



**Great Florida Bank** presents

# prosperity essentials 2008-2009

A guide to services & community resources to help you build a better life



## pros·per·i·ty

The condition of being successful or thriving; *especially*: economic well-being.  
*Webster's Dictionary.*

The Prosperity Campaign is the flagship initiative of the Human Services Coalition (HSC), a Miami nonprofit founded in 1995. Through the Prosperity Campaign, HSC helps lower wage individuals and families in South Florida build their assets, establish financial security and improve their quality of life. HSC packages information about economic benefits (Earned Income Tax Credit, Childcare Tax Credit, Food Stamps, Florida KidCare and many more) and free financial services and takes it into homes, schools and the workplace. Prosperity Centers partner to deliver comprehensive economic services including application assistance, credit repair, financial assistance and homeownership counseling.

**Human Services Coalition** (HSC) supports individuals, organizations and communities to create a more just, equitable and caring society. HSC uses and promotes a range of innovative economic empowerment, civic engagement and capacity building strategies to increase individual and community prosperity. Visit [www.hscdade.org](http://www.hscdade.org)

Visit [www.prosperitycampaign.org](http://www.prosperitycampaign.org) or call 305.573.5001, ext. 11 For more community services, call 211 or 311.

To learn about programs around Florida, visit [www.flaproprosperitycampaign.org](http://www.flaproprosperitycampaign.org)

# prosperity centers

Free tax preparation, financial counseling, government benefit assistance and much more

The Prosperity Campaign's Prosperity Centers offer a variety of services including free tax preparation, economic benefits counseling, homeownership counseling, financial coaching and credit repair. Services are available in English, Spanish and Creole. Call each Prosperity Center for details.

**FREE TAX PREPARATION:** Households with incomes of less than \$40,000 qualify for free tax preparation and possibly for the Earned Income Tax Credit. Those services are available at our Prosperity Centers and at IRS VITA sites in Miami-Dade and Broward counties from January through April. For a full listing of tax preparation sites, visit [www.prosperitycampaign.org](http://www.prosperitycampaign.org)

Tax preparers can help you file electronically, and prepare and amend returns from previous years.

- Call 311 & 211 in Miami-Dade County.
- Call 211 in Broward and Palm Beach counties.

## ACCION USA

111 SW 5th Avenue  
Miami, FL 33130  
(305) 548-3360

[www.accionusa.org](http://www.accionusa.org)

*Provides small businesses and entrepreneurs access to loans and business resources*

## BEEHIVE MIAMI

Visit [www.beehivemiami.org](http://www.beehivemiami.org)

*Provides resources online about money management, healthcare, jobs, education and more*

## CASA (COLOMBIAN AMERICAN SERVICE ASSOCIATION)

7925 NW 12th Street, Suite 414  
Miami, Florida 33126  
(305) 448-2272

[www.casa-usa.org](http://www.casa-usa.org)

*Provides information, referral assistance and advocacy in the areas of immigration, employment, crisis intervention, legal services, housing and education*

## FANM

### (HAITIAN WOMEN OF MIAMI)

8325 NE Second Avenue  
Miami, FL 33138  
(305) 756-8050

[www.fanm.org](http://www.fanm.org)

*Empowers Haitian women and their families socially, economically, and politically*

## HOSANNA COMMUNITY FOUNDATION

2171 NW 56th Street  
Miami, FL 33142  
(305) 637-4404

[www.hosannacommunitybc.org](http://www.hosannacommunitybc.org)

*Strives to cultivate an environment for continuous personal growth and to explore new opportunities that increase the quality of life for youth and families in Miami-Dade*

## SANT LA, HAITIAN NEIGHBORHOOD CENTER

5000 Biscayne Boulevard, Suite 110  
Miami, FL 33137  
(305) 573-4871

[www.santla.org](http://www.santla.org)

*Provides information and referral services in the areas of social services, education, housing opportunities, economic self-sufficiency and access to healthcare and legal services*

## SOUTH FLORIDA URBAN MINISTRIES

(SFLUM has offices throughout Miami-Dade County)

2850 SW 27th Avenue  
Miami, FL 33133  
(305) 442-8306

[www.sflum.org](http://www.sflum.org)

