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LOS ANGELES COUNTY
CONSUMER & BUSINESS AFFAIRS
CENTER FOR FINANCIAL EMPOWERMENT

Get Financially Empowered

Resource Guide

Dear Los Angeles County Residents:

Our department remains committed to helping County of Los Angeles residents with low-to-moderate income build household wealth, which is essential for them to move toward self-sufficiency and economic security.

Building financial capability is critical to achieving our vision. Our Center for Financial Empowerment Resource Guide will help individuals overcome barriers and challenges, set goals, acquire knowledge, and take actions that will help improve their financial status and long-term stability.

This resource guide is an example of a much broader approach the Center for Financial Empowerment is taking to lay the foundation for economic stability and support our efforts to educate County families about earned income tax credits, alternatives to high-cost loans, and more. In addition, the Center for Financial Empowerment works closely with community partners to provide access to the services featured in this guide, including safe and affordable financial products, one-on-one financial counseling, debt reduction, tax-filing assistance, and credit repair.

Please use the resources within the guide to help you start a plan and reach your financial goals.

Should you have any questions or would like additional information, please call us at (800) 593-8222 or visit our website at dcba.lacounty.gov.

We look forward to hearing from you.

Best regards,

Joseph M. Nicchitta, Director

County of Los Angeles Department of Consumer and Business Affairs
Center for Financial Empowerment

Get Financially Empowered

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STEP 1

Make a Plan

Do you find it difficult to track your money? Take charge of your finances through the use of a budget.

Achieve your financial goals by creating a budget. A budget can serve as a plan that can help you:

- **Itemize your money**
- **Prioritize how you spend your money**
- **Pay off debt**

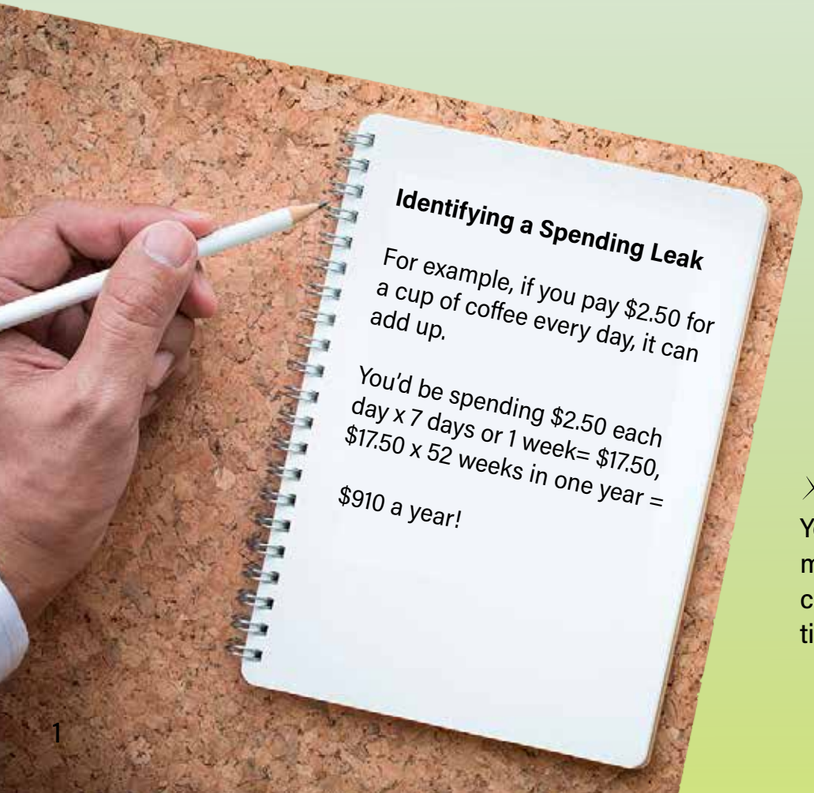
Pay off debt by either paying debt that has the highest interest rate first or pay the smallest debt with the largest payment possible, until paid off. Be sure to incorporate debt repayment into your budget. You should always pay more than the minimum balance on credit card bills. This will help you pay off the debt sooner.

- **Identify spending leaks and stop them**
- **Pay your bills on time**
- **Build your emergency fund**

This means setting aside some of your income to cover unexpected expenses so you can avoid relying on credit and high-cost loans.

- **Set financial goals**

Set financial goals for your short term and long term future. Creating goals can help you turn your vision into reality.



››› Did you know?

You can negotiate your due dates to match your income schedule? This can make it easier for you to pay on time.

Start Your Budget

Monthly Income	Monthly Total
Paychecks (i.e. take home pay from full-time, part-time and independent work)	$
Other income (i.e. Social Security and unemployment)	$
Total monthly income	**$**

Monthly Expenses		Monthly Total
Saving	Emergency Fund	$
	Retirement, college fund, or major purchase	$
Housing	Rent or mortgage	$
	Renter's insurance or homeowners insurance	$
	Utilities (gas, electricity, and water)	$
	Internet, cable, and phones (mobile and home)	$
Food	Groceries and household supplies	$
	Eating out	$
Transportation	Car loan or public transportation	$
	Gas for car	$
	Car insurance	$
Health	Health insurance	$
	Gym membership	$
	Medicine	$
Other	Child care	$
	Credit cards, personal, and student loans	$
	Entertainment	$
Total montly expenses		**$**

$	-	$	=	$
Income		**Expenses**		**Remaining**

If your expenses are more than your income, reduce unnecessary expenses. If your income is more than your expenses, you can add more to savings.

Ways to Improve Your Plan

Make your financial goals S.M.A.R.T.

