



BORROWING

Auto Title Loans

Pawn Shop Loans

Payday Loans

Rent-to-Own

Subprime Car Financing

Subprime Credit Cards



United Way for Greater Austin

INTRODUCTION

United Way for Greater Austin (UWATX) is an innovative, impact-driven organization that addresses critical social issues by bringing people and resources together to create opportunities for individuals, families, and neighborhoods to prosper.

United Way collaborates with hundreds of local nonprofit organizations, and corporate and public sector partners to provide financial, volunteer, and advocacy support for the community. We convene community leaders from across all sectors to identify and implement strategies to address today’s pressing social challenges.

THE FINANCIAL TOOLKIT

This toolkit provides simple, useful information to help individuals understand the financial resources, products, and services in the community.

DISCLAIMER

United Way for Greater Austin gratefully acknowledges South Texas Alliance for Economic Inclusion, Texas Appleseed, and the Boston Alliance for Economic Inclusion for providing their resource guide to be adapted for use in Texas.

By working together across the country, we leverage our resources to help consumers make positive decisions about financial products. This publication was made possible by a grant from the FINRA Investor Education Foundation through a partnership with United Way Worldwide.

The intent of the guide is to assist individuals in making positive choices about financial products. This guide does not purport to be exhaustive, but rather aims to provide basic guidelines. Individuals should consult with a professional for specific advice.

Neither UWATX, nor South Texas AEI, nor any other agency or entity involved in the development of this Guide assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, product, or process disclosed in these examples. Reference herein to any specific commercial product, process, service by trade name, trademark, manufacturer, or otherwise does not constitute or imply its endorsement, recommendation, or favoring by UWATX, South Texas AEI, or any entities thereof.

The views and opinions of the originators expressed herein do not necessarily state or reflect those of UWATX or South Texas AEI.

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AT A GLANCE: NON-TRADITIONAL FINANCIAL SERVICES

SERVICE / PRODUCT	PROBLEMS	ALTERNATIVE OPTIONS
CHECK CASHING	<ul style="list-style-type: none"> High fees 	<ul style="list-style-type: none"> Direct deposit for immediately available funds at no fee Shop around for lowest check cashing fees
PAYDAY LOANS	<ul style="list-style-type: none"> High loan fees with short repayment period Most borrowers cannot pay back in two weeks Can exceed 500% APR 	<ul style="list-style-type: none"> Borrow from friends or family Charitable organizations Local bank or credit union Low fee credit card advance Build savings for next short-term cash need
AUTO TITLE LOANS	<ul style="list-style-type: none"> High loan fees with short repayment period Fees often equal 25% of loan principal each month, more than 300% APR Risk losing vehicle 	<ul style="list-style-type: none"> Loan from friends or family Loans from local bank or credit union Charitable organizations Low fee credit card advance Build savings for future needs
PAWN SHOPS	<ul style="list-style-type: none"> If the loan is not repaid, the collateral becomes the property of the pawn shop Lose value in excess of loan 	<ul style="list-style-type: none"> Secure a part-time job for extra cash Pay advance from employer Loan from family or friends
RENT-TO-OWN	<ul style="list-style-type: none"> Items overpriced Many fees Missed payment means losing item and money 	<ul style="list-style-type: none"> Save first, then purchase Layaway plans Garage sales, second-hand stores and the classified ads
SUBPRIME CAR FINANCING "BUY HERE PAY HERE"	<ul style="list-style-type: none"> High interest rates, upwards to 32% APR Over-valuation of vehicles Autos often repossessed after one missed payment 	<ul style="list-style-type: none"> Use public transportation and save for a vehicle Credit counseling to improve credit and access prime rate loans
SUBPRIME CREDIT CARDS	<ul style="list-style-type: none"> High interest rates Excessive fees Lower credit limits No grace period Application and setup fees 	<ul style="list-style-type: none"> Secured credit card Improve credit through financial education and counseling
REFUND ANTICIPATION LOANS & REFUND ANTICIPATION CHECKS	<ul style="list-style-type: none"> High fees Refund Anticipation Loan (RAL) APRs 60% to 700% 	<ul style="list-style-type: none"> Community Tax Centers or Voluntary Income Tax Sites provide free professional tax filing services To locate resources, dial 2-1-1 to reach the United Way Navigation Center

AUTO TITLE LOANS

If you have a free and clear auto title (no money owed on the vehicle) and a few personal references, an Auto Title Loan will typically loan you 50% of the value of your car.