*Offers programs for youth and promotes economic development programs for low-wage workers*

## TOUCHING MIAMI WITH LOVE

711 NW Sixth Avenue  
Miami, FL 33136  
(305) 416-0435

[www.touchingmiamiwithlove.org](http://www.touchingmiamiwithlove.org)

*Works with youth, the homeless*

*and formerly homeless in Overtown, providing after-school programs, hurricane assistance, Sunday meals and more*

## WORLD RELIEF

2150 SW Eighth Street  
Miami, FL 33135  
(305) 541-8320

[www.wr.org](http://www.wr.org)

*Works to relieve human suffering, poverty and hunger worldwide*

## CITY & COUNTY PROGRAMS

### ACCESS MIAMI

City of Miami  
Economic Initiatives  
444 SW Second Avenue, Third Floor  
Miami, FL 33130  
(305) 416-1435

[www.accessmiamijobs.com](http://www.accessmiamijobs.com)

*ACCESS Miami is a City of Miami initiative that aims to increase residents' access to the financial tools and education that are fundamental to economic prosperity and success. Access Miami offers the following services to city residents: tax preparation services, credit counseling, healthcare assistance, homeownership advice, and job training.*

### COMMUNITY ACTION AGENCY

Miami-Dade County  
(Various locations)  
(786) 469-4600 or

311 (for an office near you)

*Offers free tax preparation, and utility and rental assistance*

# credit repair/ general financial education

## **ACCION USA**

(305) 548-3360

[www.accionusa.org](http://www.accionusa.org)

*Offers help establishing credit by lending \$500 to eligible participants*

## **ANNUAL CREDIT REPORT**

[www.annualcreditreport.com](http://www.annualcreditreport.com)

*Provides a free online credit report available once a year from any of the three major credit reporting agencies (Credit score is not free)*

## **CONSOLIDATED CREDIT COUNSELING SERVICES**

(800) 320-9929

[www.consolidatedcredit.org](http://www.consolidatedcredit.org)

*Helps families end financial crisis and solve money management problems*

## **CUBAN AMERICAN NATIONAL COUNCIL (CNC)**

(305) 642-3484

[www.cnc.org](http://www.cnc.org)

*Provides educational programs to help consumers obtain the knowledge and skills necessary to manage their money, and to improve their credit*

## **GET CHECKING**

(800) 355-2227, ext. 807

[www.getchecking.org](http://www.getchecking.org)

*Ensures that consumers receive financial education. Graduates can open a bank account at a participating financial institution*

## **INTERNATIONAL RESCUE COMMITTEE**

(305) 640-9881

[www.theirc.org](http://www.theirc.org)

*Offers financial assistance and free tax preparation services to newly arrived refugees*

## **JUMPSTART COALITION FOR PERSONAL FINANCIAL LITERACY**

(850) 224-2727, ext. 419

[www.fljumpstart.org](http://www.fljumpstart.org)

*Promotes and provides financial literacy to young adults and adults*

## **MIAMI SAVES**

(305) 642-3484, ext. 114

[www.miamisaves.org](http://www.miamisaves.org)

*Helps individuals and families save and build wealth*

## **MONEYSMART**

(877) 275-3342

[www.fdic.gov](http://www.fdic.gov)

(Search "Money Smart")

*Offers tips and guides on money management*

## **PARENT ACADEMY**

Miami-Dade County

Public Schools

1450 NE Second Ave., Ste. 226

Miami, FL 33132

(305) 995-2680

[www.theparentacademy.net](http://www.theparentacademy.net)

*Offers classes to parents throughout the county*

## **UNITED WAY OF MIAMI-DADE**

Financial Resource Center

[www.unitedwaymiami.org](http://www.unitedwaymiami.org)

# banks, credit unions & savings programs

## **banks**

Below is a list of banks actively supporting the Prosperity Campaign. We encourage you to open a bank account near where you live or work.

