Resource and Referral Guide

Income- and Asset-Building Resources

This guide was developed for staff at local organizations to provide information about income- and asset-building services available in Marin County. This resource is meant to provide a basic overview of services available and assist with referrals. The electronic tool includes hyperlinks to online resources, including a Google map of service locations and referral handouts that can be printed for clients. In addition, the guide highlights staff resources, including training opportunities and organizations that can help with capacity building.

For each resource included, the tool lists:

- Location in the County
- Organization
- Details about services and eligibility requirements
- Language Capacity
- Contact Information

Please note that the guide is not a comprehensive list of all services available in Marin and focuses primarily on Prosperity Partners member organizations. The information listed was gathered from staff at the organization or information available on the website. If any of the information for your organization is incorrect or needs to be updated, please contact Prosperity Partners. If you have any suggestions on how to improve the tool or additional resources to add, please contact Prosperity Partners at 415.526.7530 or prosperity@camarin.org.

Prosperity Partners is a collaborative of public/private agencies and local businesses that share a commitment to empower Marin’s low- to moderate-income families and individuals to achieve economic stability, opportunity and upward mobility. If your organization is interested in learning more about the collaborative or any information in this guide, please feel free to contact us.
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## Benefits and Local Resources

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<tr>
<td>Regional</td>
<td>United Way of the Bay Area</td>
<td>Connects callers to comprehensive community services such as counseling, youth, and family services, immigration programs, health care, temporary financial aid, volunteer opportunities, and more for free, 24/7.</td>
<td>Over 150 languages</td>
<td>Call: 2-1-1</td>
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### Public Benefits Screening & Enrollment

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</table>
| San Rafael, West Marin | Marin County Dept. of Health and Human Services | **Public benefits screening and enrollment** for: CalWorks, Food Stamps (SNAP), Medi-Cal, General Assistance, and County Medical Services Program (CMSP).  
- 120 N. Redwood Dr., San Rafael  
- 100 6th St., Point Reyes Station  
**C4 Yourself**: Apply online for food stamps (SNAP), Medi-Cal, County Medical Services Program (CMSP).  
**Employment Development Department**: Screening and enrollment for Unemployment Insurance.                                                                 | English, Spanish          | San Rafael  
415-473-3460  
[www.c4yourself.com/c4yourself/index.htm](http://www.c4yourself.com/c4yourself/index.htm) |
| San Rafael        | Ritter Center                               | **Public benefits screening**. They also have a wrap around services, including a food pantry, medical clinic, and clothing for those in need.  
- 16 Ritter Street, San Rafael, CA 94901-3323  
- Case management staff: connie@rittercenter.org                                                                 | English                   | 415-457-8182  
[www.rittercenter.org](http://www.rittercenter.org) |
|                   | SparkPoint Marin Center at Community Action Marin | **Public Benefits Screening**: Participants are screened for benefits using the Self-Sufficiency Calculator, an online screening tool, to determine which benefits they may be eligible for.  
A coach then assists the participant in applying for the relevant benefits.                                                                 | English, Spanish          | 415-526-7530                  |
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| San Rafael      | Bay Area Legal Aid                         | Free legal assistance to low income families for:  
- Public benefits including Social Security Insurance (SSI), Social Security Disability Insurance (SSDI), CalWORKS, Medi-Cal, County Medical Services Program, SNAP (food stamps), and General Assistance.  
- Housing issues, including tenants rights, fair housing, and eviction  
- Domestic violence prevention  
- Health care access                                                                                                                                                                                                 | English, Spanish | 415-354-6360  
  www.baylegal.org |
|                 | Fair Housing of Marin                      | Counselors assist in investigating a housing rights case to determine the appropriate steps to take, including:  
- Counseling on discrimination issues  
- Filing a discrimination complaint  
- Seminars on various topics                                                                                                                                                                                                                                                       | English, Spanish | 415-457-5025  
  www.fairhousingmarin.com |
|                 | Grassroots Leadership Network of Marin – Tenants’ Voice Council | Get information about tenants’ rights and responsibilities  
- Actively participate in housing related public decisions  
- Advocate for housing policies that benefit low-income residential renters  
- Ensure affordable rent and healthy/safe residential environments for all residents of Marin                                                                                                                                                                                  | English, Spanish | 415-451-4350 x 306  
  www.maringrassroots.org/tenantorganizing.html |
|                 | Legal Aid of Marin                         | Legal representation, advocacy, and advice on problems relating to:  
- Employment  
- Housing  
- Child dependency  
- Debtor rights  
- Most other civil legal matters                                                                                                                                                                                                                                                   | English, Spanish | General line: 415-492-0230  
  www.legalaidmarin.org |
|                 | Marin Justice Center                       | One-stop center for 8 legal service organizations, including Bay Area Legal Aid, Family and Children’s Law Center, Legal Aid of Marin, Legal Self-Help Center of Marin, Marin Advocates for Children, Marin County Bar Association/Lawyer Referral Service (LRS), Marin Family Action, and Marin Mediation services. | English, Spanish, Vietnamese | For more information about each agency, visit:  
  www.marinjusticecenter.org |
# Education and Training

