Credit Builder Loans and Counseling

AGENCY: IOWA ABLE FOUNDATION

Loans are offered to help build credit. Loans are offered for $100 to $500 and are paid back over 6 months. Borrowers complete free financial coaching sessions with financial coaches.

Financial and Credit Services

AGENCY: ANNUAL CREDIT REPORT REQUEST SERVICE

Centralized, free and secure service for consumers to request annual credit reports.

Under the Fair and Accurate Credit Transactions act (FACT Act) consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies.

Legal Services

AGENCY: IOWA LEGAL AID

04/13/2020 - COVID-19 Changes:
COVID-19 Legal Information Hotline that Iowa Legal Aid developed in partnership with the Iowa State Bar Association and the Polk County Volunteer Lawyer Project is going live tomorrow. The Hotline number is 1 (800) 332-0419. Iowans who have questions or who are experiencing legal probl...

Financial Education Program

AGENCY: FAMILY HOUSING ADVISORY SERVICES, INC.

Financial education including monthly workshops to help individuals gain or regain control over their finances. One on one counseling is also available after completing the workshop.

Asset Management Individual Development Account (IDAs) are matched savings accounts which may be used for the purchase of assets such as buying a home, pur...

Foreclosure Prevention Counseling

AGENCY: FAMILY HOUSING ADVISORY SERVICES, INC.


Foreclosure prevention includes one on one sessions with a counselor to review current status and review possible options. Advocacy services including contacting lenders, reviewing documents, and assisting with completing budget.

**Homeowner Education Program**

**AGENCY:** FAMILY HOUSING ADVISORY SERVICES, INC.

Homebuyer education offers monthly workshops to help potential homeowners prepare for homeownership. One-on-one counseling is also available after completing the workshop.

Advocacy services include preparing mortgage plan, review purchase agreements, review credit reports, and assist with correcting incorrect information on credit report.

**Negotiations Program**

**AGENCY:** NEBRASKA DEPARTMENT OF AGRICULTURE

Offers farmers and ranchers mediation as an effective means to resolve agricultural disputes. The mediation process maintains confidentiality, fosters positive relationships, allows participants a voice in the solution and is cost effective.

Free one-on-one clinics are held monthly at various sites throughout Nebraska. Professionals prov...

**Financial and Credit Services**

**AGENCY:** CONSUMER CREDIT OF DES MOINES

Offers credit counseling, debt relief and management through budget and credit counseling restructuring of monthly debt payments. Types of debts in which CCS can be most beneficial to clients are credit card, medical bills, and finance company debts. Target population are clients that generate enough income to cover their monthly living expenses bu...

**Financial Counseling**

**AGENCY:** CENTER FOR SIOUXLAND

Offers mortgage delinquency counseling, foreclosure intervention, and reverse mortgage counseling. Also offers a debt management plan to assist clients who enroll in the program with managing their budget.

**Protective Payee Program**

**AGENCY:** MESKWI K NATION

Assists in developing and/or maintaining money management skills.
Chapter 7 Bankruptcy Services

AGENCY: UPSOLVE

Helps low-income Americans in financial distress file Chapter 7 bankruptcy at no cost. Combines technology with pro bono attorneys. The legal team includes lawyers, engineers, and judges.

Mortgage Advocacy and Assistance

AGENCY: IOWA FINANCE AUTHORITY

The IOWA MORTGAGE HELP offers free mortgage counseling for homeowners and will help with a third party mediation to help get modifications on home loans. Works in conjunction with Iowa Legal Aid if legal services are needed during the advocacy process. Free mortgage counseling for homeowners who:
1. Owners who think they may not be able to mak...

Financial and Credit Services

AGENCY: GREENPATH FINANCIAL WELLNESS

Debt management counseling and money-management skills; offers an alternative to bankruptcy.

HUB Approved Credit Counseling Agency.

Financial and Credit Services

AGENCY: GREENPATH FINANCIAL WELLNESS

Debt counseling at low cost.

Budgeting assistance.

Pre-filing bankruptcy counseling.

Help interpreting credit reports.

Housing education and counseling.

Community education and speaker’s bureau, educational information for companies experiencing layoffs.
Foreclosure Prevention

AGENCY: PRAIRIE STATE LEGAL SERVICES, INC.

Foreclosure prevention assistance including advice about options, courtroom presentation, assistance working with lender to obtain loan modification, and other options that may be available to prevent foreclosure.

Financial and Credit Services

AGENCY: CONSUMER CREDIT OF THE QUAD CITIES

Credit counseling offered free and confidentially regarding credit card, medical, and other types of debt. Offers budget counseling and a debt management program where many credit card companies will stop or reduce interest and late fees.

Accessline®

AGENCY: LEGAL AID OF NEBRASKA

3-24-2020 - COVID-19 Update:

Legal Aid of Nebraska has extended its office closings to include ALL offices statewide as of 3/17/20. Legal Aid offices will be closed to the public, including all Access to Justice (A2J) Self-Help Centers. Staff will continue to work from home and attend all required court appearances.

Debt Management Plan

AGENCY: CREDIT ADVISORS FOUNDATION

Personalized, organized program to pay down debts based on the household’s budget. Plans focus on financial education/empowerment so that by the time the program is completed, the client is debt free and equipped with the tools to stay out of debt.

Housing Counseling

AGENCY: CREDIT ADVISORS FOUNDATION

Counseling to ensure safe, affordable housing. Offers pre-purchase counseling, rental counseling, home buyer counseling, foreclosure mitigation, and home ownership counseling.

Financial and Credit Services

AGENCY: CONSUMER CREDIT COUNSELING

MID-IOWA CREDIT COUNSELING, a division of Consumer Credit Counseling, provides the following services: Budget Counseling, Debt Management Plans, Credit Report Review, Voluntary Bill Paying Services, Bankruptcy Counseling and Education, Certified Housing Counseling Agency (Pre-purchase education, Default/foreclosure prevention, Loss Mitigation).
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