

# Welcome to the SMART MONEY SUMMIT & EXPO "Your Ticket to Financial Recovery"

This free community resource event is brought to you by the City/County Reinvestment Task Force (RTF), and sponsored by our banking Partners, Bank of America, Chase, Citibank, Union Bank, US Bank & Wells Fargo and our collaborating Community agencies, and non-profits will be providing Free financial services. You will hear from a well-known inspiring keynote speaker! Learn from their ecstatic spirit and leave re-energized to make this year your best ever!

Special thanks to our sponsors:



For more info contact: Maggie Ruiz  
San Diego City/County Reinvestment Task Force  
1122 Broadway Suite 300 • San Diego, CA 92101

**(619) 578-7538 or Email [rtf@sdhc.org](mailto:rtf@sdhc.org)**

# SmartMoney SUMMIT 2010

## "Your Ticket to Financial Recovery"

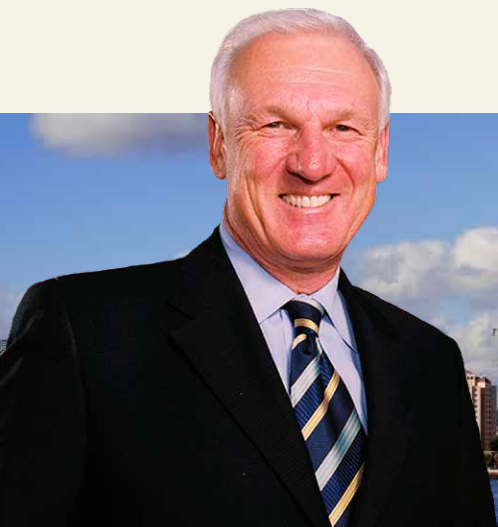


BROUGHT TO YOU BY THE SAN DIEGO  
CITY-COUNTY REINVESTMENT TASK FORCE

Event Location:  
Jacob's Center – Celebration Hall  
404 Euclid Avenue, San Diego, CA 92114

**For comments or suggestions  
on future events, we would like  
to hear from you.**

**(619) 578-7538 or Email [rtf@sdhc.org](mailto:rtf@sdhc.org)**



Ron Roberts County Supervisor



Tony Young Councilman City of San Diego



# SMART MONEY SUMMIT & EXPO 2010 PROGRAM AGENDA

SATURDAY, AUGUST 14, 2010

- 9:30 – 10:00 Registration**  
**10:00 – 11:00 Opening Remarks** Councilmember Tony Young & County Supervisor Ron Roberts  
**10:30 – 10:50 Keynote Speaker** Surprise Guest  
**11:00 – 1:00 Concurrent Workshop Sessions** (See Schedule)  
**1:00 – 2:00 Information Booth Visits:**  
**Dancing Performances**  
**Closing / Raffle Prizes**

## Schedule at a Glance:

Workshop Times: 50 minutes per workshop:  
1st Concurrent Session - 11:00 a.m. - 11:50 a.m.  
2nd Concurrent Session - 12:00 p.m. - 12:50 p.m.

- 1. Affordable Housing** - Get Info on Affordable Housing programs  
**Home Buyer Assistance Programs** - Info on First-Time Home Buyer Assistance programs
- 2. Asset Building Programs** - Info on Individual Development Accounts & Financial Fitness
- 3. Financial Literacy** - Info on Understanding Your Credit Reports
- 4. Home Clinic** - HUD approved housing counseling agencies will be providing free individual foreclosure prevention counseling services; pro bono attorneys will be providing legal education and resources; and Wells Fargo, Chase, Citibank, and US Bank will have their loss mitigation team providing their loss mitigation services.
- 5. Home Retention/Foreclosure Prevention** - HUD approved Counseling agencies will be discussing information on foreclosure prevention free services, best practices & success stories.
- 6. Income Tax/Legal Aid** - IRS will discuss "Cancel of Indebtness & Mortgage Debt Relief" to help owners who want info. on tax implication on short sales & foreclosures. Legal aid resources on Bankruptcy & more.
- 7. Small Business** - Info on how to Start/Fianance/Grow & Market your Business in this Economy
- 8. Spanish Workshop/Taller en Español** - Ayuda Gratuita a Dueños enfrentando Perdida de Vivienda. Educación Financiera, Entrenamiento de Trabajo, Información para Jóvenes
- 9. Workforce Development** - Info on job preparation training programs
- 10. Youth Programs:** Information on Job Training & Youth Programs