## Education Counseling

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| Marin City    | Marin City Community Development Corporation       | **Free GED and Basic Skills Classes**  
• Classes offered every Tuesday and Thursday from 9am-12pm through a partnership with Tamalpais Adult School  
**Youth to College program**                                                                                                          | English    | Demetrius McClinton or Zoe Minor  
415-339-2837  
www.marincitycdc.org                                                                                                               |
| San Rafael    | 10,000 Degrees *(formerly Marin Education Fund)*    | **Scholarships** for undergraduate study, professional & technical training, & child care  
**CollegeDayTours**: day long exploration of Bay Area colleges  
• Eligibility:  
  • First-generation to attend college in the U.S.  
  • Come from a family with significant financial need  
  • Have a desire to go to college and pursue educational goals  
**Summer Application Institute**: Intensive five day dormitory experience and year-long mentoring program  
• Eligibility:  
  • Be entering junior or senior year in Fall 2010  
  • Demonstrate financial need  
  • Be first generation of family to attend college in the US.  
**Financial Aid Counseling**: help to develop a plan to finance college and understand the range of grants, scholarships, federal aid, state aid, and loans that are available                                                                 | English, Spanish | Juve Lopez – Manager of Financial Aid & Student Support:  
415-451-4011                                                                                                                           |
|               | College of Marin                                  | **Education counseling**                                                                                                                                  | English    | Monica Jimenez – Program Coordinator, College Access  
415-451-4016  
www.marineducationfund.org                                                                                                           |
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| Marin City | Marin City Community Development Corporation | **Transitional Work Provider**  
- Landscape Training in partnership with Marin City CSD  
- Energy Efficiency and Renewable Energy Training – Based on project and industry demand  
- In Home Supportive Services (IHSS) Partnership Training and Employment Placement services | English | Andrew Abou Jaoude  
415-339-2840  
www.marinicitycdc.org |
| Novato | Homeward Bound of Marin | **Employment skills training program**  
- Fresh Starts Culinary Academy: five-month class in cooking basics and food service techniques twice per year.  
- Other job training opportunities available for Homeward Bound residents only. | English | Carol Menard  
415-382-3363 X231  
www.hbofm.org |
| San Rafael | College of Marin | **Job-oriented training classes**  
- Associate degree or Certificate available for a number of career choices.  
- Hands-on experience, counseling and support services | English | For more information and enrollment:  
www.marin.edu/workforce |
| San Rafael | Marin County Dept. of Health and Human Services – Marin Employment Connection | **Workforce Investment Act (WIA)**  
- Individual and employer based customized training programs | English, Spanish | Call MEC at 415-473-3300  
More info at  
Marinemployment.org |
| YWCA | | **Job placement and training programs for individuals 55 and older**  
- Mon, Weds., and Fri. from 9am-2pm | English, Spanish | 264-7129  
www.ncoa.org |
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| San Rafael | Regional Occupation Program (ROP) | **Entry Level Job Training**  
- Anyone over 16 years of age  
- Over 20 occupational areas including Art and Communications, Business and Marketing, Health and Biosciences, Service Occupation, Technology and Engineering  
- Classes model the real work setting or use local business or industry to provide on-the-job training  
- Free for high school students and adult hardship cases ([http://www.marinrop.org/fee%20schedule.htm](http://www.marinrop.org/fee%20schedule.htm)), $55 for adult students; high school elective credit available.  
**Career Counseling**  
- Career centers are located at Marin high schools to help students in making decisions about their futures. | English  | For questions or further information, call (415) 499-5860 [www.marinrop.org](http://www.marinrop.org) |
Financial Counseling and Services