Increase your income

- Have a yard sale
- Sell items online
- Ask your employer for additional hours to work
- Get a part-time job
- Turn a hobby into a part-time small business

Take advantage of public benefits

County of Los Angeles Department of Public Social Services
dpssbenefits.lacounty.gov; (866) 613-3777
The Los Angeles County Department of Public Social Services (DPSS) provides benefit programs for individuals and families in need of health care coverage; CalFresh nutrition assistance; CalWORKs Financial, homeless, employment and supportive services assistance via Welfare-to-Work programs; In-Home Supportive Services; and financial, homeless and employment assistance to indigent adults through the General Relief Program. For more information on how to apply, contact DPSS by phone, online or visit one of their many locations in the County.

County of Los Angeles Department of Public Health
publichealth.lacounty.gov/owh; (626) 569-3850
Did you know that stress due to financial problems can cause major effects to your health? The Los Angeles County Department of Public Health Office of Women's Health is here to help. They can provide individuals living in the County with referrals to free or low cost healthcare services and coverage options. You may call the numbers listed above for additional information or visit the office at: 3400 Aerojet Ave., El Monte, CA 91731. The office hours of operation are Monday - Friday from 8:00 am to 6:00 pm.

STEP 2

Save for your future

You are worth saving for. Find ways to stretch your dollars and still have room to save for your goals.

Life happens. It is important for you to be prepared for everything from unexpected expenses to financial emergencies such as unemployment. Emergencies are situations that affect your ability to earn money (for example, car repairs, household repairs or medical expenses.)

So, how can I be better prepared?

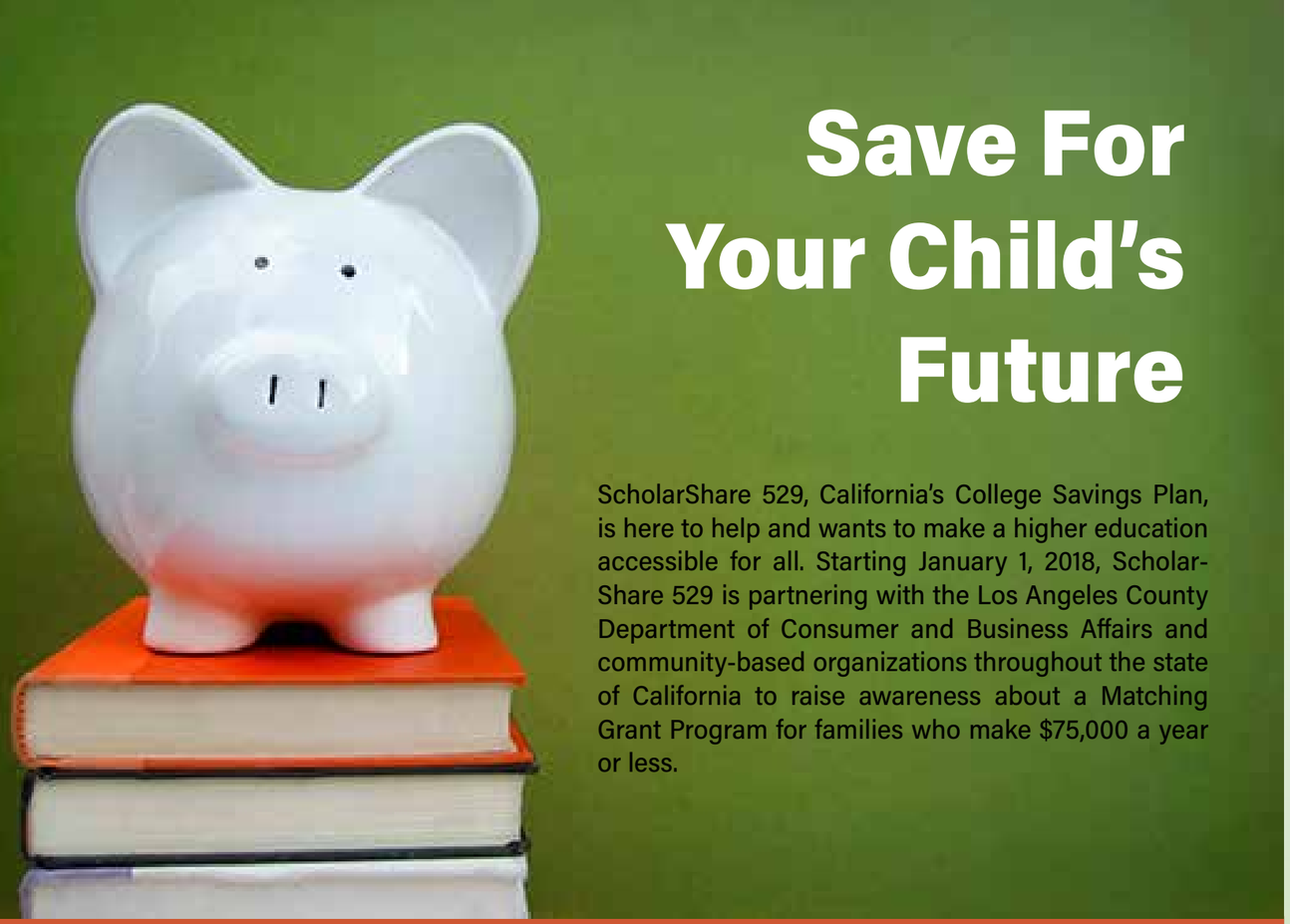
Build an emergency fund
You can start small and build an emergency fund of $500. Put money away each month into a savings account until you reach your goal. Using automatic direct deposit makes it easier. Then try saving the recommended 3 to 6 months of living expenses. This will help you be prepared in case of a job loss or other emergency.

Save your tax refund
When you file your taxes, plan to have your refund deposited directly into your savings account.

Save for retirement
Taking advantage of retirement plans offered by your employer. If your employer does not offer a retirement plan, shop for a ROTH IRA or 401K plan with a bank or credit union

You should save as much as you can. Start with saving 10% to 15% of your income for retirement.

