Mission Statement

Take Charge America provides financial education and counseling services to improve the lives of individuals and families.

Vision Statement

Take Charge America will be an essential lifelong resource for those seeking education, guidance, options and solutions for improving their financial health.

Code of Ethics

Ethical, accurate performance is crucial to our success as a nonprofit organization. We value the trust our stakeholders have placed in us, and we adhere to a code of ethics in order to maintain it.

Our core values include:

- Commitment to quality service and education
- Accountability to the public
- Commitment beyond the law
- Respect for pluralism and diversity
- Transparency, integrity and honesty
- Accuracy, timeliness and follow through
- Responsible stewardship of resources
- Respect for the worth and dignity of individuals
- Commitment to excellence, always
Message from the CEO

The economic recovery following the Great Recession is now the longest on record, yet personal debt levels continue to climb and many fellow Americans are struggling with their finances. Fiscal 2019 provided Take Charge America with the opportunity to serve a growing number of consumers in need of credit and student loan counseling, putting them on a path towards financial stability.

Our efforts to increase our consumer reach while maintaining exceptional counseling services were recognized and rewarded by two large national credit card companies that independently chose to refer their clients experiencing financial hardships to TCA. Both companies cited our leadership in the use of technology to enhance the client experience as a primary factor in their selection criteria.

Over the past twelve months, we made strides in the following areas:

- Select and integrate a new IT vendor partner to accelerate the development of our IT capabilities and execute our vision.
- Progress toward achieving a PCI-compliant environment. PCI (Payment Card Industry) is a standard established by the credit card industry for organizations to safely and securely accept, store, process and transmit information to prevent fraud and data breaches of cardholder data.
- Successfully relaunch the My TCA client portal, which includes an intuitive dashboard, self-help payment features, debt payoff strategies and budgeting tips, as well as the ability to update personal information and communication preferences.
- Improve our organic website rankings, grow social engagement and increase the quality of paid search – proof that we are reaching more people with our educational efforts.

From a financial perspective, I am pleased to report that we made solid progress in shrinking our operating deficit.

As a new decade beckons, the Board of Directors and TCA leadership collaborated on a new FY 2020 – 2022 strategic framework to position ourselves for further success. Our goals include:

- Achieve a ranking as the top performing nonprofit financial education and services provider in the nation.
- Embrace technological resources as the primary way to deliver an exceptional user experience.
- Become the preferred back office partner to peer nonprofit financial services and education providers that rely upon TCA’s industry-leading model and platform to deliver value in their markets.

We are excited about our future and remain very grateful to our existing clients and the partners who have entrusted us to help people seeking financial independence.

Sincerely,

David Richardson
CEO, Take Charge America
Company Overview

Take Charge America is a nonprofit financial counseling organization that has helped nearly 2 million people nationwide transform their financial outlooks with one-on-one guidance to pay off debts, regain financial independence and save for the future. An industry pioneer and leader, we are proud to drive many of the innovations and services that have supported consumers in financial distress since 1987.

We offer counseling, resources and knowledge that generate a profound ripple effect, improving financial wellbeing at the individual, household and community levels – and ultimately leading to a positive and sustainable economic impact.

We have already helped our clients manage and repay more than $6 billion in personal debts – and we have offered much-needed guidance to millions more through our public outreach and education efforts, preventing many debt challenges from developing in the first place.

Services include:

- Financial Education
- Bankruptcy Counseling
- Credit Counseling
- Student Loan Counseling
- Debt Management
- Housing Counseling

Credentials & Recognitions

Take Charge America is committed to ethical business practices and providing the highest quality of service. We have earned an A+ rating from the Better Business Bureau, and we have attained COA accreditation. COA is an independent organization, separate from the government, that ensures all of our programs and services are being delivered at the highest possible standards.