**Banking Menu**

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<tbody>
<tr>
<td>San Rafael</td>
<td>SparkPoint Marin Center at Community Action Marin</td>
<td>Banking Menu Screening and Referral</td>
<td>English, Spanish</td>
<td>Ramona Smith 415-526-7534</td>
</tr>
</tbody>
</table>

**Staff Resources**

| Online | Alameda County Community Asset Network (AC CAN) | Banking Menu  
|--------|-----------------------------------------------|---------------------|
|        |                                               | $120 annual subscription fee for nonprofits. Free to organizations participating in Community Financial Resources’ Financial Education Program  
<p>|        |                                               | For more information: <a href="http://www.alamedacountycan.org/FinancialProductsv2/index.php">http://www.alamedacountycan.org/FinancialProductsv2/index.php</a> | Multiple languages | To subscribe, email: <a href="mailto:admin@alamedacountycan.org">admin@alamedacountycan.org</a> |</p>
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</table>
| Marin City    | Marin City Community Development Corporation              | **Classes include:**  
• Introduction to Financial Education  
• Basic Banking (partnership with Wells Fargo and CitiBank)                                                                                  | English  | Demetrius McClinton  
415-339-2837  
www.marincitycdc.org |
| San Rafael    | Canal Alliance                                           | **Workshops include:**  
• Being BANKED  
• Building your Savings  
• How does your cash flow?  
• Credit Management  
 o Fill out this worksheet before making an appointment  
http://marinfamilyaction.org/pdf/MFAWorksheet1109.pdf | Spanish   | Jesus Flores  
415-306-0435  
www.canalalliance.org |
| Marin City    | Marin Family Action                                      | Learn about banking, managing your money, taxes, credit, identity theft, borrowing basics, investing, homeownership, retirement planning, buying a car, managing your mortgage (and home upkeep), financial planning, insurance and small business ownership.  
 o Check here for a list of classes:  
http://www.redwoodcu.org/site/tools_member_seminar.html | English,  
Spanish | To make an appointment:  
415-444-0915  
To fax worksheet:  
415-507-1778  
www.marinfamilyaction.org |
| San Rafael    | Redwood Credit Union                                     | **Free financial education seminars** on topics including small business financing and benefits, identity fraud, and retirement planning.                                                                                                                               | English  | Check here for a list of classes:  
http://www.redwoodcu.org/site/tools_member_seminar.html |
|               | SparkPoint Marin Center                                  | **SparkPoint Orientation:**  
• Importance of taking control of your finances, what problems keep people stuck, secret to sustaining success over time  
**Workshops include:**  
• Intro to Credit & Debt  
• CFR Workshops:  
 o Being BANKED  
 o Build Your Savings  
 o How Does Your Cash Flow? | English  | To register for orientation and/or workshops call Colleen Kottage:  
Colleen Kottage  
415.526.7530 |
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<tr>
<td><strong>Online</strong></td>
<td>FDIC - Money Smart</td>
<td><strong>10 Computer-based learning modules</strong> focusing on developing financial knowledge, confidence, and use of banking services effectively. Topics: introductions to bank services, credit and credit history, checking accounts, tracking money, savings, consumer rights, credit cards, loans, and homeownership.</td>
<td>English, Spanish</td>
<td><a href="http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html">http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html</a></td>
</tr>
</tbody>
</table>
| | Marin Link - [www.GetMoneySmart.info](http://www.GetMoneySmart.info) | **Resources and tools on a variety of financial topics.** Various workshops and classes including:  
- Getting in Touch with Your Money  
- Personal Spending Plan Made Easy parts I and II | English | For questions, email admin@getmoneysmart.info  
To sign up for classes either call MarinLink: **415-472-0211**, email Mary O’Mara: mary@marinlink.org, or visit [www.napfa.org/consumer/UpcomingSessions.asp](http://www.napfa.org/consumer/UpcomingSessions.asp) |
Interactive lessons, tools, and checklists that assist in:  
- Buying a home  
- Managing your debt  
- Starting a small business  
- Paying for college  
- Saving and investing for your future | English, Spanish | [www.handsonbanking.org](http://www.handsonbanking.org) |
# Financial Education Staff Resources