THE PROBLEM

These loans can create ongoing debt that is difficult or impossible to repay because the monthly loan fees are very high and the repayment terms can set borrowers up for failure. Even though the interest rate on the loans is quite low, usually just under 10%, the loan fees generally amount to one-quarter or more of the loan value, which is extremely high.

The loans are generally one-month loans with a “balloon payment”—the entire loan, plus all interest and fees, must be paid off by the end of the month or you risk losing the vehicle.

FOR EXAMPLE

Let's examine a \$4,000 Auto Title Loan with one-month term, 10% interest rate and \$1,000 monthly fee.

This loan has several problems:

- The entire loan, plus all interest and fees (in this case, \$5,033 total for the \$4,000 loan), has to be repaid by the end of the month.
- If you cannot pay the \$5,033 full repayment, you can pay the \$1,000 fee to buy yourself another month of time. You will need to repay the original \$5,033, plus new interest, by the end of the next month. If you succeed in paying off the full amount, you'll have paid \$5,066+ for a \$4,000 loan for just two months!
- If you cannot pay the \$1,000 fee, you will lose your vehicle to repossession.

ALTERNATIVE OPTIONS

- Most credit unions and banks offer loans at 18% or lower, and will provide lower rates for loans secured by a car. Check with your financial institutions first.
- Build up savings (emergency fund). Even a little each month adds up, so try putting a small amount into a savings account with your bank. For free coaching information dial 2-1-1.
- Secure a part-time job for extra cash.
- Check with your employer regarding a payday advance or a small dollar loan.
- If you need money for a loan or a bill, such as your utilities, check with the billing party first regarding the possibility of a payment plan or extension. You may be able to receive assistance for bills, or basic goods and services from a community organization. Dial 2-1-1 for more information.
- Pay with a credit card or take out a cash advance on your credit card. Although the APR is expensive, it is cheaper than a payday loan. This is your last resort.
- Consider a loan from family or friends. Get the terms of the loan in writing so there's no confusion or misunderstanding.

IMPORTANT TERMS

- **Auto Title** – The document that proves a person owns the vehicle.
- **Balloon Payment** – A type of payment that requires the entire amount of the loan, plus all interest and fees, must all be paid off by a specified time.
- **Interest Rate** – Expressed as a percentage of the original amount of a loan, it is the amount charged by a lender to a borrower for the use of borrowing money.
- **Credit Union** – A credit union is an alternative to a traditional bank and often has better loans, savings, and other services that benefit its members.

MORE INFO & HELP

For more information, visit:
responsiblelending.org/other-consumer-loans/car-title-loans/

For help with questions, call:
Dial 2-1-1 from any phone in Texas to receive personalized referral assistance free of charge.

For help opening a bank account, visit:
bankcentraltexas.org

For inquires about auto title loan:
Call The Office of Consumer Credit Commissioner, offered in English and Spanish at 1-800-538-1579.

PAWN SHOP LOANS

A pawn shop loan is a small-dollar, short-term cash loan in exchange for an item of value, most often jewelry, a firearm, a consumer appliance, or a musical instrument.

The pawn shop agrees to hold the item for a period of time, usually from 30 to 60 days, at which point the borrower must repay the loan with interest and fees, ranging anywhere from 3-25% of the loan amount. If the loan is not repaid within the specified period, the item becomes the property of the pawn shop, which they will try to sell. Loans average between \$70 and \$100, but can be much less or more depending on the value of the item.

THE PROBLEM

If the loan is not repaid, the item becomes the pawn shop's property and any value beyond the loan amount will be lost. Since pawn shops appraise the value of the item, they usually only offer a portion of the current retail price of the item, rather than the fair value.

FOR EXAMPLE

You pawn a guitar for a 30-day loan.

This loan has several problems:

- The pawn shop appraises the guitar's value and offers you \$90, but the real value of the guitar is \$300.
- If you cannot repay the \$90 loan (with interest and fees) within the 30-day period, the pawn shop will become the owner of your guitar and will sell it for the real value of \$300, but you will not receive any more than your original \$90 loan.
- If you can repay the \$90 (plus interest and fees) loan within the 30-day period, you will get your guitar back.

