:
SNAP East Office
East Central Community Center
509-456-7627
<https://www.snapwa.org/>

Northwest Justice Project

If you think you need help with your debt situation, you can contact Northwest Justice Project to talk to a lawyer.

Contact Information:
1702 W. Broadway
Spokane, WA 99201
1-888-201-1019
1-888-201-1014 (CLEAR-Client Intake)

Laws about Collection Agencies:

State of Washington:

RCW 19.16.100 "Collection Agency Act"
RCW 19.86.010 "Consumer Protection Act"

The federal law:

15 U.S.C. 1692
"Fair Debt Collection Practices Act"

Helpful Websites

Money Smart

A government website with little videos and interactive activities. It covers many topics related to money management.

<https://www.fdic.gov/consumers/index.html>

The Balance

Provides helpful information on financial topics such as Getting Out of Debt, Buying a Home, Planning for Retirement.

<https://www.thebalance.com/>

Organize Your Finances

This website offers everything you need to know to manage your finances.

<https://www.mint.com/>

Opening a Bank Account

<http://bankonwashington.org>



For more information about the
Responsible Renter Program,
509-455-4249.