

Financial literacy is a necessary element of long term financial stability for refugees and immigrants.



The mission of Community Financial Literacy is to enhance the lives of refugee and immigrant communities in Maine by teaching them financial literacy skills for a better future.

When immigrants are better equipped to make informed financial decisions, they will be on a fast-track to self-sufficiency with more chances to integrate into American communities.

CFL offers classes and one-on-one counseling for the following:

- **Money management/Budgeting**
- **Credit counseling/debt reduction**
- **Savings and basic investments**
- **Retirement and college savings**
- **Goal Setting**
- **Micro business basics.**



A Learning Center
for Refugees
and New Immigrants

Community Financial Literacy
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Community Financial Literacy

WE PROVIDE FINANCIAL WORKSHOPS, SEMINARS, AND ONE-ON-ONE COUNSELING TO ASSIST WITH YOUR FINANCIAL LITERACY NEEDS.

After attending a City of Portland refugees and immigrants seminar on generating real opportunity for wealth and work with other Central African community members, Claude Rwaganje conducted a survey among several dozen members of the Central African refugee community in greater Portland. The survey results showed that most respondents knew nothing about savings, investments, retirement plans, or buying a house. Few knew the importance of credit reports and how to read them. The lack of basic understanding of these important financial topics interfered with these families' stability and integration.



Assisting those with language barriers to use financial literacy as a survival tool

Financial Literacy is an essential survival tool for American families, especially with the changes in today's cost of living, minimum wage, and economy in general. For many low income families, particularly immigrants and refugees that are new to the country, financial literacy can be a stepping stone to reaching goals and higher income levels.

Community Financial Literacy can help you to gain access to the same opportunities other citizens of this country have. You will learn how to manage your personal finances and achieve economic empowerment and self-sufficiency.

Our organization's partners include:

- MaineHousing
- Portland Adult Education
- Coastal Enterprises, Inc.
- CASH Coalition (United Way Greater Portland)
- Women, Work, and Community

We serve students from a wide range of nationalities, such as Somali, Congolese, Nepalese, Cambodian, Rwandese, Chinese, Afghani, Indonesian, Dominican, and many others. We understand the language barriers which might interfere with your financial success, and work with you to overcome these barriers.

CFL is a SOLUTION CFL offers classes and workshops on financial literacy skills. Our main focus is on family budgeting, emergency funds, retirement accounts, savings for college, credit reports, money management/controlling family spending, and help with setting short and long term goals.

All of our trainings and one-on-one sessions are at no cost to you. What do you have to lose? Please give us a call and see how we can help you put money in your pocket!

VOLUNTEERS NEEDED

CFL is a non-profit organization that relies on the support of community members and professionals. If you would like to help make an impact on the lives of refugees and immigrants, please give us a call or send us an email. We would love to hear from you!



WE'VE WORKED WITH A DIVERSE CUSTOMER BASE.

HOW CAN WE HELP YOU?