

# Iowa Household Money Menu

## *Unlock Your Path to Wealth and New Opportunities*

### **Free VITA Tax Preparation, Do-It-Yourself Tax Option, Taxpayer Help & IRS Tax Advocate**

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to individuals who earn \$69,000 or less or \$89,000 or less for the [do-it-yourself options](#).

### **Small Business Education & Find a Free Local Small Business Counselor**

SBA sponsored training and coaching can help at any stage of business development. Connect with a local SBA resource partner.

### **Occupation Finder, Info for All Job Seekers & Workforce Development Resources**

Compare over 800 occupations, including training needs, growth, and median pay. CareerOneStop offers career exploration, training, job search tools, and local help. Contact your local American Job Center for assistance.

### **College Navigator - National Center for Education Statistics & Iowa Colleges & Universities**

Education and training can lead to better paying jobs but require major time and financial commitments. Use available tools to research and compare your options.

### **Federal Student Aid & FASFA Application**

Use the [Free Application for Federal Student Aid \(FAFSA®\)](#) form to apply for financial aid for college, career school, or graduate school.

## *Help for Your Home and Family*

### **Apply for Iowa Assistance Programs & Government Benefits**

Use the [benefit finder tool](#) or [search by category](#) to learn which benefits you and your family may be eligible for and how to apply. A reminder that you can search for local benefits at [Search 211 Resources Online](#).

### **Iowa County Housing Resource Search & Find a HUD Housing Counselor**

Search any county in Iowa for housing, rental, repair, weatherization and utility assistance, by simply clicking on the county on the map. Find a HUD certified counselor through a zip code search.

### **Iowa Legal Aid & Legal Aid Disaster Resource Center**

Iowa Legal Aid makes hope, dignity, and justice available to low-income Iowans by providing [free legal help](#). The Legal Aid Disaster Resource Center provides assistance after disasters.

### **Get Connected to Mental Health & Substance Abuse information and resources**

Iowa HHS and the Iowa Office of Recovery Services connect you to providers, services, and self-advocacy tools. For immediate crisis or suicidal thoughts, call or text 9-8-8.

### **Aging & Disability Resources**

Area Agency on Aging and Aging and Disability Resource Centers (ADRCs) help Iowa's older adults and people with disabilities find support services

### **Search 211 Resources Online or Simply Dial 211**

Call 211 anytime for free or [search online](#) for confidential help with needs such as bills, food, transportation, health clinics, housing, or crisis support. Assistance is available in 180+ languages.

# Iowa Household Money Menu

## *Start Your Financial Education Journey*

### **How Money Smart Are You? A Financial Education Game**

A set of 14 short games covering everyday financial topics. The FDIC Money Smart program helps people of all ages build financial skills and strengthen banking relationships.

### **Credit Reports and Scores & Accessing Your Free Credit Report**

Credit reports can affect mortgage rates, credit approvals, rentals, homeownership, and even job applications. Get a free copy every 12 months from each credit reporting company.

### **Car Buying Basics & Major Purchases**

Major purchases like appliances, a car, or a home affect your finances long and short term. Before buying, pause and research your options to make informed decisions.

### **Buying a Home or Housing Assistance**

Buying a home is a major investment. Research each step of the process to build confidence. You can also review resources for homebuyers, renters, homeowners, and individuals experiencing homelessness.

### **Managing Your Money Well & Create A My Spending & Savings Plan**

Create a spending plan that lets you pay your living expenses today while saving for tomorrow for major purchases. You can even find tips and ideas for setting aside money in an emergency fund.

### **FDIC Consumer Response Center & FDIC Insurance, Protect Your Money**

The FDIC Consumer Response Center provides information to help protect consumers, support economic inclusion, and connect people to financial resources. Learn how FDIC insurance protects your money.

## *Smart Ways to Save and Grow Your Money*

### **GetBanked & BankOn Accounts**

A bank account keeps your money safe and gives fast access to funds. Bank On certified accounts help more households reduce fees and enter the financial mainstream.

### **Saving & Investing**

Saving for emergencies, retirement, or other needs can be easier with simple strategies. Investment values (stocks, bonds, securities) rise and fall with the market, learn the basics before investing.

### **Invest America**

Every America child gets an investment account. Millions will receive \$250 to get started. See if your child qualifies.

### **ISave 529 Iowa Education Savings Plans or compare all states 529 accounts**

A 529 plan is a type of investment account you can use to save for qualified education expenses. If you're an Iowa taxpayer, ISave 529 also have additional tax benefits.

### **Saving for Retirement is Key & 10 Ways to Prepare for Retirement**

Financial needs change through all stages of your life. The one constant focus as we age could be on saving for retirement years. As you begin your retirement plan, there are several things to consider.