Save for goals
Starting a small business may be your dream. Have you ever thought about starting your own business, but don't know where to begin? The Los Angeles Department of Consumer and Affairs' (DCBA) Small Business Concierge can help. This program is a one-stop shop for prospective business owners who are interested in starting a business in the unincorporated areas of the County of Los Angeles. DCBA can provide general business counseling and more. Call (323) 881-3964 for more information.



Save For Your Child's Future

ScholarShare 529, California's College Savings Plan, is here to help and wants to make a higher education accessible for all. Starting January 1, 2018, ScholarShare 529 is partnering with the Los Angeles County Department of Consumer and Business Affairs and community-based organizations throughout the state of California to raise awareness about a Matching Grant Program for families who make $75,000 a year or less.

ScholarShare 529: A great plan for any student

A 529 plan is an investment account that offers families a way to grow their college savings tax free. The funds are used for qualified educational expenses including books, supplies and tuition at community colleges, trade schools and universities. To be eligible, families must be California residents, have valid Social Security Numbers or Federal Tax Identification Numbers, and earn $75,000 or less annually. The beneficiary of the account must be 14 years of age or younger. For more information on ScholarShare529 visit https://www.scholarshare529.com/ or call (800) 544-5248.

Dollar-for-dollar match and tax-free growth

The Matching Grant Program will give a dollar-for-dollar match up to $200 to those families who open new accounts. Plus, families who enroll in an automatic monthly contribution plan of $25 or more will receive another $25! In addition to growing 100% tax free, savings in a ScholarShare 529 account will not impact eligibility for most state benefits, such as CalWORKs and CalFresh.

To learn more about the ScholarShare 529 Matching Grant Program and for additional information about eligibility, please visit http://mgp.scholarshare.com/. If you would like to speak with an agent, please call 1-800-544-5248.

STEP 3

Protect Your Money

You've earned your money. Using best practices can keep your money safe. Here's how you can avoid losing money.

Avoid costly fees

If you don't have a checking account to deposit a paycheck, you may be paying high check cashing fees that could amount to hundreds of dollars. For example, if a check cashing service charges you 3% to cash your $1,000 check, you will pay a $30 fee. Save time and money by directly depositing your paycheck for free which can make your money available on payday. You may also deposit checks by going to a branch location or using a mobile application at no cost. For more information on how you can open a low-cost checking account through BankOn Los Angeles County see page 7 or visit http://dcba.lacounty.gov/bankon/.

Keep your money safe

Your money could be lost during an emergency such as a theft, fire or natural disaster. Placing your money in a bank or credit union can help protect your money. Financial institutions can be insured up to $250,000 by the following agencies: Federal Deposit Insurance Corporation (FDIC) if it is a bank, or National Credit Union Administration if it is a credit union.

Limit what's in your wallet

Limit and take inventory of what you carry in your wallet. Your wallet should only have the things you need, such as: your driver's license, cash, and a few credit cards. Do not carry your social security card or pin number in your wallet. Try to minimize personal information, in case your wallet is lost or stolen.

Review regularly

We make transactions everyday. It's easy to lose track and miss an unauthorized transaction. Check your monthly credit card statements or review your purchases online for charges you didn't make. Contact your bank immediately to avoid further transactions. You can prevent this type of identity theft by shredding bank statements and credit card offers, collecting your mail right away, and being aware of your surroundings. Identity thieves like to look over your shoulder when you're using an ATM or purchasing something at a your local coffee shop.

Additional Resources

Find out if you are in ChexSystems
ChexSystems is a nationwide specialty consumer reporting agency under the federal Fair Credit Reporting Act (FCRA). ChexSystems reports information on closed checking and savings accounts. Banks use this report to determine whether or not to open an account to someone who has negative information reported on ChexSystems.

You can get a copy of your ChexSystems report by visiting **www.chexsystems.com** or by calling **(800) 428-9623.**

Protect Your Money with BankOn Los Angeles County
You can open a low-cost checking account through BankOn Los Angeles County. BankOn Los Angeles County works with local banks and credit unions to provide low-cost checking accounts that serve as an alternative to expensive financial services. Some of the account features include:

- **Free check cashing services**
- **Low minimum opening deposit fee, $25 or less**
- **No overdraft fees**
- **Free and unrestricted customer service**
- **Free online and mobile banking**

Don't have a social security number? BankOn Los Angeles County has options for you. Many of the banks participating in the BankOn Los Angeles County program accept different forms of identification including Individual Tax Identification Number (ITIN) and Consular IDs. Visit **dcba.lacounty.gov/bankon** for a list of checking accounts available to you.

STEP 4

Understand Credit

Determine why credit is important. Check your credit report to avoid identity theft and find out how you can work towards a healthier credit score.

What is credit?
Credit is when you borrow money with the agreement to pay it back later. Generally, it is paid back with a fee called interest. Maintaining a good credit report is important. Credit reports record how well you pay your bills. Some employers and landlords may request a copy of your credit report when considering your job or rental application.

How to establish credit
Three of the best ways to get credit and start building a good credit history are:
- Applying for a secured credit card
- Applying for a small loan with your bank or credit union
- Apply for a department store or gasoline credit card

Use credit wisely and build a good credit history

Don't max out your card. You will need to use your credit card to build a credit history but take it easy. Charge small amounts and pay in full each month. Paying only the minimum balance will cost you extra in interest charges.

Limit credit card use. You will hurt your credit score if you have a lot of credit cards near their credit limit. As you get closer to your credit limits, your credit score goes down. Also, applying for new credit cards lowers your credit score.

Pay your bills on time every month. If you pay late, it's reported to the credit reporting agencies and your credit standing suffers. Late payments to your landlord or your utilities can end up on your credit report too.