**BANK OF AMERICA**

**BANKUNITED**

**CITI**

**CITY NATIONAL BANK**

**GREAT FLORIDA BANK**

**HSBC**

**MERCANTILE COMMERCEBANK**

**TRANSATLANTIC**

**WACHOVIA**

**WAMU**

## **credit unions**

These are nonprofit financial institutions owned and controlled by their members. You have to become a member of the credit union to participate. Find a credit union near you at [www.creditunionsonline.com](http://www.creditunionsonline.com)

## **savings programs**

Inquire about Individual Development Accounts (IDAs) and other savings programs

**LITTLE HAITI HOUSING ASSOCIATION**

(305) 759-2542

**PARTNERS FOR SELF EMPLOYMENT**

(877) 722-4505

**YWCA OF GREATER MIAMI**

(305) 861-1954

# small business start-up

The following programs can help you create a business plan and grow your business.

**ACCION USA**  
(305) 548-3360

**THE BEACON COUNCIL**  
(305) 579-1300

**FAU SMALL BUSINESS  
DEVELOPMENT CENTER**  
(786) 388-9040

**METRO MIAMI ACTION  
PLAN TRUST**  
(305) 372-7600

**PARTNERS FOR  
SELF-EMPLOYMENT**  
(877) 722-4505

**SOUTH FLORIDA URBAN  
MINISTRIES**  
(305) 442-8306

**U.S. SMALL BUSINESS  
ADMINISTRATION**  
(305) 536-5521

# housing & homeownership

The following organizations can help you find emergency housing, improve your credit, search for a real estate agent and prepare you financially to buy property.

**ACORN**  
(305) 644-3005

**CARRFOUR SUPPORTIVE  
HOUSING**  
(305) 371-8300

**CCCS HOUSING LINE**  
(888) 995-HOPE (4673)

**CENTRO CAMPESINO**  
(305) 245-7738

**HARVEST FIRE INTERNATIONAL  
OUTREACH MINISTRIES**  
(305) 620-2986

**HAVEN ECONOMIC  
DEVELOPMENT, INC.**  
(305) 635-3398

**HOME FINANCING CENTER**  
(800) 700-3000 ext. 1151

**HOPE**  
(305) 651-4673  
(954) 567-0545

**LITTLE HAITI HOUSING  
ASSOCIATION**  
(305) 759-2542

**LUTHERAN SERVICES OF  
FLORIDA**  
(305) 969-8700

**MIAMI DADE AFFORDABLE  
HOUSING FOUNDATION**  
(305) 373-9750

**MIAMI DADE HOUSING  
AGENCY**  
(305) 638-6464  
(305) 638-6001 (Emergency Housing)

**NEIGHBORHOOD HOUSING  
SERVICES**  
(305) 751-5511

# foreclosure assistance

**ACORN**  
(888) 409-3557

**CONSOLIDATED CREDIT  
COUNSELING SERVICES**  
(800) 320-9929

**CUBAN AMERICAN COUNCIL  
(CNC)**  
(305) 642-3484 x131

**CUBAN NATIONAL COUNCIL  
(CODEC)**  
(305) 642-1381

**NEIGHBORHOOD HOUSING  
SERVICES**  
(305) 751-5511

**OPA-LOCKA CDC**  
(305) 687-3545



# supportive services

## telecommunications

### LIFELINE & LINK-UP TELEPHONE ASSISTANCE PROGRAMS

Florida Public Service Commission  
(800) 342-3552

Linking Solutions (866) 899-7106  
[www.floridapsc.com](http://www.floridapsc.com)

*Link-Up offers a \$30 credit on the installation of new services for those who qualify. Lifeline makes phone services more affordable by providing a \$13.50 credit on monthly bills.*

## transportation

### TRI-RAIL

#### DISCOUNTED RATES

(800) TRI-RAIL

*Provides fair discounts of 25 percent for employees of companies registered with Tri-Rail*

### SOUTH FLORIDA COMMUTER SERVICES – EMERGENCY RIDE HOME/ CARPOOLING PROGRAM

(800) 234-RIDE

*Provides free commuter service in emergency situations for registered commuters in Miami-Dade, Broward and Palm Beach counties - up to six free rides a year*

### MIAMI-DADE EXPRESSWAY AUTHORITY (MDX) – SUNPASS DIRECT PROGRAM

(305) 637-3277

*Issues a limited number of free passes to low-income residents, military veterans and the disabled*

