May 2026

Financial Resource Quick Guide

human services center mon valley

Tips on Budgeting

Understanding your **income** (money that comes in) and **expenses** (money that goes out) is a crucial part to developing a budget and taking control of your money.

- Making a list of your income helps you plan how you will save, share, and spend it.
- Keeping track of expenses can help you:
  - Understand if you are using your money in line with your goals and values
  - Help uncover where you can make changes (perhaps spend less or save more)
  - When you track expenses, you tend to spend less

Use these tools to help:

- Free apps:
  - Daily Budget
  - EveryDollar basic
  - GoodBudget
  - Honeydue
- Spreadsheets and budget templates from Excel and NerdWallet.com
- Monthly Bill Calendar to track bill due dates

Public Benefits / Services to Increase Income

- Supplemental Security Income (SSI)
- Social Security Disability (SSD)
- Property Tax and Rent Rebates
- Temporary Assistance for Needy Families (TANF)
- Social Security Retirement Benefits
- Earned Income Tax Credit (EITC)
- Unemployment Compensation

Public Benefits / Services to Decrease Expenses

- SNAP, Food Pantries, WIC
- Free Tax Preparation Services: VITA
- Subsidized Child Care, Head Start, & Pre-K Counts
- Assistance with Medical Insurance, Medical Expenses, Prescriptions
- Transportation Assistance
- Utility Help

For more information on any of these resources and how to apply, call 412-829-7112

Quick Tips to Find Money to Save

- **Bank on It:** Shop around and open a free or low cost checking account. If you save money, perhaps by not paying fees to cash checks, put that money into your savings. Also ask your financial institution what ATMs you can use for free.
- **Count Your Coins:** Save your change at the end of the day. Put it in your savings account weekly or monthly.
- **Make it Automatic:** Set up an automatic transfer to a savings account from a checking account. Automatic transfers on a set schedule help you save money before you spend it.
- **No Fees:** Pay bills on time to avoid late fees.
- **Direct Deposit:** Make savings automatic. If you receive a paycheck, ask your employer to put part of it directly into your savings account.
- **Do I Need It?:** Think about the items you purchase on a regular basis and compare needs versus wants. Where can you save money and add it to your savings?
- **Save Tax Refunds:** Save as much of your tax refund as possible. Receive your tax refund via direct deposit and you can split the deposit between three different checking and/or savings accounts.
- **Utilize Free Tax Preparation - VITA Program:** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make $70,000 or less, persons with disabilities, and limited English speaking taxpayers who need assistance in preparing their own tax returns. *The Human Services Center Mon Valley in Turtle Creek is a Free Tax Preparation Site.*
- **If It's Not on the List, It Doesn't Exist**: Stick to a shopping list. Put money you wanted to spend on something not on your list into your savings.
- **Is It Worth It?:** Calculate the cost of a purchase by the hours you have to work to pay for it . For example, if your take home pay is $8 per hour and you want to buy an item for $80, it would take 10 hours of work to get it. Is this a good value to you? Set aside the money you would have spent and add it to your savings.
- **Review Credit Card Statements for Mistakes:** Review your statements for errors to avoid making payments you don't need to. Simple errors on statements or Credit Reports can negatively affect your credit score. Make sure you catch those mistakes and correct them.

Organizations That Can Help

- **Supports for Success**
  - Provides one-on-one counseling to help you achieve your goals and improve financial stability.
  - Contact 412-829-7112 or visit www.hscmonvalley.org/community-programs/supports-for-success

- **Financial Empowerment Center (FEC)**
  - Schedule a FREE financial counseling session with the FEC by calling 1-800-298-0237 or click here.
  - The FEC has office hours at HSCMV every other Wednesday from 9am-4pm

- **Mon Valley Initiative**
  - For a financial coaching appointment, call 412-464-4000, ext. 4000
  - Check out their website: www.monvalleyinitiative.com

- **PA CareerLink**
  - Helps with job searches, career advising, skill building, and more.
  - Call 412-436-2225 or visit www.careerlinkpittsburgh.org

Free Training Programs to Increase Your Skills

- **New Century Careers**
  - Tuition-free machinist training
  - Website: ncsquared.com
  - Call: 1-800-822-9337

- **Bidwell Training Center**
  - No-cost career trainings including Culinary Arts, Horticulture, Medical Assistant, Medical Biller, Pharmacy Technician, and Chemical Laboratory Technician
  - Website: bidwelltraining.edu
  - Call: 1-800-516-1800

- **BankWork$**
  - No-cost training program to prepare you for a career in retail banking
  - Website: bankworks.org
  - Call: 412-482-3361

Check out our full Financial Resource Guide here:
https://hscmonvalley.org/community-programs/financial-education/

This program is funded in whole or in part under the Community Services Block Grant (CSBG) from the Federal Dept. of Health and Human Services under the administration of the Commonwealth of Pennsylvania, Dept. of Community and Economic Development. Allegheny County Dept. of Human Services is the local agency which makes the CSBG funding award.