ALTERNATIVE OPTIONS

- Most credit unions and banks offer loans at 18% or lower, and will provide lower rates for loans secured by a car. Check with your financial institutions first.
- Build up savings (emergency fund). Even a little each month adds up, so try putting a small amount into a savings account with your bank. For free coaching information dial 2-1-1.
- Check with your employer regarding a payday advance or a small dollar loan.
- If you need money for a loan or a bill, such as your utilities, check with the billing party first regarding the possibility of a payment plan or extension. You may be able to receive assistance for bills, or basic goods and services from a community organization. Dial 2-1-1 for more information.
- Pay with a credit card or take out a cash advance on your credit card. Although the APR is expensive, it is cheaper than a payday loan. This is your last resort.
- Consider a loan from family or friends. Get the terms of the loan in writing so there's no confusion or misunderstanding.

IMPORTANT TERMS

- **Appraisal** – An estimate of how much money something is worth.
- **Interest** – The amount of money paid for the use of borrowing money.
- **Pawn Shop** – Offers small-dollar, short-term cash loans in exchange for an item of value. If the loan is not repaid within the specified time period, the item becomes the property of the pawn shop, which they will try to sell.

MORE INFO & HELP

For help with questions, call: Dial 2-1-1 from any phone in Texas to receive personalized referrals free of charge.

For help opening a bank account, visit: bankcentraltexas.org

For inquires about pawn shop: Call The Office of Consumer Credit Commissioner, offered in English and Spanish at 1-800-538-1579.

PAYDAY LOANS

A payday loan is a small, unsecured, high-interest, short-term cash loan that needs to be repaid within two weeks or by the next payday.

In most cases, borrowers write a post-dated personal check for the advance amount plus a fee. The lender holds the check for the loan period, and then either deposits it or returns the check when the borrower pays in cash. Payday loans are made by payday loan stores, check cashers, pawn shops, and some rent-to-own companies. Loans can also be made via the Internet and toll-free telephone numbers.

THE PROBLEM

If the borrower cannot repay the loan amount in full by the due date, the loan can be renewed or “rolled over” for another two-week period by paying the loan fees and interest. Loans and interest average about 20-25% of the loan principal, or often more than 500% APR (annual percentage rate), and can lead to a “cycle of debt,” that is difficult to escape.

Failure to repay can lead to bounced check fees from the lender and the borrower’s financial institution (bank or credit union). The borrower may also be “charged off” by their financial institution because of bounced checks, which is then reported on their credit record, resulting in financial services (loans, etc.) being more difficult to obtain at fair prices.

FOR EXAMPLE

You get a \$500 Payday Advance with a two-week period and \$17.50 fee for every \$100 borrowed (\$87.50 for \$500).

This loan has several problems:

- If you do repay the \$587.50 by the end of the first two weeks, the payday loan store will return your post-dated check and you’ll have paid a fee of \$87.50 for a two-week \$500 loan.
- If you cannot pay the \$587.50 by the end of two weeks, you can roll over the loan if you first pay \$87.50 in fees, but you will still be responsible for repaying \$587.50 at the end of the next two weeks. If you can repay it at that time, you will have spent \$675 on a one-month \$500 loan, a very bad deal. If you cannot repay it, you will continue to have to roll over the loan by paying the \$87.50 fee every two weeks until you can pay the whole \$587.50. In just two months, the \$500 loan will have cost you \$850!
- The longer you cannot repay the loan, the worse the APR gets and the more you will owe in the end.

ALTERNATIVE OPTIONS

- Most credit unions and banks offer loans at 18% or lower, and will provide lower rates for loans secured by a car. Check with your financial institutions first.
- Build up savings (emergency fund). Even a little each month adds up, so try putting a small amount into a savings account with your bank. For free coaching information dial 2-1-1.
- Check with your employer regarding a payday advance or a small dollar loan.
- If you need money for a loan or a bill, such as your utilities, check with the billing party first regarding the possibility of a payment plan or extension. You may be able to receive assistance for bills, or basic goods and services from a community organization. Dial 2-1-1 for more information.
- Pay with a credit card or take out a cash advance on your credit card. Although the APR is expensive, it is cheaper than a payday loan. This is your last resort.
- Consider a loan from family or friends. Get the terms of the loan in writing so there’s no confusion or misunderstanding.

IMPORTANT TERMS

- **APR – Annual Percentage Rate** – Loan interest calculated on a yearly basis.
- **Post-Dated** – To put a date on a check later than the current day’s date in order to delay payment.
- **Unsecured loan** – A loan based on the promise that the borrower will repay it. These loans are not secured by collateral.

