

Organizations listed on the Texas Financial Toolbox are nonprofits approved by the U.S. Department of Housing and Urban Development (HUD) or governmental entities specifically authorized to provide housing and financial counseling services.



TEXAS FINANCIAL  
**TOOLBOX**  
*Tools to get your house in order.*



## Reasons to contact an organization listed on the Texas Financial Toolbox:

- You want to understand, establish or rebuild your credit, create a budget and reduce your debt, and save for the future
- You want help navigating the complexities of the home buying process to determine if you are ready to buy a home
- You want to apply for down payment assistance and other programs that can make buying a home more affordable or home repair programs that can help you maintain your home
- You are behind on your mortgage payments and need help to determine your options and communicate with your lender

Do any of these reasons apply to you? Take control of your financial future today by visiting [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com) today.

The Texas Financial Toolbox is a website of the Texas State Affordable Housing Corporation, a Texas nonprofit organization.



**Disclaimer:** All information is provided in good faith for guidance and reference purposes only. It is of a general and educational nature, and TSAHC takes no legal responsibility for the accuracy of the information provided via this brochure or found as a consequence of this material.

Texas State Affordable Housing Corporation  
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**Find resources to help you reach your financial goals.**

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## ► What is the Texas Financial Toolbox?

The Texas Financial Toolbox is an online tool that gives consumers an easy way to find organizations that can help them achieve their financial and homeownership goals.

Whether you want to learn how to better manage your money, prepare for homeownership by understanding the home buying process and the programs that are available to help buy or repair a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is the place to start.

Visit [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com) to find organizations in your area offering the following services: financial education and credit counseling, home buyer education, homeownership programs, and/or foreclosure prevention counseling.



## ► What do organizations on the Texas Financial Toolbox provide?

### Financial Education and Credit Counseling



Financial education and credit counseling services can help you learn how to manage your money, improve your credit and put you on the path to achieving your financial goals.

### Home Buyer Education



A home buyer education class helps buyers navigate the complexities and costs of the home buying process. In addition, most home buying programs require buyers to complete a home buyer education course prior to buying a home using one of their assistance programs.

### Homeownership Programs



Home buying programs such as down payment assistance and mortgage tax credit programs can help make the American dream of purchasing a home more attainable. Furthermore, some organizations have programs that help low-income homeowners in need of critical home repair.

### Foreclosure Prevention Counseling



If you are worried you can't afford your mortgage payments, certified foreclosure prevention counselors will work with you to assess the situation and identify your options. Don't wait-- the sooner you seek help, the more options may be available to you.