



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

Find resources to help you reach your financial goals.



The Texas Financial Toolbox [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com) is an online tool that allows consumers to search for organizations that can help them achieve their financial and homeownership goals. All organizations listed on the Texas Financial Toolbox are nonprofits or governmental entities specifically authorized to provide housing and financial counseling services.

**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 learn the complexities and costs of the home buying process. In addition, most homeownership programs require the completion of a home buyer education course prior to buying a home with their 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.

Take control of your financial future by visiting [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com).



For more information:

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