Review your credit report. Review your credit report at least once a year.

How to get a copy of your credit report
You can get a free credit report every 12 months from each of the three main credit reporting agencies:
- **Equifax**
- **Experian**
- **TransUnion**

You can ask for reports from all three credit reporting agencies at the same time, or order them one-by-one during the year. If you order just one every four months, you will have a free credit report all year long.

To get your free credit report contact:
Annual Credit Report Request Service
P.O. Box 105281, Atlanta, GA 30348-5281
Call toll-free **(877) 322-8228** or visit **www.annualcreditreport.com**

Review your credit report
Check that your personal information (social security number, date of birth, etc.) is correct. Check that the accounts listed are yours and that the payment history and account balances are correct.

How do I correct errors?
Send a certified letter to the credit reporting agency and a copy to the business that reported the wrong information. For a list of items to include visit our website dcba.lacounty.gov.

Credit Building

Reducing credit card debt can help build your credit. Two popular strategies include:

1. High interest method focuses your extra dollars on paying off bills with the highest interest rate first. Even though it can take longer to feel the results, using this strategy may save you more money over time since debts with high interest rates accrue faster than lower interest debts would in the same amount of time.

2. Snowball method works by paying off bills from smallest balance to largest balance. When you pay off your debts using this method you start to clear little debts away very quickly which helps you create momentum. Many consumers find this strategy to be more empowering, though it may not save you as much money in the long run.

Keep balances low
Credit scoring models look at how close you are to being "maxed out," so try to keep your balances low compared to your total credit limit. The general rule is to not use more than 30% of your credit limit. For example, if your credit is $1000.00 don't use more than $300.00 A revolving balance on your credit card doesn't help you reach a high score, so don't be afraid to pay off the full balance each month.

Do not open too many accounts at once
Only apply for lines of credit that you need. Every time you apply for a new account, your score could be negatively affected. If you apply for a lot of credit over a short period of time, creditors may think you're in a distressed financial situation and would be less likely to extend credit to you.

Credit Repair

Deal with debt
Ignoring or avoiding a debt collector usually won't stop them from contacting you. If you believe you do not owe the debt, you should tell the debt collector to verify that you owe the debt. If the debt is yours and you can't afford to pay it, you may be able to make arrangements with the debt collector including asking the debt collector in writing to stop calling you.

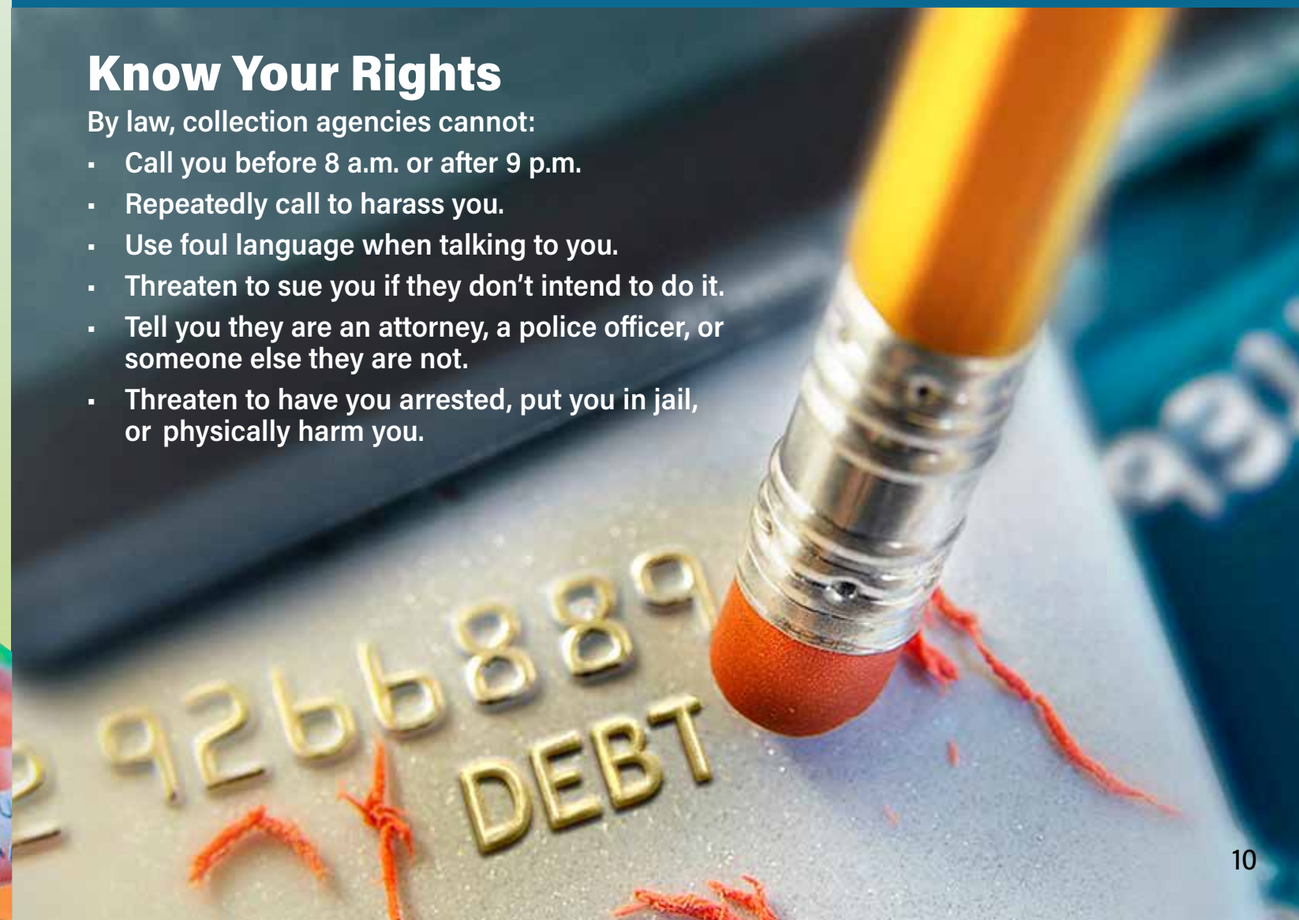
Resolve debt
Depending on your situation, you may have a number of options:
Work directly with the collection agency to pay the debt. Sometimes the collection agency will let you make payments or will accept a lower amount. Call our mediation unit at 1-800-593-8222 for free help to negotiate with the collection agency.