MORE INFO & HELP

For more information, visit:
[responsiblelending.org/
payday-lending/](https://responsiblelending.org/payday-lending/)

For help with questions, call:
Dial 2-1-1 from any phone in Texas to receive personalized referrals free of charge.

For help opening a bank account, visit:
bankcentraltexas.org

For inquiries about payday loan transactions:
Call The Office of Consumer Credit Commissioner, offered in English and Spanish at 1-800-538-1579.

RENT-TO-OWN

A rent-to-own arrangement starts off as a traditional rental agreement, but the two parties agree to transfer ownership at the end of a specified period of time.

The seller benefits from the higher monthly interest rates paid for the item, while the buyer benefits from the less restrictive credit qualifications and immediate use of the merchandise.

THE PROBLEM

Buyers end up paying far more for the item in the end than if they would have purchased it elsewhere. The monthly payments of a Rent-To-Own purchase equals more than the value of the item. These payments are also not reported to credit bureaus, so the buyer does not build positive credit, even if they make all their payments on time. If a payment is missed, the Rent-To-Own company will repossess the item and the buyer will have made months of payments for nothing.

FOR EXAMPLE

You purchase an \$800 computer at \$32.99 per week for 2 years (104 weeks).

This loan has several problems:

- If you make all the \$32.99 weekly payments, the \$800 computer actually turns out to be over \$3,400 by the end of the 2 years (\$32.99 x 104 weeks).
- If you miss a weekly payment, you can be fined, or you may even immediately have your computer repossessed, leaving you with nothing and all the payments you made up until then gone.

ALTERNATIVE OPTIONS

- Most credit unions and banks offer loans at 18% or lower, and will provide lower rates for loans secured by a car. Check with your financial institutions first.
- Build up savings (emergency fund). Even a little each month adds up, so try putting a small amount into a savings account with your bank. For free financial coaching information dial 2-1-1.
- Consider a loan from family or friends. Get the terms of the loan in writing so there's no confusion or misunderstanding.
- Did you know that Goodwill sells refurbished computers? Try obtaining discounted or donated items by checking with organizations such as Goodwill and Salvation Army. Dial 2-1-1 for more information.

IMPORTANT TERMS

- **Rent-to-Own** – An arrangement that starts off as a traditional rental agreement, but the two parties agree to transfer ownership at the end of a specified period of time.
- **APR – Annual Percentage Rate** – Loan interest calculated on a yearly basis.

MORE INFO & HELP

For help with questions, call: Dial 2-1-1 from any phone in Texas to receive personalized referrals free of charge.

For help opening a bank account, visit: bankconcentraltexas.org

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SUBPRIME CAR FINANCING

Subprime car financing, a type of subprime loan, provides car loans for people with low credit scores and charges a very high interest rate.

Most subprime car financing takes place at “Buy Here, Pay Here” independent car dealerships, instead of franchised dealers.

THE PROBLEM

When getting a subprime car loan at a dealership, the salesman will likely hide the true cost of the car by only telling you the monthly or weekly payments, instead of the interest rate or total cost of the car at the end of the loan.

The loan will have a very high interest rate and the buyer will end up spending thousands of dollars more than the car is worth. If the buyer misses a payment, the car may be repossessed and the buyer will have paid the weekly payments for nothing.

FOR EXAMPLE

A typical deal for a buying a car on installment will leave you paying at least double the Kelley Blue Book value of the car once you have finished paying. Interest can peak at 30%. So if you buy a car for \$6,000 you will pay \$12,000 over a five year term if you put no money down.

ALTERNATIVE OPTIONS

- Try to work with a credit union or bank to receive a car loan. You may need to improve your credit score, but it’s always worth asking your credit union or bank.
- Build up savings and pay cash for the car. You can obtain free financial coaching to help build up savings or repair your credit. Dial 2-1-1 for more information.
- Take public transportation or participate in carpool groups. Consider a car sharing service such as car2go.
- Consider a loan from family or friends. Get the terms of the loan in writing so there’s no confusion or misunderstanding.
- There are other lenders that specialize in serving people with credit problems and operate as licensed lenders. Though the rates are high, generally near 100% APR, lenders have fee and rate limits, and the Office of Consumer Credit Commissioner can offer assistance if something goes wrong with the loan.

