

Financial Education & Money Management Resources

Spring 2025



OFFICE OF
ECONOMIC
EMPOWERMENT





Financial Education & Money Management Resources

The Financial Education and Money Management Resource Directory is designed to help you get connected to organizations providing free financial education workshops and coaching services. If you are an organization or agency interested in being included in this Directory, please visit mass.gov/FinEdDirectory.

If you are looking to bring a financial coach or financial planner to your organization, use the search tool provided by the [Association for Financial Counseling & Planning Education®](#) or visit the [Financial Planners of America's website](#) to find a Certified Financial Planner.

About the Office of Economic Empowerment

The Office of Economic Empowerment (OEE) helps people learn how to confidently manage their money and plan for their family's future. The department is also a resource to organizations, government agencies and elected officials as they work to support their communities' economic well-being. Under the guidance of Treasurer Goldberg, the department also works alongside policymakers to establish pathways to wealth equity in Massachusetts.

OEE has programs for individuals looking to improve their financial literacy. In addition, the department manages BabySteps, which provides a free \$50 deposit into a MEFA U.Fund College 529 Investing Plan account for Massachusetts babies and recently adopted children, helping families save for their children's future education and job training costs.

Disclaimer

The Office of Economic Empowerment ("OEE") is a department within the Commonwealth of Massachusetts' Office of the State Treasurer and Receiver General ("State Treasurer's Office"). Any content and information provided in this directory or through presentations, social media, printed materials, and any other forms of communication, including but not limited to, links to other organizations or websites, is for informational purposes only and should not be considered financial or other advice. Also, views expressed by guest speakers during any presentations are solely those of the speaker and do not reflect the views, opinions, policies, or positions of the State Treasurer's Office and OEE. We do not endorse or control the content of third-party entities we may reference.



Financial Education Resources (Office Locations)

ARIES Foundation

The ARIES Foundation for Financial Education provides a variety of workshops and resources aimed at enhancing financial literacy and well-being. Their “Financial Wellness 4 All” initiative offers sessions on budgeting, debt management, investing, retirement planning, estate planning, fraud prevention, and strategies for major purchases. Additionally, the “Ballin’ On A Budget” program is tailored to assist individuals on the autism spectrum in developing money management skills. The foundation also collaborates with organizations to deliver financial education workshops for employees, promoting better financial health and reduced stress in the workplace.

 ariesfoundation.org

Action for Boston Community Development, Inc.

Action for Boston Community Development (ABCD) offers a variety of financial education services to help individuals and families achieve financial stability. Their free VITA tax assistance program, staffed by IRS-certified preparers, helps maximize refunds while promoting savings and debt reduction. The Youth Engaged in Action (YEA!) program provides financial literacy and job readiness training to middle school students, equipping them with essential money management skills early on. Additionally, the SummerWorks program offers paid job experience for youth while teaching financial literacy, career skills, and leadership development. Through these initiatives, ABCD empowers community members to build a stronger financial future.

 bostonabcd.org

Berkshire Community Action Council, Inc.

Berkshire Community Action Council (BCAC) offers financial education and support through programs like the Representative Payee Program, which assists Social Security beneficiaries in managing their finances. Additionally, their SURGE Matched Savings Program encourages clients to save for significant goals such as purchasing a home, starting a business, or pursuing higher education by providing matched savings incentives. Additionally, BCAC offer free VITA tax preparation services.

 bcacinc.org

Boston Builds Credit

Boston Builds Credit is a partnership between the city of Boston and United Way of Mass Bay. It provides credit building coaching and workshops to individuals seeking to learn more about their credit score, what it impacts, and how to build it.

 bostonbuildscredit.org

Cambridge Economic Opportunity Committee, Inc.

The Cambridge Economic Opportunity Committee (CEOC) offers financial education workshops and individual coaching to assist Cambridge residents with low and moderate incomes in achieving their financial goals. They also offer tax preparation services. Their services include creating spending plans, initiating emergency savings, developing debt repayment strategies, reviewing and correcting credit reports, and learning to protect against fraud and identity theft. These services are available to all Cambridge residents earning at or below 200% of the Federal Poverty Line.

 ceoccambridge.org

Financial Education Resources (Office Locations)

CFA Society Boston

CFA Society Boston's Financial Literacy Initiative is a community outreach program that aims to close the financial literacy gap by providing unbiased financial education to the public. You can contact CFA Society Boston and have one of their 80+ financial professionals volunteer to develop and deliver educational modules covering topics such as personal finance, budgeting, credit, investing, and retirement planning.

 cfaboston.org




Citizens for Citizens, Inc.