## IT WILL BE A FESTIVE DAY OF ENTERTAINMENT & FREE RAFFLE PRIZES.

Besides all the FREE Resources, Tips, Guides, and ideas you will leave with, there will be fun activities for the Kids! Face Painting & Fun Games among other Surprise Guests.

## Information Booths – Great Resources on:

- **Asset Building Programs**  
Financial Fitness Information
- **Workforce Development**  
One-stop Career Center network and programs
- **Economic Development**  
Small Business Deposit and Loan products for Small Businesses
- **Financial Literacy**  
Financial Literacy Resources
- **Health Benefits**  
Medical & Healthy Families Insurance For Children and Pregnant Women
- **Income Tax**
  - How to get your Income Taxes done for FREE (VITA)
  - Earned Income Tax Credit (EITC)
- **Small Business**
  - Access to capital for new & Existing Small Business,
  - Info on the Small Business Development Center & The Center for International Development (SBDC & CITD) &
  - San Diego Contracting Opportunities Center (COC)
- **Youth Programs & Other Great Resources**
- **Plus Many Additional Resources**  
That will CONNECT YOU to FREE services

**SmartMoney**  
SUMMIT 2010

# SmartMoney

## Your Ticket to Financial Recovery Resource Booklet



BROUGHT TO YOU BY THE SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE

For comments or suggestions on future events, we would like to hear from you.

(619) 578-7538 or Email [rtf@sdhc.org](mailto:rtf@sdhc.org)

### Your Ticket to Financial Recovery Resource Booklet:

We have provided you with this resource booklet in an effort to link you with essential services and resources to help you recover from the economic down-turn. The agencies that participated at this event are government agencies, non-profits and community agencies that provide you with free services.

Funding was provided for this event by our bank sponsors. This event was made possible due to their kind contributions, and we would like to thank them for their sponsorship.

**About the San Diego City/County Reinvestment Task Force:** The San Diego City /County Reinvestment Task Force is an advocacy for affordable housing, small business, financial education and fair access to financial services programs that serve the San Diego region's low- to moderate- income families.

**Our mission:** Our mission is to advocate for affordable housing, encourage small business and economic development, promote consumer education and fair access to financial services by assisting financial institutions in identifying the credit and savings needs of the San Diego region.

The inclusion of organizations on this guide does not guarantee endorsement, nor does exclusion represent disapproval. This booklet was provided to you as an informational guide to link you with the government, non-profits and community organizations that can provide help in a variety of program areas in the San Diego region. To obtain additional copies, please contact [RTF@sdhc.org](mailto:RTF@sdhc.org).



### Bayside Community Center

Bayside Community Center empowers our diverse community to improve its quality of life through services, education, and advocacy. Throughout its 80-year history, Bayside Community Center has remained faithful to its mission of empowering diverse communities to improve quality of life through social services, education and advocacy.

Founded in 1932, the Bayside Settlement House was established to provide social services to immigrants, mainly Italian and Portuguese fisherman and their families, living in and near Little Italy. The center provided emergency services, education, social support, and advocacy to a diverse community limited by language, cultural understanding, knowledge of existing laws, and transportation barriers.

In 1978, Bayside moved from Little Italy to Linda Vista, was renamed the Bayside Community Center, and gained the status of an independent non-profit organization with its own volunteer board of directors, and active partnerships with many San Diego groups and agencies.