Beware of credit repair companies
Credit repair companies promise to improve your credit. They have no special powers to improve your credit. There is nothing they can do for you that you cannot do yourself. Paying them leaves you less money to pay your current bills and past debts.

Know Your Rights

By law, collection agencies cannot:

- Call you before 8 a.m. or after 9 p.m.
- Repeatedly call to harass you.
- Use foul language when talking to you.
- Threaten to sue you if they don't intend to do it.
- Tell you they are an attorney, a police officer, or someone else they are not.
- Threaten to have you arrested, put you in jail, or physically harm you.



STEP 5

Maximize Your Money

Find new ways to give your money a purpose and additional help. The following services are provided by local organizations to help you maximize your money.

Bankruptcy/legal aid services
Learn about chapter 7 and chapter 13 bankruptcy at workshops or get one-on-one assistance to review your personal debt. Get legal assistance by attending a legal clinic or educational workshop.

Consumer protection
Speak with a counselor and learn about your rights and responsibilities as a consumer. If you are a victim of a scam, fraud or identity theft you might be referred to an investigative unit to try to recover any losses.

Credit building
Learn how to establish a positive credit history (even for individuals with no credit history) or improve your credit by opening small dollar installment loans or a secured credit card.

Credit counseling
Learn how to manage and reduce debt. Counselors can assist in developing a plan to improve your credit score by helping you review your credit report.

Debt collection
Get information about laws that can help you protect yourself against debt collectors, the litigation process, wage garnishments, and how to get a debt settlement or repayment plan.

Financial education
Participate in one or more workshops to learn about safe and affordable financial products (checking and savings accounts), saving, managing credit, reducing debt, and more.

Financial coaching
Meet regularly one-on-one with a financial coach to help you establish and work to meet financial goals. A financial coach will help guide, support, and motivate you to achieve long-term positive financial outcomes.

Financial counseling
Discuss specific financial matters such as household budgeting or managing credit in a one-on-one session with a counselor.

Free tax assistance
Tax preparation assistance programs help low to moderate income individuals and families file their tax returns at no cost. Find out what tax credits you qualify for such as the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC).

Homeownership investment/foreclosure prevention
Find opportunities to invest in a home by connecting with first-time homebuyer programs. Foreclosure prevention programs help homeowners work with lenders to identify options to avoid foreclosure. They also help tenants renting a home that are at risk of foreclosure.

Incentivized savings programs
Start saving towards your financial goal by participating in an incentive savings program. Also, learn about various savings programs such as the scholar savings programs (529 plans), and individual development accounts (IDAS).

Safe & affordable financial products
Get guidance on transitioning from high-cost alternative financial providers such as check cashers and payday lenders to low-cost and low-risk financial services. This can include opening a checking and savings accounts.

Small business development
Get connected to financial services such as loans, savings, insurance, and remittances for entrepreneurs and small businesses.

Career development
Get help to find a job or start a career. Also, learn about services from county and state agencies, adult schools, community colleges, and others.

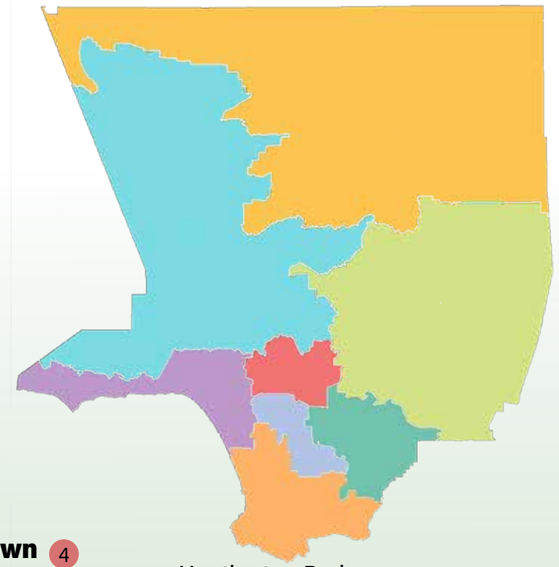
Other financial services
Some of the organizations in this resource directory provide additional services and programs. Check the organization profiles for more information.

Please see the Service Location Key on page 15.

*Check organization profiles for a list of additional services.

Participating Organization By Service	Bankruptcy/ Legal Aid Services	Consumer Protection	Credit Building	Credit Counseling	Debt Collection	Financial Education	Financial Coaching	Financial Counseling	Free Tax Assistance	Homeownership/ Foreclosure Prevention	Incentivized Savings Programs	Safe & Affordable Financial Products	Small Business Development	Career Development	*Other Financial Services
Los Angeles County Department of Consumer and Business Affairs 1 2 3 4 5 6 7 8		x			x	x			x	x			x		
Coalition for Responsible Community Development 4		x		x		x	x	x	x	x			x	x	
East LA Community Corporation 4			x	x		x	x	x	x	x	x	x			x
FamilySource Centers 2 4	x			x		x		x	x						
Habitat for Humanity of Greater Los Angeles 1 2 3 4 5 6 7 8	x		x	x	x	x		x		x					x
Koreatown Youth & Community Center 4			x			x	x	x	x		x	x	x		
LIFT-Los Angeles 4			x	x		x	x		x		x	x			x
Mexican American Opportunity Foundation 4 7			x	x		x		x	x		x	x			x
New Economics for Women 2 4		x	x	x		x			x						
Pars Equality Center 2	x					x			x						
Workforce Development, Aging and Community Services 1 2 3 4 5 6 7 8	x	x		x	x	x	x	x	x			x	x	x	x

