



FEDERAL RESERVE BANK
OF DALLAS
Eleventh District
*Northern Louisiana,
Southern New Mexico
and Texas*

ELECTRONIC TRANSFER ACCOUNT

The Electronic Transfer Account, or ETAsm, allows you to have your federal benefit, wage, salary and retirement payments deposited directly into your bank account — automatically, electronically and safely. Open a low-cost ETA at a federally insured bank, credit union, or savings and loan. Financial institutions offering the ETA have decals in their windows or lobbies identifying them as certified ETA providers. To find an ETA provider in your area, visit the ETA web site, www.eta-find.gov, or call toll-free, (888) 382-3311. For the hearing impaired, the TDD number is (877) 326-5833.

Wealth-Building Resource Guide

INTRODUCTION

The following resources can be used to learn more about building personal wealth. The list includes sources of information on financial literacy, saving and investing, and budget and debt management. This guide is not intended to be all-inclusive; there are many additional national, state and local resources that can provide additional information on building wealth for a more secure financial future.

FINANCIAL LITERACY

American Savings Education Council

2121 K St., N.W., Suite 600
Washington, DC 20037-1896
(202) 775-9130
www.asec.org

Choose to Save® Education Program

Employee Benefit Research
Institute/American Savings
Education Council
2121 K St., N.W., Suite 600
Washington, DC 20037-1896
(202) 775-9130
www.choosetosave.org

Consumer Federation of America

1424 16th St., N.W., Suite 604
Washington, DC 20036
(202) 387-6121
www.consumerfed.org

Fannie Mae

3900 Wisconsin Ave., N.W.
Washington, DC 20016-2899
(202) 752-7000
www.fanniemae.com
www.homepath.com

Federal Consumer Information Center

***“Looking for the Best Mortgage:
Shop, Compare, Negotiate”***
P.O. Box 600
Cumberland, MD 21501-0600
(800) 688-9889
www.consumer.gov
www.pueblo.gsa.gov

Financial Services Education Coalition ***“Helping People in Your Community Understand Basic Financial Services”***

Financial Management Service,
U.S. Treasury
401 14th Street, S.W., Room 304D
Washington, DC 20227
(202) 874-6908 or
fax: (202) 874-7321
susan.alvarez@fms.treas.gov

Board of Governors of the Federal Reserve System

20th & C Streets, N.W.
Washington, DC 20551
(202) 785-6032
[www.fms.treas.gov/eft/educ/
educmain.html](http://www.fms.treas.gov/eft/educ/educmain.html)

Freddie Mac

8200 Jones Branch Drive
McLean, VA 22102-3110
(703) 903-2000
www.freddiemac.com

**JumpStart Coalition
for Personal Financial Literacy**

919 18th St., N.W., Third Floor
Washington, DC 20006
(202) 466-8610
www.jumpstartcoalition.org

**National Community
Reinvestment Coalition Financial
Literacy Campaign**

3300 Lyons Ave., Suite 203A
Houston, TX 77020
(713) 672-9110
www.ncrc.org

**National Council
on Economic Education**

1140 Avenue of the Americas
New York, NY 10036
(212) 730-7007
www.nationalcouncil.org

**National Endowment for Financial
Education (NEFE)**

5299 DTC Blvd., Suite 1300
Englewood, CO 80111-3334
(303) 224-3510
www.nefe.org

**SAVINGS AND INVESTMENT
INFORMATION****Corporation for Enterprise
Development**

“What Are Individual Development
Accounts?”
777 N. Capitol St., N.E., Suite 410
Washington, DC 20002
(202) 408-9788
www.cfed.org

Federal Trade Commission

Sixth Street & Pennsylvania
Avenue, N.W.
Washington, DC 20580
(202) 326-1000
www.ftc.gov

**National Association of Securities
Dealers, Inc. (NASDAQ)**

1735 K St., N.W.
Washington, DC 20006-1500
(800) 289-9999
www.investor.nasd.com

New York Stock Exchange (NYSE)

1800 K St., N.W., Suite 1100
Washington, DC 20006
(212) 656-3000
www.nyse.com

Securities Industry Association

120 Broadway
New York, NY 10271
(212) 618-1500
www.sia.com

Standard & Poors

55 Water St.
New York, NY 10041
(212) 438-2000
www.standardpoor.com
www.personalwealth.com

**Texas Tomorrow Fund
(College Investment Fund)**

208 E. 10th St., Suite 206
Austin, TX 78701
(800) 445-4723
www.texastomorrowfund.com

U.S. Department of the Treasury

Bureau of the Public Debt
999 E St., N.W.
Washington, DC 20239-0001
(202) 874-4000
www.treasurydirect.gov

**U.S. Securities and Exchange
Commission**

Office of Investor Education
and Assistance
450 Fifth St., N.W.
Washington, DC 20549
(800) 732-0330
www.sec.gov

**BUDGET AND DEBT
MANAGEMENT****American Consumer Credit
Counseling, Inc.**

24 Crescent St.
Waltham, MA 02453
(800) 769-3571
www.consumercredit.com

**Credit Bureau of Greater
Shreveport**

620 Crockett St.
Shreveport, LA 71101
(318) 222-4701

**Credit Counseling
Centers of America**

888 S. Greenville Ave.
Richardson, TX 75081
(972) 235-5222

Myvesta (formerly Debt Counselors of America)

“Facts for Consumers:
Choosing and Using Credit Cards”
6 Taft Court, Suite 200
Rockville, MD 20850
(800) 680-3328
www.myvesta.org