Citizens for Citizens, Inc. (CFC) offers financial education and support services to assist individuals and families in achieving financial stability. Their Volunteer Income Tax Assistance (VITA) program provides free tax preparation services, helping clients maximize refunds and navigate tax obligations. Additionally, CFC's Emergency Assistance programs offer resources to alleviate financial burdens, allowing clients to focus on essential needs. These initiatives empower community members to manage their finances effectively and work toward self-sufficiency.

 cfcinc.org

City of Boston (Center for Working Families)

The City of Boston's Center for Working Families offers a comprehensive suite of financial education resources to empower residents in achieving economic stability. These services include one-on-one financial coaching, credit and asset building assistance, and workforce development support. The center also provides free monthly workshops on topics such as budgeting, credit management, and homebuyer readiness. Additionally, initiatives like Bank On Boston connect residents with safe and affordable financial products, while the Boston Home Center offers classes to guide prospective homebuyers through the purchasing process.

   boston.gov/departments/center-working-families

Community Action Agency of Somerville, Inc.

The Community Action Agency of Somerville (CAAS) offers financial education and support services to help individuals and families achieve financial security. Their Volunteer Income Tax Assistance (VITA) program provides free tax preparation assistance, helping clients reduce their tax burden and receive refunds that can be used to build savings or pay off debts. Additionally, CAAS's Housing Advocacy Program (HAP) offers services to low-income individuals at risk of homelessness, including eviction prevention through advocacy with landlords and in district court, as well as maximizing income by improving access to public benefits.

 caasomerville.org

Community Action Committee of Cape Cod & Islands

The Community Action Committee of Cape Cod & Islands, Inc. (CACCI) provides financial education and support services to assist individuals and families in achieving economic stability. Their Volunteer Income Tax Assistance (VITA) program offers free tax preparation, helping clients maximize refunds and understand tax obligations. Additionally, CACCI's Safe Harbor Shelter conducts financial literacy workshops designed to equip participants with essential money management skills.

  cacci.cc

Community Action Pioneer Valley

Community Action Pioneer Valley (CAPV) offers a range of financial education and support services to assist individuals and families in achieving economic stability. Their Financial Coaching program provides personalized sessions tailored to clients' needs and goals, offering information, support, and problem-

Financial Education Resources (Office Locations)

solving assistance for eligible residents. Additionally, CAPV's Volunteer Income Tax Assistance (VITA) program offers free tax preparation services.



Community Action Programs Inter-City, Inc.

Community Action Programs Inter-City (CAPIC) offers financial education and support services to assist individuals and families in achieving economic stability. Their Volunteer Income Tax Assistance (VITA) program provides free tax preparation services, helping clients maximize refunds and understand tax obligations.



Community Teamwork, Inc.

Community Teamwork's Financial Education Center offers a variety of programs aimed at enhancing personal finance skills and promoting employment readiness. Their services include financial coaching, credit repair assistance, student loan counseling, financial career coaching, and IRS tax preparation support. Additionally, Community Teamwork provides virtual financial education programs, allowing clients to access services through various communication methods.



Greater Lawrence Community Action Council, Inc.

The Greater Lawrence Community Action Council (GLCAC) offers comprehensive financial education and support services aimed at promoting economic stability and self-sufficiency. Their Workforce Development, Adult Learning, and Financial Empowerment programs provide resources such as financial literacy training, job readiness skills, and assistance with income tax preparation.



Inquilinos Boricuas en Accion (IBA)

Inquilinos Boricuas en Acción (IBA) offers a Financial Empowerment Program aimed at helping residents in Boston's South End and Lower Roxbury neighborhoods achieve financial stability. Established in 2017, the program provides accessible, bilingual financial education and personalized coaching. Services include one-on-one financial coaching and group classes covering budgeting, loan management, credit building, and savings strategies. Since its inception, the program has served over 300 residents annually, empowering them to set and achieve financial goals.



Jewish Vocational Services (JVS)

JVS Boston offers free financial education programs designed to help individuals achieve financial stability. These services include one-on-one financial coaching, where clients work with a coach to develop money management skills, create financial plans, and set and achieve financial goals. The coaching relationship typically lasts between 12 to 18 months and includes personalized assessments, credit report reviews, and assistance in creating household spending plans. Additionally, JVS Boston provides financial education workshops covering topics such as budgeting, saving, and credit management.