Find Your Service Location



Antelope Valley 1
Acton
Lancaster
Littlerock/Pearblossom
Palmdale
Quartz Hill

San Fernando Valley 2
Agoura hills
Burbank
Calabasas
Castaic/Val Verde
Chatsworth
East Canyon Country
Glendale
La Canada Flintridge
La Crescenta/Montrose
Northridge
Reseda
San Fernando
Santa Clarita
Topanga Canyon
Van Nuys
Westlake Village

San Gabriel Valley 3
Alhambra
Altadena
Arcadia
Azusa
Baldwin Park
Claremont
Covina
Diamond Bar
Duarte
El Monte
Glendora
La Puente
La Verne
Monrovia
Monterey Park
Pasadena
Pomona
Rosemead
San Dimas
San Gabriel
San Marino
Sierra Madre
South El Monte
South Pasadena
Temple City
Walnut
West Covina

Metro/Downtown 4
Beverly Hills
Boyle Heights
Chinatown
Downtown Los Angeles
East Los Angeles
Echo Park
Hollywood
Koreatown
West Hollywood

West 5
Culver City
Malibu
Santa Monica
Venice

South 6
Compton
Lynwood
Paramount

East 7
Artesia
Bell
Bellflower
Bell Gardens
Cerritos
Commerce
Cudahy
Downey
Hawaiian Gardens
Huntington Park
La Habra Heights
La Mirada
Lakewood
Maywood
Montebello
Norwalk
Pico Rivera
Santa Fe Springs
South Gate
Vernon
Whittier

South Bay 8
Avalon
Carson
El Segundo
Gardena
Hawthorne
Hermosa Beach
Inglewood
Lawndale
Lomita
Long Beach
Manhattan Beach
Palos Verdes Estates
Rancho Palos Verdes
Redondo Beach
Rolling Hills
Rolling Hills Estates
Signal Hill
Torrance

Organization Profiles

Los Angeles County Department Of Consumer and Business Affairs (DCBA)

Headquarters Address: 500 West Temple St. B-96, Los Angeles, CA 90012
Phone: (800) 593-8222
Email: info@dcba.lacounty.gov
Website: dcba.lacounty.gov
Schedule: Monday-Friday, 8:00am – 4:30pm
Fee: No Cost
Designed for: All Los Angeles County residents
Language Availability: English and Spanish
Types of Service: Fraud/scam investigation, small business services, financial education, mediation, small claims, and foreclosure prevention, consumer education (e.g. identity theft, immigration fraud, and elder financial abuse)

Branch Locations:
Alhambra
1000 S. Fremont Ave. Building A-9 East, First Floor, Alhambra, CA 91803, (800) 973-3370
Monday—Friday, 8:00am—4:30pm

East Los Angeles County Hall
4801 East Third Street, Los Angeles, CA 90022, (800) 593-8222
Monday—Friday, 8:00am—5:00pm

East Los Angeles Community Service Center
133 N. Sunol Drive, Los Angeles, CA 90063, (323) 260-3315
Monday—Friday, 8:00am—4:30pm

Florence/Firestone
7807 South Compton Avenue, Room 218, Los Angeles, CA 90001
Monday, Wednesday, and Friday; 9:30am—12:00pm and 1:00pm—4:30pm

Lennox Constituent Service Center
4343 Lennox Blvd., Lennox, CA 90304, (310) 680-8613
Monday, Wednesday and Friday; 9:30am – 12:00pm and 1:00pm – 4:30pm

San Gabriel Valley
1441 Santa Anita, South El Monte, CA, 91731, (626) 575-5425 or (626) 575-5426
Friday, 8:30am—12:00pm and 1:00pm—4:30pm

San Dimas
615 East Foothill Blvd., Suite A, San Dimas, CA, 91773, (909) 592-2507
Every first and third Wednesday of the month, 8:00am—4:30pm

Coalition For Responsible Community Development

Financial Opportunity Center Address: LA Trade College, 400 W. Washington Blvd., Los Angeles, CA 90015, Tom Bradley Center for Student Life Building - Room 106
Phone: (213) 763-5943
Email: towens@coalitionrcd.org
Website: www.coalitionrcd.org
Schedule: Monday, Tuesday, Thursday & Friday, 8:00am - 5:00pm; and Wednesday, 8:00am - 7:00pm
Fee: No Cost
Designed for: Adults, small business owners, families, homeless, immigrants, older adults, women, young adults
Language Availability: English and Spanish
Types of Service: Classes, one-on-one counseling, workshops, interview trainings and more on resume writing, credit building, financial coaching, and counseling, incentivized savings programs, and career development

East LA Community Corporation

Headquarters Address: 2917 E. 1st Street, Suite 101, Los Angeles, CA 90033
Phone: (323) 604-1973
Email: communitywealth@elacc.org
Website: www.elacc.org
Schedule: Monday-Friday, 9:00am – 5:00pm
Fee: No cost programs available. Fees may apply for some services.
Designed for: Adults, educators, families, immigrants, older adults, women, and young adults
Language Availability: English and Spanish
Types of Service: Classes, one-on-one counseling, hotline, workshops, and lending circles

FamilySource Centers

Fee: No Cost for individuals that meet income and City of Los Angeles residency requirements
Designed for: Adults, families, immigrants, older adults, women, and young adults
Language Availability: English and Spanish
Types of Service: Classes, one-on-one counseling, workshops, case management, food distribution,
employment support, multi-benefit screening, parenting classes, college access activities, computer
literacy, adult education, tutoring, mentoring, and more