IMPORTANT TERMS

- **Subprime Lending** – When loans are made to people who may have difficulty maintaining the repayment schedule. These loans are characterized by higher interest rates and less favorable terms in order to compensate for higher credit risk.
- **Interest Rate** – Expressed as a percentage of the original amount of a loan, it is the amount charged by a lender to a borrower for the use of borrowing money.
- **APR – Annual Percentage Rate** – Loan interest calculated on a yearly basis.
- **Repossession** –property that is repossessed because payments have not been made wholly or in part.

MORE INFO & HELP

For more information, visit: responsiblelending.org/other-consumer-loans/auto-financing/

For assistance with a subprime car loan: Subprime car lenders are required to be licensed by the Office of Consumer Credit Commissioner (OCCC). Call 1-800-538-1579 for help.

For help with questions, call: Dial 2-1-1 from any phone in Texas to receive personalized referral information free of charge.

For help opening a bank account, visit: bankcentraltexas.org

SUBPRIME CREDIT CARDS

Subprime credit cards are available to people with low credit scores or limited credit histories, and have low credit limits, such as \$500.

People open Subprime credit cards for the following reasons:

- If timely payments are made on the credit card, it may help to reestablish credit and improve credit scores.
- Can assist with payments during financial trouble or help purchase things.
- Some transactions, such as renting a car or purchasing items on the internet, require a credit card.

After 12 to 24 months of positive payment history, a person can call the credit card company to get a better interest rate, raise the credit limit and rewards, or upgrade to a prime credit card.

THE PROBLEM

Subprime credit cards typically carry much higher interest rates than prime credit cards. They also come with extra fees, lower credit limits, and/or no grace period on purchases, making it more difficult to quickly repay your purchase and costing you a lot more money in the long run.

FOR EXAMPLE

Let's examine a subprime credit card with a \$500 credit limit, a \$75 up-front fee, and a 49.9% interest rate.

This card has several problems:

- The credit limit is very low at \$500.
- The \$75 up-front fee means the credit limit is immediately reduced to \$425 before any purchases are made and you will have to repay the \$75 fee, as well as any interest, if you don't repay it by the statement due date.
- The interest rate of 49.9% is extremely high and will mean that you will pay a lot of interest to the credit card company, making it much more difficult for you to repay the purchase and get out of debt. The average subprime credit card interest rate is around 25%, so any card with an interest rate higher than 25% is likely a bad choice.

ALTERNATIVE OPTIONS

- Get a secured credit card, which requires a deposit to off-set the risk associated with a poor credit history. A secured card can give a consumer some purchasing power and the chance to build a positive credit history without the dangers of a subprime card. Having a bank or credit union account typically includes access to their secured credit card products.
- Build up savings (emergency fund). Even a little each month adds up, so try putting a small amount into a savings account with your bank.
- Ask your bank or credit union about overdraft protection plans for your account.
- Consider a loan from family or friends. Get the terms of the loan in writing so there's no confusion or misunderstanding.
- Seek financial education and counseling to learn ways to improve personal money management skills that will control spending, increase saving, improve a poor credit history and build long-term financial stability. A financial education guide has been included in the financial toolkit or you can call 2-1-1 for personalized referrals.

IMPORTANT TERMS

- **Subprime Lending** – When loans are made to people who may have difficulty maintaining the repayment schedule. These loans are characterized by higher interest rates and less favorable terms in order to compensate for higher credit risk.
- **Credit Limit** – The maximum amount of money you can spend on your credit card.
- **Credit Score** – Your credit score is a three-digit number that lets lenders know how risky it is to lend to you. The higher your credit score, the better terms you will receive on loans and credit cards.
- **Credit History** – A record of how somebody has repaid loans, credit card bills, and other debts in the past, used as a guide for any conditions on lending to them again.
- **Interest Rate** – The amount charged, expressed as a percentage of principal, by a lender to a borrower for the use of assets.
- **Up-Front Fee** – The fee paid by a borrower to financial institutions for making a loan.

MORE INFO & HELP

For more information visit:
responsiblelending.org/credit-cards/

For help with questions, call:
Dial 2-1-1 from any phone in Texas to receive personalized information free of charge.