Junior Achievement

Junior Achievement (JA) is a nonprofit organization dedicated to inspiring and preparing young people for success through experiential learning in financial literacy, work readiness, and entrepreneurship. In Massachusetts, JA collaborates with schools and community organizations to deliver these programs, aiming to equip students with the knowledge and skills necessary for financial well-being and career readiness.



Financial Education Resources (Office Locations)

LEO, Inc.

LEO Inc. (Lynn Economic Opportunity, Inc.) provides a range of financial education and support services to help individuals and families in the Greater Lynn community achieve financial stability. Their offerings include financial literacy classes focused on budgeting, saving, and managing expenses, as well as the Volunteer Income Tax Assistance (VITA) program, which provides free tax preparation services to low-income households, seniors, and individuals with disabilities.



Metro Housing Boston

Offering a variety of financial education and support services aimed at promoting economic stability. Their Green Space Financial Coaching program provides personalized coaching on budgeting, credit, and goal setting, while their Family Self-Sufficiency program helps families with Section 8 vouchers achieve independence through coaching on financial literacy, education, and job skills.



Quincy Community Action Programs, Inc.

Quincy Community Action Programs, Inc. (QCAP) is a nonprofit organization in the Greater Quincy area. It is home to the Greater Quincy Financial REACH Center, a recognized United Way/LISC Financial Opportunity/Stability Center. QCAP provides financial coaching, credit education, debt reduction, free tax preparation and job search coaching for participants.



Springfield Partners for Community Action, Inc. (SPCA)

Springfield Partners for Community Action provides free tax preparation, credit counseling, and financial education workshops to Greater Springfield residents.



Women's Money Matters

A statewide nonprofit organization that provides low-income women with cohort-based instructional financial education workshops and one-to-one coaching.



Financial Education Resources (Online)

The Babson Financial Literacy Project (BFLP)

The Babson Financial Literacy Project (BFLP) is a not-for-profit initiative designed to help individuals acquire the necessary financial knowledge and skills for long-term independence and prosperity. An important part of their mission is to fill the financial literacy gap for underserved populations.

babson.edu/the-babson-financial-literacy-project

Boston Builds Credit (BBC)

Boston Builds Credit was created by United Way of Massachusetts Bay, the City of Boston, and LISC Boston. They provide credit-building workshops, coaching, and safe credit building products to help Bostonians increase their financial stability, build assets, and create wealth.

bostonbuildscredit.org

Build Black Wealth (BBW)

Build Black Wealth is an online education platform designed to help community residents build, protect and pass down their wealth to the next generation. BBW hosts free and low cost monthly wealth building seminars and masterminds with the goal of helping people level up their knowledge to execute on their goals and become financially free. Find their latest workshops on EventBrite.

buildblacwealthus.eventbrite.com

CFA Society Boston Financial Literacy Resources

CFA Society Boston's Financial Literacy Initiative is a community outreach program that aims to close the financial literacy gap by providing unbiased financial education to the public. Find a list of top financial literacy resources and publications, including resources for women and children.

cfaboston.org

Invest in Girls

Invest in Girls' mission is to usher in the next generation of financially literate girls and increase the number of women working in finance and financially related fields. They offer a three-course series with live sessions throughout the year, designed for students ages 13 and up. You can sign up for free and join virtually during the specified session dates.

investingirls.org

Money Classes by Financial Education Associates (FEA)

Financial Education Associates' (FEA) mission is to serve Massachusetts residents by providing unbiased homebuyer education to help them achieve their dream of homeownership. FEA is a HUD Counseling Agency.

money-classes.com

Our Village Initiative (OVI)

A social impact consulting firm committed to increasing the rate of homeownership and financial growth for low to moderate income residents by creating and curating solutions to help residents save, invest and own their legacy. OVI partners to create unique initiatives designed to improve resident financial habits, build a sense of community and provide self-paced mini courses around basic money principles. OVI believes we are stronger when we work together like a village.

ourvillageinitiative.com



Banks Offering Free Financial Education in Massachusetts

- Bank of America
- Berkshire Bank
- Brookline Bank
- Cambridge Savings Bank
- Capital One Bank
- Citizens Bank
- Eastern Bank
- Enterprise Bank & Trust
- HarborOne Bank
- Hingham Institution for Savings
- Leader Bank
- Middlesex Savings Bank
- Rockland Trust
- Santander Bank
- TD Bank