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| Online    | FDIC - Money Smart    | Financial Education Train-the-Trainer  
- Videos designed for those interested in teaching financial education including an overview of the curriculum, student materials used, and an overview of the instructor guide.  
- Train-the-Trainer Workshops include training on topics such as training delivery, coaching, assessing, and giving/receiving feedback through the use of presentations, demonstrations, and exercises. | English, Spanish | [http://www.fdic.gov/consumers/consumer/moneysmart/trainthetrainer.html](http://www.fdic.gov/consumers/consumer/moneysmart/trainthetrainer.html) |
- Product-based financial education incorporating behavioral incentives and tracking  
- Banking options  
- Ways to avoid predatory services  
- Finding the money to save  
- Budgeting and smart spending | English, Spanish | Rhea Serna  
(415) 519-5659  
Rhea@communityfinancialresources.net  
[www.communityfinancialresources.org](http://www.communityfinancialresources.org) |
| San Rafael | Bank of Marin | Offers classes on the following topics:  
- Basic Banking  
- Credit Management  
- Budgeting  
- Investing  
  - Available based on need and mutual agreement | English | Holly Ford  
415-884-3026  
[www.bankofmarin.com](http://www.bankofmarin.com) |
|            | Wells Fargo           | In-person, staff training for online tool: [www.HandsOnBanking.org](http://www.HandsOnBanking.org) | English | Raminder Somal  
415-623-7740 |
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| San Francisco | Consumer Credit Counseling Services of San Francisco (CCCSSF)                         | **Money Management counseling session**  
- Counselors are qualified to discuss general money management, credit and housing topics including goal setting, spending and savings plans, credit and credit reports, debt management, buying a first home, mortgage delinquency and foreclosure prevention. Each session is goal oriented and results in a written action plan clearly outlining the steps you and your counselor decide to take in order to establish personal financial control.  
**Debt Management Plan**  
- Help with negotiation to stop collection action, lower payments, and reduce or eliminate interest and fees  
  - Fill out form online prior to consultation at: [https://www.cccssf.org/pdf/clientworksheet.pdf](https://www.cccssf.org/pdf/clientworksheet.pdf) | English, Spanish, Mandarin, Cantonese, Tagalog | To schedule appointment for counseling, call 415-788-0288 or email info@cccssf.org |
| San Rafael  | Marin Family Action                                                                   | **Financial Self Help & Credit Clean Up Program**  
Organization provides assistance in negotiating with creditors to lower balances and/or interest payments.                                                                                                                                                            | English, Spanish       | To make an appointment: 415-444-0915 [www.marinfamilyaction.org](http://www.marinfamilyaction.org) |
|             | SparkPoint Marin Center at Community Action Marin                                      | Credit counseling and building:  
- Review of credit report and score, assistance in negotiating with creditors and credit bureaus, as well as coaching and goal setting to build credit.                                                                                                                | English                | SP Members only  
To come to an orientation & get started, call 415-526-7530                                                                                             |
| Online      | AnnualCreditReport.com                                                                | Access to three free credit reports every twelve months, one from each of the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion.  
*Note: to avoid paying fees, decline any additional offers other than the free credit report. There is a fee to obtain a credit score.*                                                                                     | English                | [www.annualcreditreport.com](http://www.annualcreditreport.com)                                      |
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| **Online** | **Credit Builders Alliance** | **Asset-Based Credit Education training**<br>• ½ or full day workshop for organization or group that includes strategies for building credit, info about today’s credit economy, best practices to measure financial education outcomes with credit report info, and a credit builder’s toolkit with tools and info on credit building.<br>○ Organization located in Washington, DC, but can provide trainings elsewhere to a specific organization or a group of organizations. Click [HERE](#) for more information.<br><br>**Other services:**<br>• Pull credit reports with FICO score (soft pull)<br>• 5-step credit builder toolkit available online<br>• Tip sheets and tools for building credit, negotiating with collections agencies, and working with customers around credit issues.<br><br>**Membership:**<br>• Varying levels of membership based on the number of credit reports pulled. After membership price, cost of credit reports varies between $3 and $5, based on volume. | English | For further info: 202-730-9390  
[www.creditbuildersalliance.org](http://www.creditbuildersalliance.org) |
| **Online** | **Credit Karma** | **Credit Karma offers a new way to track your credit score and a unique way to benefit from it. A credit score is one of the most important components of a consumer’s financial profile. We believe free access to one’s credit score is a fundamental consumer right.**<br>• It’s FREE<br>• It takes an average of all your credit scores’<br>• Recommends other financial tools that may be used to improve credit score | English | [http://www.creditkarma.com/help/howitworks](http://www.creditkarma.com/help/howitworks) |
# Free Tax Preparation

