

Financial Services

The C.A.R.E. Directory (Coordinating Area Resources Effectively) is a compilation of non-profit corporations, groups, organizations, services clubs, and service providers operating in Crow Wing County.

This reference manual is always accepting more information. If your organization fits into one of our headings, please call or email us with your information so we can keep our CARE directory up to date.

Brainerd Community Action
213 S. 5th Street
Brainerd, MN 56401
Office: 218.829.5278
E-mail:
holly@brainerdcommunityaction.org

Car Loan Programs - TCC

2410 East Oak St.
Brainerd, MN 56401
Contact: 218-829-2410
tccbrd@tccaction.com
www.tccaction.com

Family Loan-This is a loan for a vehicle or vehicle repairs. You need to:

- 1)be employed for at least three months,
- 2)have one or more children,
- 3)meet income guidelines and
- 4)have a current Minnesota driver's license.

Transloan-This is a loan for a vehicle or vehicle repairs. You need to:

- 1)be receiving MFIP,
- 2) have a job,
- 3)have current Minnesota driver's license and
- 4)meet income guidelines. (Requires a referral from Rural Minnesota CEP or Social Services.)

Linkloan-This is a loan for a vehicle or vehicle repairs. You need to:

- 1)be employed for at least three months,
- 2)meet income guidelines, and
- 3) have a current Minnesota driver's license.

Child Care Business Loan - TCC

2410 East Oak Street
Brainerd, MN 56401
Contact: 218-829-2410
tccbrd@tccaction.com
www.tccaction.com

The Child Care Business Loan Program is exclusively for Family Child Care Providers. New and existing child care providers may be eligible for financing. Loans can be used to start or expand a business. Every loan recipient is eligible for business skills training. The hope is that loan recipients will provide leadership in providing quality child care for families transitioning from welfare to work. Check out our website for more information.

Consumer Affairs Office

Minnesota Public Utilities Commission
1400 NCL Tower – 445 Minnesota Street
St Paul MN 55101-2147
651-296-3353
1-800-657-3787 TDD/TTY toll free: 800-366-4812
www.ag.state.mn.us/Consumer/Complaint.asp
consumer.ag@state.mn.us

Crow Wing County Social Services – Income Maintenance

204 Laurel Street
Brainerd, MN 56401
Contact: 218-824-1250

To provide access to food stamps, medical, cash, and other assistance for the people in Crow Wing County and to determine continued eligibility for the recipients of these programs. Minnesota Family Investment Program (MFIP), General Assistance (GA), Emergency Minnesota Supplemental Aid (EMSA), Minnesota Supplemental Aid (MSA), Refugee Cash Assistant (RCA) and Food Support Program.

Energy Assistance - LSS

7115 Forthun Rd - Suite 100
Baxter, MN 56425
Contact: 218-829-5000
Toll-Free: 1-800-829-5902

Lutheran Social Service Energy Assistance program offers assistance for home heating costs, emergency repair for non-working furnaces, crisis assistance for utility shut-offs and disconnects. The Energy Assistance program accepts applications starting October 1

Family Loan Program - TCC

2410 East Oak Street
Brainerd, MN 56401
Contact: 218-829-2410
tccbrd@tccaction.com
www.tccaction.com

A car is essential for parents living in rural Minnesota and trying to manage work, family and sometimes school. The family loan program can be used for car purchase or repair. To be eligible a person must be employed for at least 3 months or pursuing a post-secondary education. Check out our website for more information.

Financial Counseling Service - LSS

716 E St. NE
Brainerd, MN 56401
Contact: 218-829-5000
Toll-Free: 1-888-577-2227

Lutheran Social Service Financial Counseling works with individuals and families to solve their debt and financial problems. Services include: Budget Counseling, Mortgage Foreclosure, Debt Repayment Program, Credit Report Review and Community Education Programs. Our goal is to help individuals and families on a path toward financial recovery. All services are confidential.

