

Where We Are



Call 311 to make an appointment at a Financial Empowerment Center near you.

For more information, visit nyc.gov and search "Financial Empowerment Centers."



Financial Empowerment Center

Free One-on-One Financial Counseling

Financial Empowerment Centers are run by the New York City Department of Consumer Affairs Office of Financial Empowerment in partnership with Bedford Stuyvesant Restoration Corporation, Urban Upbound, The Financial Clinic, Neighborhood Trust Financial Partners, and Phipps Neighborhoods.



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New Yorkers We Have Helped

“I saw an ad on TV to ‘get out of debt.’ I paid the company over \$6,000, but they did nothing. And because they told me *not* to pay my creditors, I got sued. I went to a free Financial Empowerment Center. They told me I had been ripped off and they would help. All New Yorkers should know there’s free help with debt.”

– Joseph, Brooklyn



New Yorkers We Have Helped

“I spent more than \$1,200 a year on check cashers. Now I have a safe bank account with no fees and direct deposit. I tell everyone to get a bank account and stop wasting their money like I did.”

– Mercedes, Bronx



Do you want to take control of your finances? We can help.



Have you seen offers from companies promising to “fix” your debt? We can help.

Do you want to open a bank account? We can help.



Financial Empowerment Center

Free One-on-One Financial Counseling

Meet one-on-one with a Financial Empowerment Counselor who can help you:

- ◆ Take control of your debt
- ◆ Deal with debt collectors
- ◆ Improve your credit
- ◆ Create a budget
- ◆ Open a bank account
- ◆ Start an emergency fund
- ◆ Save and plan for your future
- ◆ And much more

Financial counseling is free and confidential.

Our professional counselors speak multiple languages.

New Yorkers We Have Helped

“I looked at my credit report and there were things I didn’t understand. I came to a Financial Empowerment Center and it was such a welcoming environment. They helped me understand what I needed to do to better my situation. I believe everyone can succeed in New York City. I honestly believe that.”

– Davion, Manhattan



Do you want to understand your credit report or score? We can help.

Since the first Financial Empowerment Center opened in 2008, we have helped thousands of New Yorkers reduce their debt by millions of dollars and take control of their finances.

We can help you, too.

Call 311 to make an appointment at a Financial Empowerment Center near you.

“Everyone is welcome at the City’s Financial Empowerment Centers. It doesn’t matter how much you make or how much debt you’re in. We examine the big financial picture, including your credit report, to see what’s been going on and to help you make a plan for moving forward. A lot of people come to us feeling helpless. I love the sense of relief we give them. It feels good to make a real impact on people’s lives.”

– Michelle, NYC Financial Empowerment Counselor



Do you want to take control of your finances? I can help.