**National Foundation
for Consumer Credit**

8611 Second Ave., Suite 100
Silver Spring, MD 20910
(301) 589-5600
www.nfcc.org

**CONSUMER CREDIT
COUNSELING SERVICES**

Louisiana

**Consumer Credit
Counseling Service**

8575 Business Park Drive
Shreveport, LA 71105
(318) 795-0803

New Mexico

**Consumer Credit
Counseling Service**

700 First St.
Alamogordo, NM 88310-6527
(505) 439-1142

**Consumer Credit
Counseling Service
of Clovis, New Mexico**

1800 Sheffield Drive, Suite B
Clovis, NM 88101
(505) 763-2227
www.cccs.net

**Consumer Credit
Counseling Service**

1065 S. Main St.
Las Cruces, NM 88005-2974
(505) 527-2585

Texas

**Consumer Credit Counseling
Service of Abilene, Texas, Inc.**

241 Pine St., Suite 7A
Abilene, TX 79601
(800) 374-2227
www.unitedwayabilene.org

**Consumer Credit
Counseling Service**

6300 I-40 W., Suite 106
Amarillo, TX 79106
(806) 358-2221
(800) 878-2227 (Tel. Counseling)
www.cccs.net

**Consumer Credit
Counseling Service**

201 E. Abram St., Suite 730
Arlington, TX 76010
(817) 461-2227
www.cccs.net

**Consumer Credit
Counseling Service**

203 N. Prairieville, Suite 104
Athens, TX 75751
(800) 886-2227
www.cccs.net

**Consumer Credit
Counseling Service**

1221 W. Ben White Blvd.
Austin, TX 78704-6668
(512) 447-0711

**Consumer Credit
Counseling Service**

1706 South Padre Island Drive
Corpus Christi, TX 78416-1339
(361) 854-4357

**Consumer Credit
Counseling Service**

Corsicana Southland Building
200 N. 13th St., Suite 208
Corsicana, TX 75110
(903) 874-2227
www.cccs.net

**Consumer Credit
Counseling Service
of Greater Dallas, Inc.**

8737 King George Drive, Suite 200
Dallas, TX 75235-2273
(214) 638-2227
(214) 638-2263 (Tel. Counseling)
(800) 249-2227 (Tel. Counseling)
www.cccs.net

**Consumer Credit
Counseling Services
of El Paso, Texas**

6028 Surety Drive, Suite 202
El Paso, TX 79905
(915) 774-5000
www.ywcaelpaso.org

**Consumer Credit
Counseling Service**

1320 S. University Drive, Suite 200
Fort Worth, TX 76107
(817) 732-2227

**Consumer Credit
Counseling Service**

2200 Market St., Suite 602
Galveston, TX 77558
(409) 762-2227

**Consumer Credit
Counseling Services
of the Gulf Coast Area, Inc.**

4600 Gulf Freeway
Houston, TX 77023
(713) 923-2227
www.cccsintl.org

**Consumer Credit
Counseling Service**

Las Colinas Business Park
4322 N. Belt Line Road, Suite B-207
Irving, TX 75038
(972) 255-0079
www.cccs.net

**Consumer Credit
Counseling Service**

Hibernia Bank
222 S. Ragsdale St., Suite 301
Jacksonville, TX 75766
(800) 396-2227
www.cccs.net

**Consumer Credit
Counseling Service**

5215 McPherson Ave., Suite 101
Laredo, TX 78041
(956) 791-3328

**Consumer Credit
Counseling Service**

Longview Bank & Trust Building
1800 N.W. Loop 281, Suite 201
Longview, TX 75604
(903) 297-2900
www.cccs.net

**Consumer Credit
Counseling Service**

Bank One Building
101 E. Austin, Suite 209
Marshall, TX 75670
(800) 577-2227
www.cccs.net

**Consumer Credit
Counseling Services
of North Central Texas**

901 N. McDonald, Suite 600
McKinney, TX 75069
(800) 856-0257
www.cccsnct.org

**Consumer Credit
Counseling Service**

2626 John Ben Shepperd Parkway
Odessa, TX 79761
(915) 550-8910

**Consumer Credit
Counseling Service**

Communications Center
1006 N. Mallard
Palestine, TX 75801
(800) 396-2227
www.cccs.net

**Consumer Credit
Counseling Service**

6851 Citizens Parkway, Suite 100
San Antonio, TX 78229
(210) 979-4300

**Consumer Credit
Counseling Service**

Woodgate Centre
1001 E.S.E. Loop 323, Suite 250
Tyler, TX 75701
(903) 581-6691
www.cccs.net

**Consumer Credit
Counseling Service**

Comerica Bank Building
820 Ferris Ave., Suite 375
Waxahachie, TX 75165
(972) 938-9672
www.cccs.net

**Consumer Credit
Counseling Service**

Bank One Tower
4245 Kemp, Suite 502
Wichita Falls, TX 76308
(940) 696-2227
www.cccs.net

**BOOKS QUOTED
IN PUBLICATION**

***Getting Rich in America:
8 Simple Rules for Building a
Fortune and a Satisfying Life***

Dwight R. Lee and
Richard B. McKenzie
1999, Harper Business

***It's About the Money!
The Fourth Movement of the
Freedom Symphony: How to Build
Wealth, Get Access to Capital,
and Achieve Your Financial Dreams***

Reverend Jesse L. Jackson, Sr.
and Jesse L. Jackson, Jr.
with Mary Gotschall
1999, Times Business/Random
House

***The Millionaire Next Door:
The Surprising Secrets of
America's Wealthy***

Thomas J. Stanley
and William D. Danko
1996, Longstreet

***This publication was produced by
the Community Affairs Office of the
Federal Reserve Bank of Dallas.***

Federal Reserve Bank of Dallas
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