## VITA (Volunteer Income Tax Assistance) Sites

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</table>
| **San Rafael** | Canal Alliance 130 Alto St. | Open Feb-Oct:  
- By Appt., Walk-In  
- ITIN (Individual Taxpayer Identification Number) application assistance and processing | English, Spanish | Jesus Flores  
415-306-0435 |
| **San Rafael** | SparkPoint Marin Center at Community Action Marin 409 4th St. | Open Feb-Oct:  
- By Appt. only  
- ITIN (Individual Taxpayer Identification Number) application assistance and processing | English, Spanish | Ramona Smith  
415-526-7534 |
| **Marin County** | Community Financial Resources | VITA site training on using the **CFR prepaid debit card** for direct deposit of tax refunds and incorporating asset-building services into workflow | English | Rhea Serna  
(415) 519-5659  
Rhea@communityfinancialresources.net  
www.communityfinancialresources.org |
| **Online** | United Way of the Bay Area  
*Earn It! Keep It! Save It!* | Details about all the free tax sites (including AARP and TCE sites) in Marin and the Bay Area, including dates open, hours of operation, location, language capacity, public transportation, and other services available at the site. | English | www.EarnItKeepItSaveIt.org or call 211 |
# Savings and Investment Opportunities

## Individual Development Accounts (IDA)

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</table>
| **Marin City** | Marin City Community Development Corporation | Orientation, enrollment and coaching | English | Andrew Abou Jaoude  
415-339-2837  
www.marincitycdc.org |
| | Canal Alliance | Orientation, enrollment and coaching | English, Spanish | Adriana Acosta:  
415-306-0439 or  
www.CanalAlliance.org |
| | Marin Asian Advocacy Project (Community Action Marin) | Orientation, enrollment and coaching  
• Financial Literacy Training, Home Purchasing Workshop, Small Business Development Workshop in Vietnamese for IDA savers | English, Vietnamese | Vinh Luu  
415-491-9677  
www.camarin.org/asian.html |
| | SparkPoint Marin Center at Community Action Marin | Orientation, enrollment and coaching  
*Must attend SparkPoint Orientation before | English, Spanish | Ramona Smith  
415-526-7534  
www.camarin.org/partners.html |
| **San Rafael** | Marin Housing Authority | Orientation, enrollment and coaching  
• For Family Self Sufficiency Participants Homeownership Program to Homeownership Programs at Marin Housing (HCV (Section 8) /PH)  
Kathleen O’Keefe: 415-446-7661  
June Palladino: 415-339-1921  
www.marinhousing.org |
| | EARN | Orientation, enrollment, Financial Coaching, Personal Finance Workshops, application processing | English, Spanish | Olivia Beltran  
415-492-3360  
www.earn.org |
## Homeownership

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| **Marin City**  | Marin City Community Development Corporation               | • First Time Home-buyers Program  
• Money Management and Credit Support  
• Below Market Rate Homeownership Support                                      | English           | Demetrius McClinton  
415-339-2837  
www.marincitycdc.org                                      |
| **San Rafael**  | Fair Housing of Marin                                      | • If fair housing rights have been violated, assistance provided to file a complaint and determine what steps should be taken.  
• Foreclosure counseling                                                      | English, Spanish, Vietnamese | 415-457-5025  
www.fairhousingmarin.com                                      |
| **San Rafael**  | Habitat for Humanity                                       | Program that builds houses in partnership with families with very low incomes and sells the house to family at no interest.  
Applicants evaluated based on:  
  • Need for housing  
  • Ability to pay  
  • Willingness to partner  
For more details and further requirements:  
http://www.habitatgsf.org/own/own_marin_ownership.html  
Application/Selection process:  
http://www.habitatgsf.org/own/own_sf_selection.html       | English           | For questions,  
call 415-625-1010 or email homeowner@habitatgsf.org |
| **San Rafael**  | Legal Aid of Marin                                         | Program provides:  
  • Eviction defense services  
  • Foreclosure counseling  
  • Homelessness prevention  
For more details visit:  
http://www.legalaidmarin.org/our-services/what-we-do       | English, Spanish, Vietnamese | For appointments,  
Call (415) 492-0230 ext. 0 or  
http://www.legalaidmarin.org/contact-us/request-an-appointment |
| **San Rafael**  | Marin Family Action                                         | Foreclosure Prevention  
  • Visit the following website to be assisted in gathering the appropriate materials before making an appointment with a foreclosure counselor:  
http://www.marinfamilyaction.org/homeSave.html           | English, Spanish   | After gathering necessary papers,  
call: 415-444-0915  
www.marinfamilyaction.org                                  |
### Homeownership (continued)