Branch Locations:

El Centro de Ayuda Corporation
2130 E. 1st St. Los Angeles, CA 90033, (323) 526-9301
Monday –Thursday, 8:00am—8:00pm; and Friday, 8:00am—5:00pm

Echo Park/Cypress Park- El Centro del Pueblo
1824 W. Sunset Blvd., Los Angeles, CA 90026, (213) 483-6335
Monday– Friday, 8:30am– 5:00pm

El Sereno/Lincoln Heights- Barrio Action Youth and Family Center
4927 Huntington Dr., Suite 200, Los Angeles, CA 90032, (323) 221-0779
Monday & Friday, 8:00am–6:00pm; Tuesday & Thursday, 8:00am—8:00pm; and Saturday, 8:00am-1:00pm

El Nido Family Center - Pacoima
11243 Glenoaks Blvd., Suite 2, Pacoima, CA 91331, (818) 896-7776
Monday—Friday, 8:00am –6:00pm

El Nido Family Center - Southwest
2069 W. Slauson Ave., Los Angeles, CA 90047, (323) 998-0093
Monday—Thursday, 8:00am—6:00pm; and Friday, 8:00am—5:00pm

The Children's Collective
915 W. Manchester, Los Angeles, CA 90044, (323) 789-4717
Monday –Friday, 8:00am—5:00pm

All People's Community Center
822 E. 20th Street, Los Angeles, CA 90011, (213) 747-6357
Monday—Friday, 9:00am—8:00pm

1736 Family Crisis Center
2116 Arlington Ave., Suite 200, Los Angeles, CA 90018, (323) 737-3900
Monday, Thursday & Friday, 8:00am—5:00pm; Tuesday & Wednesday, 8:00am—8:00pm; and every second Saturday of the month, 9:00am—12:00pm

Watts Labor Community Action Committee (WLCAC)
1212 E. 108 St., Los Angeles, CA 90059, (323) 357-6262
Monday—Friday, 8:00am—12:00pm and 1:00pm—5:30pm

Latino Resource Organization, Inc.
610 California Ave., Venice, CA 90291, (310) 391-3457
Monday—Friday, 8:00am—5:00pm

Central City Neighborhood Partners
501 S. Bixel St., Los Angeles, CA 90017, (213) 482-8618
Monday—Friday, 9:00am—1:00pm and 3:00pm—7:00pm

Toberman Neighborhood Center
131 N. Grand Ave., San Pedro, CA 90731, (310) 832-1145 ext.106
Tuesday, 9:00am—4:00pm; Wednesday & Thursday, 1:00pm—4:00pm; and
Monday & Friday, 9:00am—11:00am

Bresee Foundation
184 Bimini Place, Los Angeles, CA 90004, (213) 387-2822
Monday—Friday, 8:00am—6:00pm

Habitat For Humanity Of Greater Los Angeles
Headquarters Address: 8739 Artesia Blvd. Bellflower, CA 90706
Phone: (310) 400-1921
Email: info@habitatla.org
Website: www.habitatla.org
Schedule: Monday-Friday, 9:00am – 6:00pm
Fee: No Cost
Designed for: Adults, families, and young adults
Language Availability: English, Spanish, and other languages may be accommodated upon request
Types of Service: Classes, one-on-one counseling, workshops, and homeownership opportunities.

Koreatown Youth And Community Center (KYCC)
Headquarters Address: 3727 W. 6th Street, Suite #300, Los Angeles, CA 90020
Phone: (213) 365-7400
Email: lsebastian@kyccla.org
Website: www.kyccla.org
Schedule: Monday-Friday, 9:00am – 6:00pm
Fee: No Cost
Designed for: Adults, small business owners, families, immigrants, older adults, women, and young adults
Language Availability: English, Spanish, and Korean
Types of Service: Classes, one-on-one counseling, and workshops

LIFT- Los Angeles
Headquarters Address: 1910 Magnolia Ave. #404., Los Angeles, CA 90007
Phone: (213) 744-9468
Email: info@liftcommunities.org
Website: www.liftcommunities.org
Schedule: Appointment preferred
Fee: No Cost
Designed for: Adults, parents, caregivers of children ages 0-8, families, immigrants
Language Availability: English and Spanish
Types of Service: One-on-one counseling, workshops, resources, and referrals to financial services

Mexican American Opportunity Foundation (MAOF)
Headquarters Address: 401 N. Garfield Ave., Montebello, CA 90640
Phone: (323) 313-1602
Email: assetbuilding@maof.org
Website: www.maof.org
Schedule: Monday-Friday, 8:00am – 5:00pm
Fee: No Cost
Designed for: Adults, children, families, immigrants, older adults, women, young adults
Language Availability: English, and Spanish
Types of Service: One-on-one counseling, workshops, and provide social loans

Branch Location:
5657 East Washington Blvd., Commerce, CA 90040, (323) 890-1555
Monday-Friday, 8:00am – 5:00pm

New Economics For Women (NEW)
Headquarters Address: 303 S. Loma Drive, Los Angeles, CA 90017
Phone: (213) 483-2060
Email: Send message via organization website
Website: www.neweconomicsforwomen.org
Schedule: Monday-Friday, 9:00am – 5:00pm
Fee: No Cost
Designed for: Adults, children, families, immigrants, older adults, women, young adults
Language Availability: English and Spanish
Types of Service: Classes, one-on-one counseling, and workshops

Branch Locations:
Van Nuys
6946 Van Nuys Blvd., Ste. 220, Van Nuys, CA 91406, (818) 786-4098
Monday & Wednesday, 9:00am—7:00pm; Tuesday & Thursday, 10:00am—8:00pm; Friday appointment and every 2nd Saturday of the month, 9:00am— 1:00pm

