

Coalition for Debtor Education



WHAT WE DO:

Headquartered in New York City, the Coalition for Debtor Education is a 501(c)(3) not-for-profit organization. The Coalition, a joint project between Fordham Law School and New York Law School, has a continuing mission to assist consumers at the grassroots level in understanding and improving their ability to manage their financial affairs. It brings together multiple constituencies interested in raising consumers' financial awareness.

WHAT WE OFFER:

- ***Making Sense of Cents***—an empirically tested financial education curriculum.

The coalition's *Making Sense of Cents* program is designed to teach low-to-moderate income individuals the basics to achieve financial stability. This program emphasizes both traditional nuts-and-bolts knowledge and the psychology of money. Topics covered include setting goals, budgeting and saving, avoiding money traps, credit scores and reports and identity theft prevention. Currently, the coalition is implementing this program by holding workshops at housing and community organizations.

- **Financial Management Teacher Training**
The coalition also focuses on giving communities the permanent tools to create self-empowerment. For the past six years, the Coalition has held train-the-trainer classes to equip professionals to spread the educational



message. The group has trained lawyers, accountants, social workers, teachers and students to give classes to their own clients and neighbors. This program is offered in one-and-two day formats, and has a three-pronged emphasis on financial education, the psychology of money and strategies for effective learning.

WHAT'S NEW:

- **Money Survival**

The organization is currently conducting a pilot financial education program in the New York City Housing Authority's residential developments. It will start in the South Bronx in March 2007, and the group intends to expand throughout New York City. The pilot will focus on educating teens and senior citizens—will ultimately include all age groups.

WHAT WE NEED:

The coalition is working on grassroots initiatives to expand the reach of our financial education programming. In addition to financial support, the organization need partners willing to help deliver training programs to their own constituencies in a neighbor-to-neighbor format. It also needs teachers who are willing to work in the classroom setting with constituencies that the Coalition has identified. The programs can also be enhanced with donations of non-branded educational aids and materials.

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