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</table>
| **San Rafael** | Marin Housing                                            | **Below Market Rate (BMR) Homeownership Program**  
- For first-time homebuyers to purchase specified condominium units in Marin County at less than market value  
- More information and eligibility at [www.marinhousing.org/BMR.htm](http://www.marinhousing.org/BMR.htm) | English, Spanish, Vietnamese (other languages available by phone)        | 415-491-2550 [www.marinhousing.org](http://www.marinhousing.org)          |
| **Novato**  | Northbay Family Homes                                    | **Residential Rehabilitation Loan program**  
- Low-interest property improvement loans and technical assistance to qualified very-low-income homeowners to make basic repairs and improvements, correct substandard conditions, and eliminate health and safety hazards.  
- Max. loan amount: $35,000  
More info and eligibility at [http://marinhousing.org/Residential_Rehab_Loan.htm](http://marinhousing.org/Residential_Rehab_Loan.htm) | English, Spanish, Vietnamese (other languages available by phone)        | 415-491-2550 [www.marinhousing.org](http://www.marinhousing.org)          |
| **San Francisco** | Consumer Credit Counseling Services of San Francisco (CCCSSF) | **Housing Education Program**  
- Free counseling and workshops that provide information about the home buying process, how much home you can afford, how to qualify for a mortgage, and how your credit report affects your ability to borrow.  
  - [https://www.housingeducation.org/](https://www.housingeducation.org/) | English, Spanish                                                        | To schedule a counseling session, call 1-800-777-PLAN (7526) or email: info@cccssf.org. |
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| Marin City  | Marin City Community Development Corporation               | Comprehensive 1 hour session with Noah Harris of the Small Business Development Center (SBDC)  
  - Micro-loan assistance for start-ups  
  - Pre-existing business assistance  
  - Small Business Development Workshops  
  - Contact for eligibility                                                                 | English, Spanish              | Drew Douglass or Noah Harris  
  415-339-2837  
  www.marincitycdc.org                                                                                                  |
| Novato      | Women’s Initiative                                        | “Simple Steps to Business Success” 11-week course offers training in financial accounting and management, planning, marketing and other business skills. Cost: $100  
  - Income eligibility requirements, financial assistance for very low income. Women only.  
  - Must attend “My Business Action Plan” course prior to “Simple Steps” course.                                                                 | English, Spanish              | For eligibility requirements and to enroll in classes, visit:  
  www.WomensInitiative.org  
  Or call 415.878.2100                                                                                                      |
| San Rafael  | Canal Alliance                                             | Sustainable Business Center: Entrepreneurial readiness training designed to help aspiring entrepreneurs identify, assess, and develop the core skills, competencies, and capacities required to run a successful business.  
  One Page Business Plan: 10-session workshop that covers business plans, marketing, finance and operations. Specifically this course focuses on the business vision, mission, objectives, strategies and action plans required to translate the participant’s business ideas into practical, sustainable reality.  
  One-on-one business advising services to existing business owners. Provides guidance, resources and tools to help business owners clarify, refine, and implement their business goals.  
  Training program graduate access to one-on-one business counseling and financial coaching, an alumni network, advanced workshops and our resource library.                                                                 | English, Spanish              | Noah Harris  
  415-306-0436  
  www.canalalliance.org                                                                                                      |
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| **Marin and Sonoma** | Small Business Development Center (SBDC) at Canal Alliance, Marin City CDC, Marin Employment Connection (MEC), Novato and San Rafael Chambers of Commerce, main office in Santa Rosa | The following resources for the small business communities are available in Marin and Sonoma counties:  
- One-on-one, no-cost, professional business counseling in many areas, such as business planning, loans and capital acquisition, marketing, taxes and bookkeeping, and other areas involving small business operations.  
- Low-cost workshops and seminars customized to local business issues and industry clusters.  
**Specialized Programs:**  
**The Sawyer Center:** One-on-one counseling and informational assistance on new product development and intellectual property, including patents, trademarks, and copyrights  
**NxLevel Training:** for Entrepreneurs, hands-on business development courses designed to help entrepreneurs advance their skills in starting growing and managing their business  
**Profit Mastery:** Practical tools to help you gain control of your financial decisions using your financial statements; learn how to price your products, understand cost behavior patterns, and manage cash flow  
**Customer Service Academy:** Explore key skills and attitudes necessary to deliver outstanding customer service; learn concepts and techniques for dealing with internal and external customers, enhancing customer satisfaction, and ensuring positive communication. | English, Spanish | *Small Business Development Center (SBDC):*  
**707-524-1770**  
[http://sbdcsantarosa.org](http://sbdcsantarosa.org) |
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<tr>
<td>Marin and Sonoma</td>
<td>Small Business Development Center (SBDC) at Canal Alliance, Marin City CDC, Marin Employment Connection (MEC), Novato and San Rafael Chambers of Commerce, main office in Santa Rosa</td>
<td>For businesses in start-up and pre-launch stage: “So You Think You Want to Start a Business?” Once monthly over three evenings, from 5:30 pm-8:30 pm, check online for locations and dates. Upon completion of this 3-class series and a business plan outline, business owners are able to meet one-on-one with a business counselor (details below).</td>
<td>English</td>
<td>Register online at <a href="http://sbdcsantarosa.org/events2">http://sbdcsantarosa.org/events2</a> or by phone at 1-888-346-SBDC</td>
</tr>
<tr>
<td>Online</td>
<td>SBDC online</td>
<td>6-week, online business development courses.</td>
<td>English</td>
<td>Schedule and registration at <a href="http://sbdcsantarosa.org/node/233">http://sbdcsantarosa.org/node/233</a></td>
</tr>
<tr>
<td></td>
<td>SCORE</td>
<td>Free small business planning and advice, online or in person.</td>
<td>English</td>
<td><a href="http://www.score.org">www.score.org</a></td>
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**Small Business Loans**

