

Center for Responsible Lending (CRL) is a nonprofit, nonpartisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. The organization focuses on issues concerning predatory lending, the subprime market, credit card debt, and other abusive lending practices. www.responsiblelending.org

CFED seeks to expand economic opportunity by helping Americans start and grow businesses, go to college, own a home, and save for their children's and their own economic futures. CFED focuses on helping states promote IDAs, entrepreneurship, savings accounts for children and education, and other asset-building efforts. Each year, CFED produces the Assets and Opportunity Scorecard, which examines and rates state policies and programs designed to help families achieve financial stability. www.cfed.org

Consumer Federation of America (CFA) is a nonprofit consumer organization that seeks to advance consumer interests through research, education, and advocacy. CFA manages America Saves, a campaign to help individuals and families save and build wealth. CFA also created Payday Loan Consumer Information, a resource with facts and research about payday loans. www.americasaves.org and www.paydayloaninfo.org

Demos is a nonprofit research and advocacy organization that offers publications on key asset- and wealth-building topics. Demos' asset-building work concentrates on two topics: building the middle class and debt. The organization has published comprehensive analyses on credit card debt in America and how it affects certain populations. www.demos.org

The Finance Project is a specialized nonprofit research, consulting, technical assistance, and training firm for public and private sector leaders nationwide. Finance Project publications offer suggestions for financing and sustaining asset-building programs, such as expanding access to mainstream banking, providing financial education, and promoting work supports. www.financeproject.org

The Internal Revenue Service (IRS) Stakeholder Partnerships, Education, and Communication (SPEC) helps communities connect families to the EITC and asset-building opportunities stemming from EITC refunds. SPEC staff work with local EITC coalitions across the country to help connect partners and develop and implement Volunteer Income Tax Assistance sites for low-income taxpayers. www.irs-eitc.info/SPEC

Jump\$tart is a national nonprofit organization working toward the day every child in America enters school prepared to succeed. Through a national coalition of organizations dedicated to improving the financial literacy of youth, Jump\$tart strives to prepare youth for lifelong, successful financial decision-making. The organization's Web site operates a clearinghouse of resources related to financial education. www.jumpstartcoalition.org

KnowledgePlex.org contains a wealth of resources and information about community development through an online portal. An asset-building section includes papers on strategies to create and increase personal wealth, financial security, and financial assets. www.knowledgeplex.org

National Community Tax Coalition seeks to improve the economic well-being of low- and moderate-income individuals, families, and communities by increasing access to tax credits, benefits, and asset-building opportunities. The Coalition operates a listserv on these issues and hosts an online resource library. www.tax-coalition.org

NeighborWorks America is a national nonprofit organization created to provide financial support, technical assistance, and training for community-based revitalization efforts. NeighborWorks America conducts research on topics related to homeownership and community revitalization, and conducts training programs for community development leaders. The NeighborWorks Center for Foreclosure Solutions includes a foreclosure hotline, a Center for Homeownership Education and Counseling, and a Financial Fitness education curriculum. www.nw.org

MyMoney.gov is a Web site hosted by the U.S. Financial Literacy and Education Commission of the U.S. Department of the Treasury. The site provides information on budgeting, credit, financial planning, and a free MyMoney toolkit. It also offers information on the federal government's foreclosure assistance hotline – (888) 995-HOPE. www.mymoney.gov

New America Foundation, a nonprofit, nonpartisan public policy institute, sponsors an Asset Building Program to significantly broaden savings and asset ownership in America. The Foundation hosts assetbuilding.org, an online clearinghouse for asset-building ideas, research, and policy information. www.newamerica.net and www.assetbuilding.org

United Way of America has local affiliates in 1,350 communities across the country working to help children succeed, strengthen and support families, promote self-sufficiency, and create safe and vibrant neighborhoods. The organization's Financial Stability Partnership (FSP) is a national initiative to empower low- and moderate-income people in achieving long-term financial stability by increasing income, building savings, and gaining and maintaining assets. Through a partnership with Nets to Ladders, FSP is helping local United Ways implement Benefits Enrollment Network (BEN) software to help residents access public benefits. www.unitedway.org/fsp

Abby Hughes Holsclaw, program director for early childhood and family economic success at NLC's Institute for Youth, Education, and Families, served as the primary author of this action kit. Heidi Goldberg and Sarah Bainton Kahn conducted research and drafted substantial portions of the action kit's text. Michael Karpman provided helpful comments and editorial support, and Clifford M. Johnson, the Institute's executive director, provided overall editorial direction. Susan Gamble was responsible for the action kit's design and layout.

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