## immigration & other legal assistance

### AMERICAN FRIENDS SERVICE COMMITTEE

(305) 252-4183

(800) 765-8875

### CATHOLIC CHARITIES LEGAL SERVICES

(305) 373-1073

### CASA (COLOMBIAN AMERICAN SERVICE ASSOCIATION)

(305) 448-2272

### CHURCH WORLD SERVICE/IRP

(305) 774-6770

### CUBAN AMERICAN BAR ASSOCIATION

(305) 646-0046

### FLORIDA BAR LAWYER REFERRAL SERVICE

(800) 342-8011

### FLORIDA INSTITUTIONAL LEGAL SERVICES

(352) 375-2494

### FLORIDA IMMIGRANT COALITION

(305) 571-7254

### FLORIDA IMMIGRANT ADVOCACY CENTER

(305) 573-1106

### GUARDIANSHIP PROGRAM FOR DADE COUNTY

(305) 592-7642

### LAWYERS FOR CHILDREN AMERICA

(305) 577-4771

### LEGAL AID SOCIETY

(305) 579-5733

### LEGAL SERVICES OF GREATER MIAMI

(DOWNTOWN)

(305) 576-0080

(SOUTH DADE)

(305) 232-9680

### PUT SOMETHING BACK PRO BONO PROJECT

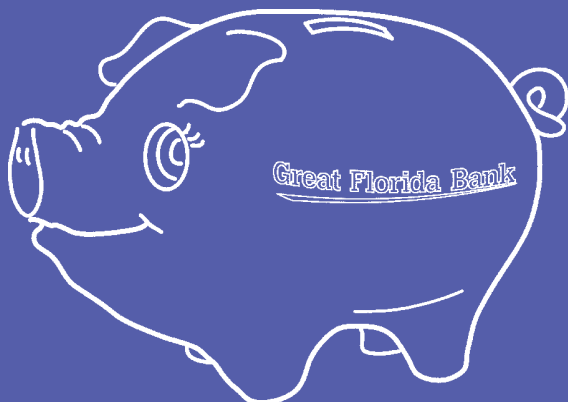
(305) 579-5733, ext. 2285

### SMALL CLAIMS COURT CLINIC (LEGAL SERVICES OF GREAT MIAMI OFFICE)

(305) 576-0080

### WORLD RELIEF

(305) 541-8320



## BUILDING FOR THE FUTURE: CORPORATE CITIZEN OF CHOICE.

Great Florida Bank places great emphasis on connecting to the communities we serve. We support organizations and programs which focus on community revitalization, workforce and economic development, educating our children, helping small businesses succeed and enhancing the overall quality of life in our South Florida community. Visit [www.greatfloridabank.com](http://www.greatfloridabank.com) or call 866-514-6900.

# healthcare

(See our Healthcare Essentials for an in-depth list of services and programs)

## CARENET

A low-cost healthcare plan  
(305) 251-4005  
(877) 251-4005

## FLORIDA DEPARTMENT OF VETERAN'S AFFAIRS

(305) 575-7000

## HEALTH CHOICE NETWORK

(305) 599-1015  
[www.hcnetwork.org](http://www.hcnetwork.org)  
Dedicated to providing service to its

member centers to improve the quality and accessibility of dental, medical and mental care. (There are various locations in Miami-Dade and Broward counties.)

## HEALTHCONNECT

Call 211 for details.

Get connected to medical insurance and health services through Health-Connect, a comprehensive health initiative for children and families spearheaded by The Children's Trust.

## MIAMI-DADE COUNTY DEPARTMENT OF HEALTH

(305) 324-2400  
[www.dadehealth.org](http://www.dadehealth.org)  
Various services and programs

## prescription assistance

### THE RX OUTREACH

(800) 769-3880  
[www.rxassist.org](http://www.rxassist.org)  
[www.rxhope.org](http://www.rxhope.org)

Additional information about managing prescription drug costs is available from the following programs:

### FLORIDA LEGAL SERVICES PRESCRIPTION DRUG HELPLINE

(800) 436-6001

### PARTNERS FOR PRESCRIPTION ASSISTANCE

(888) 477-2669  
[www.pparx.org](http://www.pparx.org)