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<tr>
<td>Novato</td>
<td>Women’s Initiative</td>
<td>Loans ranging from $500 to $25,000 for small business development. Borrower must be a graduate of the Women’s Initiative 11-week “Simple Steps” business management course (see Microenterprise section for info. on the class)</td>
<td>English, Spanish</td>
<td>Information given in “Simple Steps” classes and orientations <a href="http://www.womensinitiative.org">www.womensinitiative.org</a></td>
</tr>
<tr>
<td>San Rafael</td>
<td>Redwood Credit Union</td>
<td>Business loans and banking services</td>
<td>English, Spanish</td>
<td>For information, call 800-895-7610 <a href="http://www.redwoodcu.org/business/business_loan.html">http://www.redwoodcu.org/business/business_loan.html</a></td>
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# Workforce Development

## Job Placement, Counseling, and Workshops

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<tbody>
<tr>
<td>Marin City</td>
<td>Marin City Community Development Corporation</td>
<td>Job training, placement, and retention services</td>
<td>English</td>
<td>Monique Perkins&lt;br&gt;415-339-2837&lt;br&gt;www.marincitycdc.org</td>
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<tr>
<td></td>
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<td>• Job development and business services leading to job creation.</td>
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<tr>
<td>Marin City</td>
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<td>• Weekly Soft Skills workshops and career assessments</td>
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<tr>
<td>Marin City</td>
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<td>• Marin Works Now! subsidized employment provider</td>
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<tr>
<td>Novato</td>
<td>Novato Human Needs Center</td>
<td>Volunteer counselors provide resume, interview, job search assistance</td>
<td>English, Spanish</td>
<td>Call main line for volunteer schedule&lt;br&gt;415-897-4147&lt;br&gt;www.nhnc.org</td>
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<td>• Low-income Novato residents</td>
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<tr>
<td>San Rafael</td>
<td>Canal Alliance</td>
<td>Career Advancement Workshops</td>
<td>Spanish</td>
<td>Jamie Goekler&lt;br&gt;415-306-0437&lt;br&gt;www.canalalliance.org</td>
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<td>• 4-session computer-based training on resume building, Craigslist and job websites</td>
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<td>• 4-session Interview and Communication workshop to give non-native English speakers skills and practice communicating with employers. Employers attend for mock interview sessions to provide feedback.</td>
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| San Rafael| Marin County Dept. of Health and Human Services - Marin Employment Connection | “Keys to Employment” Workshop Series: Two-week series of workshops with topics including Job Search Coaching, Employment Transitions, Career Assessment and Exploration, High-Impact Masters Applications and References, Networking, Resumes, Interviewing Techniques, and more. See website for details and class schedule.  
Marin Employment Connection (MEC) Orientation: An overview of all the workshops and job services provided at MEC.  
• Tuesday and Thursday at 10:15am  
Workshops: resume writing, interviewing, and online job search | English, Spanish | Attendance at workshops does not require registration. They are drop in style. Call 415-473-3300 for more info at Marinemployment.org |
<p>|           |                                                            | YWCA                                                                                |                | 415-264-7129                                     |
|           |                                                            | Job Search Assistance for women aged 50+.                                           |                |                                                   |