Canoga Park
21400 Saticoy St., 2nd Floor, Canoga Park, CA 91304, (818) 887-3872
Monday & Wednesday, 10:00am – 8:00pm; Tuesday & Thursday, 9:00am—7:00PM; Friday by appointment and every 3rd Saturday of the month, 9:00am—1:00pm

Pars Equality Center
Headquarters Address: 4954 Van Nuys, 201, Sherman Oaks, CA 91403
Phone: (818) 616-3091
Email: info@parsequalitycenter.org
Website: www.parsequalitycenter.org
Schedule: Contact organization for appointment and scheduling
Fee: No Cost
Designed for: Immigrants
Language Availability: English, Armenian, and Persian (Farsi)
Types of Service: General immigration services, classes and workshops on citizenship exam and job development

Workforce Development, Aging And Community Services (WDACS)
Headquarters Address: 3175 W. 6th Street, Los Angeles, CA 90020
Phone: (800) 510-2020
Email: Send message via organization website
Website: www.wdacs.lacounty.gov
Schedule: Monday-Friday, 8:00am – 5:00pm

Fee: No Cost
Designed for: Adults, children, families, homeless, immigrants, older adults, small business owners, women, young adults
Language Availability: English, Spanish, Chinese-mandarin, Korean, Armenian, Tagalog, and Vietnamese
Types of Service: Classes, One-on-one counseling, hotline, workshops

Branch Locations:

Antelope Valley Comprehensive America's Job Center's of California (AJCC)
1420 West Avenue I, Lancaster, CA 93534, (661) 726-4128
Monday-Friday, 8:00am – 5:00pm

East San Gabriel Valley Comprehensive AJCC
14101 E. Nelson Ave., La Puente, CA 91746, (626) 934-5700
Monday-Friday, 8:00am – 5:00pm

East Los Angeles /W San Gabriel Valley Comprehensive AJCC
5301 Whittier Boulevard, 2nd Floor, Los Angeles, CA 90022, (323) 887-7122
Monday-Friday, 8:00am – 5:00pm

Northeast San Fernando Valley Comprehensive AJCC
13420 Van Nuys Blvd., Suite 221, Pacoima, CA 91331, (818) 492-4065
Monday-Friday, 8:00am – 5:00pm

Northeast San Gabriel Valley AJCC
2550 West Main Street, Suite 101, Alhambra, CA 91801, (626) 677-2600
Monday-Friday, 8:30am – 5:00pm

Palmdale AJCC
38510 Sierra Highway, Palmdale, CA 93550, (661) 265-7421
Monday-Friday, 8:30am – 4:30pm

Pomona Valley Comprehensive AJCC
264 East Monterey Ave, Pomona, CA 91767, (909) 242-7999
Monday-Friday, 8:00am – 5:00pm

Rancho Dominguez Comprehensive AJCC
2909 East Pacific Commerce Drive, Compton, CA 90221, (310) 762-1101
Monday-Friday, 8:00am – 5:00pm

Rio Hondo Comprehensive AJCC
10400 Pioneer Boulevard, Suite 9, Santa Fe Springs, CA 90670, (562) 633-9511
Monday-Friday, 8:00am – 5:00pm

Santa Clarita AJCC
20730 Soledad Street, Santa Clarita, CA 91351, (661) 298-0152
Monday-Friday, 8:00am – 4:30pm

Southeast LA Comprehensive AJCC
2677 Zoe Avenue, 2nd Floor, Huntington Park, CA 90255, (323) 586-4700
Monday-Friday, 8:00am – 5:00pm

South Los Angeles AJCC
1600 W. Imperial Hwy, Los Angeles, CA 90047, (323) 583-9655
Monday-Friday, 8:30am – 5:00pm

Veterans AJCC
Bob Hope Patriotic Hall, 1816 South Figueroa St., Los Angeles, CA 90015, (213) 742-9560
Monday-Friday, 9:00am – 4:00pm

West Covina AJCC
933 South Glendora Avenue, West Covina, CA 91790, (626) 814-8234
Monday-Friday, 8:00am – 5:00pm

West Los Angeles AJCC
5446 Sepulveda Blvd., Culver City, CA 90230, (310) 309-6000
Monday-Friday, 8:00am – 5:00pm

About Us

LOS ANGELES COUNTY
CONSUMER & BUSINESS AFFAIRS

Since 1976, the Los Angeles County Department of Consumer and Business Affairs (DCBA) has served consumers, businesses, and communities through education, advocacy, and complaint resolution. We work every day to educate consumers and small business owners about their rights and responsibilities, mediate disputes, investigate consumer fraud complaints, and enforce Los Angeles County's minimum wage ordinance. For more information, visit **dcba.lacounty.gov**

Our services:

- **Consumer Counseling**
- **Complaint Investigations**
- **Small Claims Court Assistance**
- **Mediation**
- **Foreclosure Prevention Assistance**
- **Small Business Assistance**
- **Consumer Education and Outreach**
- **Financial Empowerment**
- **Wage Enforcement**
- **Office of Immigrant Affairs**

Acknowledgements

A sincere thank you to our Steering Committee for your continued support.

Steering Committee:

- Citi Community Development
- City of Los Angeles Housing and Community Investment Department
- JP Morgan Chase
- Koreatown Youth and Community Center
- Los Angeles County Chief Executive Office
- Los Angeles Local Initiatives Support Corporations (LISC)
- Premier America Credit Union
- Robert Enterprise Development Fund (REDF)
- SCE Federal Credit Union
- Self-Help Federal Credit Union
- Southern California Grantmakers
- United Ways of California

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COUNTY OF LOS ANGELES DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS

Joseph M. Nicchitta, Director

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