



Resources for Financial Help in the Merrimack Valley (updated May 2019)

Organization	Lawrence Community Works
Programs and Information	<ul style="list-style-type: none"> - <u>Lawrence Saves</u>: Lawrence Financial Stability Center provides asset building, financial coaching, Credit Builder Plus Program - <u>Compass Program and Job Search Coaching</u>, including paid Early Childhood and Certified Nursing Assistant training - <u>Individual Development Accounts</u>: matched saving plans (save money to earn money) - <u>Housing</u>: landlord training, homebuyer seminars - <u>LCW Marketplace</u>: monthly meetup to meet & connect with local groups/residents/employers (last Tuesday of every month) - <u>LCW Lending Circles</u>: to improve credit, build assets, develop financial management skills
Contact Information (Language: <i>English/</i> <i>Español</i>)	168 Newbury Street, Lawrence MA 01841 Monday-Friday: 10am-6pm Phone: 978-685-3115 info@lawrencecommunityworks.org

Organization	Centro de Apoyo Familiar
Programs and Information	<ul style="list-style-type: none"> - <u>Healthy Homes</u>: workshops about lead poisoning, asthma, and healthy eating - <u>Homebuying</u>: one-on-one counseling, including access to down payment assistance and special financing - <u>Credit Repair</u>: for families not yet ready for homeownership - <u>Foreclosure Prevention Program</u>: one-on-one counseling, including loan modification - <u>Financial Literacy</u>: one-on-one financial counseling - <u>Environmental Health Program</u>- provide education & resourceful tools for families in lead poisoning, asthma prevention, water pollution, recycling etc.
Contact Information (Language: <i>English/</i> <i>Español</i>)	375 Common St. Suite 204 Lawrence MA 01841 Monday – Friday: 9AM – 5PM Phone: 978-332-7108 info@mycaf.org

Organization	Lawrence Working Families Initiative
Programs and Description	<ul style="list-style-type: none"> -Help searching for employment -Budget building resources (one-on-one financial coaching based on individual needs) -Housing recourses -Resources for higher education and job skills training -Must be a parent of a student currently registered in Lawrence Public Schools
Cost	Free
Contact Information	Marianela de la Cruz – Director of Family Resource Center 237 Essex Street 4 th Floor, Lawrence MA (978) 975-5900 ext. 25705 Marianela.Delacruz@Lawrence.k12.ma.us

For more information about these resources or assistance contacting them, make an appointment with CSS at your usual clinic (978-686-0090).



Organization	ACT Lawrence
Programs and Information	<ul style="list-style-type: none"> - <u>Homebuyer Workshop</u> with personal coaching, \$50 in person, \$100 online (in English and Spanish) - <u>Free Financial Coaching</u> to increase savings, decrease debt, improve credit score - <u>Credit Builder Program</u> - <u>Business Development</u> (micro-loans, assistance & training) - <u>Youth Leadership Program</u>- paid summer jobs & leadership workshops 14-22 years old <p><i>Register and pay online, no refunds for class registration fee</i></p>
Contact Information (Language: <i>English/ Español</i>)	<p>15 Union St, Entrance C, Suite #409 Lawrence, MA 01840 Phone: 978-685-6274 Monday-Thursday: 10AM - 5:30PM; Friday: 10AM -1PM</p>

Organization	Merrimack Valley Habitat for Humanity
Programs and Information	<p><u>-ReStore:</u> Tuesday-Saturday 10:00am-5:00pm 647 Andover St. Lawrence, MA Recycled and 2nd hand furniture, appliances, building materials, home improvement items at reduced prices Phone: (978)-686-3323 info@mvrestore.org</p> <p><u>-Home Ownership:</u> opportunities for first time home ownership for eligible individuals</p>
Contact Information	<p>60 Island Street, 2nd Floor East, Lawrence MA 01841 Phone: 978-681-8858 Monday – Friday: 8AM – 4:30PM info@merrimackvalleyhabitat.org</p>

Organization	Lawrence Department of Transitional Assistance
Programs and Description	<ul style="list-style-type: none"> -Case management and sign-up for SNAP, cash benefits for families with children, employment and training resources -Domestic violence services -Unemployment Insurance and SSI -Child support enforcement -Rental and utility assistance -Tenancy Preservation Program to prevent homelessness for individuals with disabilities -Income verification forms -Department of Early Childhood Education
Cost	Free
Contact Information	<p>280 Merrimack Street Suite 202, Lawrence, MA 01843 (978) 725-7100 Monday – Friday: 8:00am-5:00pm</p>

For more information about these resources or assistance contacting them, make an appointment with CSS at your usual clinic (978-686-0090).



Organization	Valley Works Career Center
Programs and Description	<ul style="list-style-type: none"> -For job seekers: resume development, career counseling, job matching, workshops (computer basics, business etiquette, resume/cover letters, interviewing, job search strategies, networking for professionals), information and referral to resources, education, and training programs -Resource room access includes computer and internet, newspapers, fax and copy machines, job listings and database, on-site employer recruitment -Summer jobs program for youth -For employers/businesses: on the job training, recruitment of employees, job posting, funding -For Hurricane María survivors: <i>English classes, computer skills, occupational training, support with online applications</i>
Cost	Free for job seekers
Contact Information	255 Essex Street, 4 th Floor Lawrence, MA 01840 (978) 722-7000 www.mvwib.org Mon-Wed and Friday 8:00am to 4:30pm Thursday 10:30am to 4:30pm

Organization	Progress Clothing
Programs and Description	<ul style="list-style-type: none"> -Provides professional clothing to men and women job seekers in preparation for their interviews and the work week -Resume help at the Main Branch of Lawrence Public Library (free walk-in hours) on the 2nd floor near the computers (Tuesdays from 10 AM – 12PM); English and Spanish available -Job search information on social media and job prep workshops available
Cost	Free with referral
Contact Information	50 Island Street, 2 nd Floor Studio 2, Lawrence MA 01840 Sabrina@progressclothing.org (978) 566-9332

Organization	Teacher's Aide Training Program
Programs and Description	<ul style="list-style-type: none"> -Training to become a teacher's aide in Lawrence Public Schools -ESOL (for level 6 and higher), paraprofessional test prep, PAID classroom internship, three credit college course, financial literacy, job readiness -Required to have intermediate level English skills (level 6 or above)
Cost	Free for Lawrence Public School Parents (18+)
Contact Information	To register for an information session or for questions, call (978) 975-5900

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