For help opening a bank account, visit:
bankconcentraltexas.org

Access your credit report for free at:
annualcreditreport.com

FINANCIAL EDUCATION RESOURCES

Cornerstone Financial Education

3011 N. Lamar Blvd.
Austin, TX 78705
512-263-0532
www.CSFEDU.org

Provides various education and counseling programs. Programs are designed to assist individuals to better understand how money and credit work. Individual and group presentations are available in the following areas: budgeting, goal setting, credit, personal finance, home buying, foreclosure mitigation, and debt management. HUD-approved.

Core Bank On Partner, please inform that you are part of the Bank On program.

Foundation Communities

2600 W. Stassney Lane
Austin, TX 78745
512-610-4026
www.foundcom.org

Helps individuals and families develop sound money management skills through one-on-one financial coaching. The program topics include setting financial goals, budgeting, reducing debt, increasing credit scores, and using financial institutions wisely. Must meet criteria to qualify for assistance. Free tax and FAFSA preparation.

Core Bank On Partner, please inform that you are part of the Bank On program.

BCL of Texas

2212 S. Congress Ave.
Austin, TX 78704
512-912-9885
www.bcloftexas.org

Provides homebuyer education programs and assists first-time homebuyers with the purchase of their home. Programs offered include free one-on-one business counseling, business plan development, and technical assistance and mentoring. Refer to the website for calendar. Offered in English and Spanish.

Many banks and credit unions have financial educators that can teach free classes. For example:

- **Greater Texas Federal Credit Union:** Rachel Fausett, 512-323-4732, rachel.fausett@gtfcu.org
- **Wells Fargo:** Theresa Alvarez, 512-794-2744, Theresa.alvarez@wellsfargo.com. Wells Fargo nonprofit instruction resources: <http://www.handsonbanking.org/en/non-profits.html>
- **Frost Bank:** Betty Davis, 512-473-4902, bdavis@frostbank.com
- **Randolph Brooks Federal Credit Union:** Alma Joers, 512-719-2625, ajoers@rbfcu.org

Frameworks Community Development Corporation

701 Tillery St., Suite A-78
Austin, TX 78702
512-385-1500
www.frameworkscdc.org

Offers homeownership counseling and foreclosure prevention assistance. HUD-approved.

Consumer Credit Counseling Services

1106 Clayton Lane, Suite 490
Austin, TX 78723
866-901-2227 or 512-447-0711
www.ccccs.net

Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. HUD-approved.

Also offers free one-on-one financial counseling and financial classes in both a classroom setting and online. Class topics include Money Matters, Dollars and Sense, and Credit Fix Mix Up. Class schedules are available online. Also available on the website are two free self-paced interactive programs: Money Smart*Credit Smart, and Money Matters.

Neighborhood Housing & Community Development

1009 East 11th St., Suite 103
Austin, TX 78702
512-974-3100
www.austintexas.gov/housing

Provides homebuyer counseling for home improvement, and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. HUD-approved.

Austin Habitat for Humanity

55 N IH 35, Suite 240
Austin, TX 78702
512-472-8788 x150
www.austinhabitat.org/apply/
counseling.php

Offers classes on money and credit management, home care and safety, purchasing a home, post-purchasing and foreclosure. HUD-approved.

ClearPoint Credit Counseling Solutions

314 E. Highland Mall, Suite 306
Austin, TX 78752
512-419-7572
www.clearpointccs.org

Provides various education and counseling programs. Programs are designed to assist individuals to better understand how money and credit work. Individual and group presentations are available in the following areas: budgeting, goal setting, credit, personal finance, home buying, foreclosure mitigation, and debt management. HUD-approved.

Texas Legal Services Center

815 Brazos St., Suite 100
Austin, TX 78701
512-477-6000 ext. 114
www.tlsc.org

Offers free legal information to low-income Texans on a wide range of legal issues – including consumer matters – in both Spanish and English languages. Also operates the free legal website www.texaslawhelp.com, which provides a wide range of legal information on consumer, family, and other civil legal issues.

Texas Rio Grande Legal Aid, Inc.

4920 North IH 35
Austin, TX 78751
512-374-2747
www.trla.org

Free income tax training. Provides free training to low-income persons on their rights and responsibilities, with respect to federal income taxes. Topics include: the basics of the U.S. tax system, reasons to file a tax return, how to file a tax return if you do not have a valid SSN, how to select a tax preparer, dangers of refund anticipation loans, filing status, dependent exemptions, Earned Income Tax Credit, Child Tax Credit, claims for innocent and injured spouse, taxpayers' rights when dealing with the IRS, and how to appeal an IRS decision.