In Linda Vista, Bayside continues to ease the struggle for a diverse community of immigrants and long-time residents by empowering residents build healthy, active lives through strengthened families and the Linda Vista community. Bayside is a collaborative partner with several groups and agencies from the San Diego community.

**Address:** 2202 Comstock St., San Diego, CA 92111  
**Telephone:** (858) 278.6193 **Website:** [www.baysidecc.org](http://www.baysidecc.org)



### Community Housing Works

Community HousingWorks is a San Diego nonprofit that helps people and neighborhoods move up in the world by providing a full range of housing options combined with training and support.

Affordable Housing Development Community HousingWorks has a successful 20-year history as a developer and owner of affordable rental apartments in urban, suburban and rural communities across San Diego County. Our nationally award-winning developments serve diverse communities, including Carlsbad, City Heights, North Park, San Diego's Shelltown, Escondido, Fallbrook, Lakeside, Oceanside, Poway, and Vista. We have completed over 1,500 rental and cooperative apartments in some 30 housing complexes, and have some 300 apartments in progress.

Community Programs and Training Community HousingWorks designs its rental developments to be healthy and vibrant communities that improve their neighborhoods. CHW nurtures self-reliance by offering services to residents which include education about money management and credit, leadership training, and schoolwork assistance for young people. Housing and support services provided in a community environment help CHW residents assemble a portfolio of assets – financial resources, educational skills and leadership ability. Along the way, communities are built and lives are changed.

**Address:** 4305 University Avenue Suite 550, San Diego, CA 92105  
**Telephone:** (619) 282.6647 **Website:** [www.chworks.org](http://www.chworks.org)



### Housing Opportunity Collaborative

The Housing Opportunities Collaborative (HOC) is a 501(c)(3) non-profit organization consisting of HUD approved housing counseling agencies, community and nonprofit organizations, and city jurisdictions that support all aspects of homeownership and housing rights and responsibilities. Encouraged by various cities, housing counseling agencies, and the San Diego Foundation, HOC formally incorporated in December 2006. HOC Committees urged more resources for distressed families, training for the housing counselors, and more concerted community education and testing. Today, HOC provides educational training and community resources to assist families at risk of housing displacement.

**Address:** 1122 Broadway, San Diego, CA 92101  
**Telephone:** (619) 283.2200 **Website:** [www.sd.myhousingforall.org](http://www.sd.myhousingforall.org)



### Mind Treasures

Raising a Wealthy, Prosperous & Philanthropic Generation through Financial Literacy & Character Development "Wealth is praiseworthy in the highest degree, if it is acquired by an individual's own efforts ..., and if it be expended for philanthropic purposes." What does this mean? We live in a time when only a few individuals have realized the true meaning of wealth and prosperity. These are the people who are utilizing their wealth of knowledge, time, expertise and money to make a difference in the world by providing education, health, food, water and shelter to the less fortunate. Through financial literacy we can raise a generation that will discover and attain wealth and prosperity by becoming selfless, generous and financially independent.

**Address:** 11405 Legacy, San Diego, CA 92131  
**Telephone:** 1 (877) 283.5052 **Website:** [www.mindtreasures.com](http://www.mindtreasures.com)  
**Email:** [info@mindtreasures.com](mailto:info@mindtreasures.com)

### San Diego Home Loan Counseling

Our mission is to foster home ownership through financial literacy, counseling and provide economic empowerment opportunities in the low and moderate income minority community throughout the San Diego Region.

Our organization addresses the counseling and educational needs of the low and moderate income community through home buying seminars, one-on-one pre-purchasing and post-purchasing housing counseling, budget and credit counseling, foreclosure prevention, financial literacy training, career planning, short-term vocational training, job search, employment placement, and small business development services. Of critical concern, are older communities that are under-served and San Diego residents with special needs who require assistance (including families on section 8 housing, the disabled, elderly living on fixed incomes, ethnic minorities and immigrant families of Latino, African and Asian heritage).