|           |                                                            | • Tuesdays and Thursdays                                                            |                |                                                   |
|           |                                                            | Marin Professionals: Skill development, networking, and support                      |                | 415-507-2114                                      |
|           |                                                            | • Mondays, 9:00-12:00                                                              |                |                                                   |</p>
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| **San Rafael** | SparkPoint Marin Center at Community Action Marin | • Resume, interview, job search assistance and coaching | English | SP Members only  
To come to an orientation & get started, call 415-526-7530  
www.camarin.org/sparkpoint |
| | Regional Occupation Program (ROP) | • Resume, interview, and job search assistance | English | 415-472-2545  
www.marinrop.org |
| **San Rafael, Novato** | Marin Opportunity Centers | • Resume, interview, job search assistance  
• Basic computer skills training (email, online applications, job search and resume)  
• Workplace English Language classes  
• MarinHelpers.com: Virtual Hiring Hall | English, Spanish | San Rafael: 415-485-6258  
Novato: 415-524-6656  
www.canalliance.org/opportunity-center/marin-opportunity-center |
## Additional Resources

<table>
<thead>
<tr>
<th>Category</th>
<th>Resource</th>
<th>Details</th>
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<tbody>
<tr>
<td>Asset Building</td>
<td><a href="http://www.AssetPlatform.org">www.AssetPlatform.org</a></td>
<td>Resources, tools and training on budgeting, saving, debt, credit, insurance, and organizational resources for staff.</td>
</tr>
<tr>
<td>Local Community Resources</td>
<td>Phone: 2-1-1</td>
<td>Connects callers to comprehensive community services such as counseling, youth, and family services, immigration programs, health care, temporary financial aid, volunteer opportunities, and more for free, 24/7.</td>
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| Healthcare                | www.CoverageForAll.org or the Uninsured Helpline at 1-800-234-1317 | Website provides tools to use with customers to determine appropriate health care options, including:  
  • Health care options matrix  
  • Health coverage eligibility quiz  
  • State by state application and enrollment database |
| Various Resources         | www.thebeehive.org                    | Tools, resources and information on the following topics:  
  • Money  
  • Health  
  • Jobs  
  • School  
  • Housing |
List of Organizations Included in Guide

10,000 Degrees (formerly Marin Education Fund): 16
Alameda County Community Asset Network (AC CAN): 5
Bank of Marin: 8
Bay Area Legal Aid: 4
Canal Alliance: 6, 11, 12, 17, 18, 20
College of Marin: 14, 16
Community Action Marin
   Marin Asian Advocacy Project: 17
   SparkPoint Marin Center: 3, 5, 9, 11, 13, 17
Community Financial Resources (CFR): 8
Consumer Credit Counseling Services of San Francisco (CCCS, SF): 9, 22
EARN
Fair Housing of Marin: 4, 21
FDIC (Federal Deposit Insurance Corporation)
Grassroots Leadership Network of Marin
Habitat for Humanity: 21
Homeward Bound of Marin: 14
Legal Aid of Marin: 4
MarinLink: 7
Marin City Community Development Corporation (CDC): 20
Marin County Department of Health and Human Services
   Marin Employment Connection (MEC): 12, 14, 20
Marin County Regional Occupation Program (ROP): 13, 15
Marin Family Action: 4, 6, 9, 21
Marin Housing Authority: 17
Marin Justice Center: 4
Marin Opportunity Center(s): 13
Northbay Family Homes: 22
Novato Human Needs Center: 12
Redwood Credit Union: 6, 20
Ritter Center: 3
Small Business Development Center (SBDC) at Santa Rosa Junior College: 18, 19, 20
United Way of the Bay Area: 3, 11
Wells Fargo: 6, 7, 8,
Women’s Initiative: 18, 20