### PFIZER HELPFUL ANSWERS

(866) 706-2400  
[www.PfizerHelpfulAnswers.com](http://www.PfizerHelpfulAnswers.com)

MEDICARE.GOV:  
PRESCRIPTION DRUG  
ASSISTANCE PROGRAMS  
[www.medicare.gov](http://www.medicare.gov)

## disability assistance

### CENTER FOR INDEPENDENT LIVING

(305) 751-8025

SPINAL CORD  
LIVING-ASSISTANCE  
DEVELOPMENT (SCLAD)  
(305) 887-8838

# food & utilities

## FOOD STAMPS

(866) 762-2237  
[www.fns.usda.gov/fsp/](http://www.fns.usda.gov/fsp/)  
Helps low-income people and families buy the food they need for good health

## LIHEAP

(850) 488-7541  
(786) 469-4600  
Provides low-income energy assistance

## SHARE FLORIDA FOOD NETWORK

(800) 536-3379  
[www.shareflorida.org](http://www.shareflorida.org)  
Offers savings on food  
Everyone who volunteers just two hours a month is welcome to participate.  
There are no income requirements

# state & federal benefits

## KIDCARE

Learn about this state-sponsored, low-cost healthcare program for uninsured children at [www.healthykids.org](http://www.healthykids.org), or by calling (888) 540-KIDS, or visit one of the Prosperity Centers

## MEDICAID, TEMPORARY CASH ASSISTANCE AND MORE

Apply for these economic benefits at [www.myflorida.com/accessflorida](http://www.myflorida.com/accessflorida) or call (866) 762-2237

## DEPARTMENT OF CHILDREN & FAMILIES ACCESS PROGRAM

(866) 762-2237  
Find a list of community ACCESS sites by county at [www.dcf.state.fl.us/ess/docs/partner\\_listing.pdf](http://www.dcf.state.fl.us/ess/docs/partner_listing.pdf)

## EMERGENCY MEDICAID FOR PREGNANT WOMEN

Offers labor and delivery coverage for pregnant women who do not have health insurance and who meet Medicaid income and asset limits  
[www.dcf.state.fl.us/ess/medicaid.shtml](http://www.dcf.state.fl.us/ess/medicaid.shtml)

## WIC

(786) 336-1300  
This federally funded nutrition program helps women, infants and children. Download an application at [www.doh.state.fl.us/family/wic/](http://www.doh.state.fl.us/family/wic/)

## MEDICARE & MEDICARE PART D & PRESCRIPTION DRUGS

The SHINE (Serving Health Insurance Needs of Elders) Program  
The SHINE program provides elders and their caregivers with information on various benefit plans available in their area. Call the ELDER HELPLINE at 1-800-963-5337 or at (305) 670-4357. Visit [www.medicare.gov](http://www.medicare.gov)

## DISABILITY AND SSI (SUPPLEMENTAL SECURITY INSURANCE)

(800) 772-1213  
Provides financial assistance for the elderly, the blind and the disabled. Visit [www.ssa.gov](http://www.ssa.gov)

## SOCIAL SECURITY

(800) 772-1213  
Provides benefits for retirees as well as financial support to younger workers and their families facing income loss due to disability or death  
Visit [www.ssa.gov](http://www.ssa.gov)

general assistance:  
SWITCHBOARD OF MIAMI  
211 or (305) 358-4357

MIAMI-DADE COUNTY  
311

TRAFFIC & PUBLIC  
TRANSIT GUIDE  
511

FREE DIRECTORY ASSISTANCE  
(800) FREE-411

HOMELESS HELPLINE  
(SHELTERS)  
(305) 576-9900

ELDER HOTLINE  
(305) 670-4357



Having difficulty getting help for any of these services?

Call HSC's Access Line at 305-576-5001, ext. 11

*The Prosperity Campaign is an initiative of the  
Human Services Coalition*

## **Great Florida Bank**



United Way of Miami-Dade



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260 NE 17th Terrace, Suite 200  
Miami, FL 33132  
P. 305.576.5001 ■ F. 305.576.1718  
[www.hscdade.org](http://www.hscdade.org)