**Telephone:** (619) 228-2900 **Website:** [www.sandiegohatwork.com](http://www.sandiegohatwork.com)





### Small Business Develop Center

The SBDC is a leading provider of consulting services and workshops for small businesses in San Diego. We have the knowledge and resources to help you build and maintain a successful business.

The SBDC is dedicated to increasing the economic vitality of the community by helping small businesses and entrepreneurs build a foundation for SUCCESS! Our Center staff and consultants are here to assist in answering your business questions along with providing many resources that can help you start and/or expand your business.

**Address:** 550 West C Street, Suite 550, San Diego, CA, 92101  
**Telephone:** (619) 557.7250 Ext. 1127  
**Website:** www.sandiegosmallbiz.com



### San Diego Housing Commission

Established in 1979, the San Diego Housing Commission (SDHC) is an award-winning public agency dedicated to preserving and increasing affordable housing within the City of San Diego. Since 1981, the Commission has contributed more than \$1 billion in loans and bond financing to projects that produced more than 20,600 affordable housing units of which 12,662 are affordable.

We provide a variety of programs and services that in the past year helped about 76,000 San Diegans.

**Address:** 1122 Broadway Suite 300, San Diego, CA 92101  
**Telephone:** (619) 231.9400 **Website:** www.sdhc.net



### San Diego Workforce Partnership

Fostering economic growth and prosperity through education, training and lifelong learning.

The San Diego Workforce Partnership, Inc. (Workforce Partnership) has been in operation since 1974, when a joint powers agreement between the City and the County of San Diego created what is now a nonprofit public benefit corporation.

The Workforce Partnership funds job training programs to meet the region's demand for qualified workers. The programs benefit local employers, unemployed and recently laid-off adults, and at risk youth ages 14 to 21. In addition, the Workforce Partnership invests a lot of time and resources in studying and analyzing our local economy. These important findings, trends and labor market needs are highlighted in studies, community forums and on websites.

**Telephone:** (619) 228-2900 **Website:** www.sandiegowork.com



### Springboard

Our certified Credit Debt, Bankruptcy, and HUD-Housing Counselors improve the lives and financial well-being of thousands of individuals and families every month.

Springboard was founded in 1974 with a mission to help strengthen communities and improve the lives of Americans by offering consumer credit counseling services that promote financial literacy, homeownership and a healthy economy.

Each month, our certified Credit Debt Counselors, HUD Approved Housing Counselors, Reverse Mortgage Counselors, and Pre-Bankruptcy Counselors provide thousands of families with expert financial solutions to their problems.

Our financial counseling services are confidential and subjected to rigorous quality assurance standards. Contact Springboard to begin your journey to financial freedom. We'll help you get there.

**Telephone:** 1 (800) 431.8456 **Website:** www.credit.org



### San Diego Urban League

The Urban League of San Diego County, founded in 1953, provides direct services to more than 7,000 people, annually, countywide through programs, advocacy and research.

The mission of the Urban League of San Diego County is assisting African Americans and other underserved people in San Diego County to achieve social and economic equality through advocacy, bridge building, program services and research.

**Address:** 720 Gateway Center Drive, San Diego CA., 92102  
**Telephone:** (619) 266.6247 **Website:** www.sandiego.urbanleague.us



### Money Management International

Money Management International (MMI) offers solutions and tools to help you achieve your financial goals. We provide professional financial guidance, credit counseling, debt management solutions, housing counseling assistance, bankruptcy counseling and education services, and educational programs by phone, Internet, and in-person sessions.

**Telephone:** 1 (866) 531.3440 **Website:** www.moneymanagement.org

### Other participating agencies at event

**IRS SPEC**  
(Stakeholder, Partnerships, Education and Communication)

**Small Business Admin - SD**

**US Dept of HUD**

**San Diego Library (Co-Partner)**

**Healthy Families**

### Smart Money Summit Sponsoring Banks

This event was possible thanks to the contributions from the following banks.