HOPE Housing Program - LSS

716 E. St.
Baxter, MN 56425
Contact: 218-824-1437
Toll-Free: 1-800-829-5902
nhirschenberger@lssmn.org

HOPE Housing programs serves individuals and families who are facing a temporary housing crisis. Assistance may be available to prevent an eviction or re-establish housing. Households must meet eligibility criteria, complete an intake assessment, attend renter's education class and agree to establish and work toward self-sufficiency goals.

Initiative Foundation

405 1st Street SE
Little Falls, MN 56345
Executive Director : MaryAnn Lindell – 320-632-9255
Email : mlindell@ifound.org
Contact: 1-877-632-9255
Fax: 320-632-9255

www.ifound.org

info@ifound.org

The mission to empower people to build thriving communities and a vibrant region across central Minnesota. We do this by providing grants to non-profits, loans to small businesses, leadership training and donor services that help to strengthen communities and families in the 14 counties of central Minnesota.

Minnesota Children with Special Health Needs, MN Dept. of Health (MCSHN)

P.O. Box 64882
St. Paul, MN 55164
Contact: 651-204-3650
Toll-Free: 1-800-728-5420
www.health.state.mn.us/mcshn
health.cyshn@health.state.mn.us

To improve population health through building the capacity of all systems that serve families of children and youth with special health needs. Serves MN children with special health needs & their families. Pays for diagnostic services & medical care for eligible children. Also provides education, information, support, and referral for: education services, financial assist., home health care, legal resources, advocacy, service coord., special equip., camps, support groups, transportation. The Information & Referral Line is answered weekdays 8 am to 4:30 pm.

Minnesota WorkForce Center

204 Laurel St., Suite 21
Brainerd, MN 56401
Contact: 218-828-2450
Toll-Free: 1-800-664-3595
www.mnwf.org/brainerd

Help for job seekers. Job listings. Classes on job seeking. State & local partnership of Job Service, Unemployment Insurance, Veterans' Employment Services, Rehabilitation Services, Rural MN CEP, and State Services for the Blind.

Saving Assets Valuing Independence, (SAVI)-TCC

2410 Oak St., Box 706
Brainerd, MN 56401
Contact: 218-829-2410
http://www.tccaction.com/loan_savings/index.html

TCC will match your savings by three to one to help purchase a first home, start a business, or save for college. You need to:

- 1) meet income guidelines,
- 2) meet asset limits, and
- 3) be current on any previous loans with TCC.

Salvation Army-Rent/Mortgage Assistance

208 South 5th Street
Brainerd, MN 56401
Contact: 218-829-1120

Rent or Mortgage Assistance applications can be picked up or dropped off between 8 am-4 pm, Monday-Friday. The Salvation Army may be able to help pay one month's bill. This service is based on the availability of funds. Assistance cannot be obtained over the phone, or after hours.

Self-Employment Program - TCC

2410 Oak St., Box 706
Brainerd, MN 56401
Contact: 218-829-2410
tccbrd@tccaction.com
www.tccaction.com

TCC's Self-employment program provides a unique opportunity for families and individuals to start and own their own business. This challenge requires commitment and hard work. Eligibility is based on income guidelines. Check out our website for more information.

Village Financial Resource Center

200 S. 6th St.
Brainerd, MN 56401
Contact: 218-829-0371
Toll-Free: 1-800-450-4019
info@mmfcu.org

U.S. Dept. of Agriculture (USDA) - Rural Development

Baxter, MN 56425
Contact: 218-829-5965 ext. 4
rd.usda.gov

We offer loans, grants and loan guarantees to support economic development and essential services such as housing, health care, first responder services and equipment, and water, electric and communications infrastructure.

We promote economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. We offer technical assistance and information to help agriculture producers and cooperatives get started and improve the effectiveness of their operations.

We provide technical assistance to help communities undertake community empowerment programs. We help rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes. Check out our website for more information

Weatherization Program - TCC

2410 Oak St.
Brainerd, MN 56401
Contact: 218-829-2410
tccbrd@tccaction.com
www.tccaction.com

Help increase your home's efficiency by insulating sidewalls and attics, and making repairs to the heating system. You must meet Energy Assistance Program guidelines to be eligible. Requires a referral from LSS