We are active members with the nation’s industry associations, and counseling services are approved by federal and state agencies.
Client Demographics

**Gender**
- Female: 61%
- Male: 38%
- Not Provided: 1%

**Age**
- 18-23: 3%
- 24-38: 32%
- 39-53: 29%
- 54-75: 31%
- 76 and older: 4%
- Declined to provide: 1%

**Marital Status**
- Married: 36%
- Single: 38%
- Divorced: 15%
- Widowed: 6%
- Separated: 4%
- Domestic Partners: 1%

**Residency**
- South: 35%
- West: 24%
- Northeast: 18%
- Midwest: 22%
- Not Provided: < 1%

**Income**
- <$20,000: 23%
- $20,001 - $40,000: 40%
- $40,001 - $60,000: 21%
- $60,001 - $80,000: 9%
- $80,001 - $100,000: 4%
- $100,001 - $125,000: 2%
- > $125,000: 1%
As a nonprofit organization, our mission is rooted in providing our clients and the general public with free financial education. We offer free tools, resources and guidance to consumers facing a variety of financial challenges, helping them develop effective financial habits, budget to meet living expenses and manage debt.

**Partnerships**

**Educational Institutions**
At school systems throughout Maricopa and Pima Counties, Take Charge America educates staff and students about timely money management issues, including repayment options and strategies to tackle student loan debt – one of the country’s most pressing personal finance crises.

- Estrella School District
- Glendale Union High School District
- Life Development Institute
- Maricopa Community College District
- Mesa Public Schools
- Ombudsman Charter School
- Paradise Valley School District
- Rio Salado College
- University of Arizona

**Employers**
Take Charge America helps many of Arizona’s top employers educate their employees about overcoming debt challenges and creating a secure financial future.

- Adelante Healthcare
- Bagnall
- Best Western
- Chandler Regional Hospital
- Compass Career & Business Solutions
- Cox Communications
- CVS/Caremark
- Discount Tire
- Epcor Water
- First Choice
- Fort McDowell Casino
- Gate 6
- Gila River Health Care
- Honor Health
- Hospice of the Valley
- Liberty Tax
- Lovitt & Touché
- Macy’s
- Mercy Gilbert Hospital
- National Temp Services
- NPL Construction
- Phoenix Children’s Hospital
- Plexus Worldwide
- Quality Care Network
- RE Darling
- Sheraton Hotels
- St. Joseph’s Hospital
- Univision
- USI Insurance
- Varep
Financial Institutions

Many financial institutions refer their employees and customers to Take Charge America for financial education, credit counseling and student loan counseling.

- American Airlines Credit Union
- Amerifirst
- Arizona Central Credit Union
- Arizona State Credit Union
- Bank of America
- Coldwell Banker
- Capital One
- Central Credit Union
- Chase Bank
- Citibank
- Citywide Home Loans
- CNN Mortgage
- Deer Valley Credit Union
- Executive Credit Union
- Hughes Federal Credit Union
- Marisol Federal Credit Union
- Pacific Service Credit Union
- Prescott Federal Credit Union
- Public Service Credit Union
- Tucson Federal Credit Union
- US Bank
- Wells Fargo
- Western Federal Credit Union

Government

As a HUD-approved agency, numerous government programs refer residents to Take Charge America for financial education, housing counseling and credit counseling. We are also listed as an educational resource in various government publications.

- City of Chandler
- City of Peoria
- City of Phoenix
- City of Phoenix Senior Centers
- City of Tucson
- Luke Air Force Base
- Maricopa County
- State of Arizona

Success Stories

“They are very, very helpful and understanding. They are dedicated to helping you learn how to manage your finances and get back on track. They have gone above and beyond for me, and any time I have a question, they are always polite and attentive to help me get the answers I need. I’m so thankful for this program.”

Robert M., Paid-In-Full Client
Financial Education & Outreach

Social Services
Take Charge America partners with social service agencies to educate individuals, families and children facing a wide variety of financial challenges. Our outreach is customized to respond to the needs of various populations. The financial education we provide spans debt savings, budgeting, housing and life skills.

- Arizona Community Foundation
- Arizonans for Children
- Big Brothers Big Sisters
- Care First
- Catholic Charities
- Deer Valley Senior Center
- Fresh Start Women’s Foundation
- Gilbert Public Library
- Hope Women’s Center
- Jewish Family and Children’s Services
- Maggie’s Place
- Phoenix IDA
- Queen Creek Public Library
- St. Vincent de Paul
- Save the Family
- UMOM
- United Way of Pinal County
- Valley of the Sun United Way
- Westside Head Start
- White Tanks Public Library
- YWCA

Unions
Take Charge America partners with unions to provide financial education, credit counseling and other services to their members.

- Smart Local Union 369
- United Food and Commercial Workers Local 99

By the Numbers

- Workshops Reached 2,560 At-Risk Youth
- Seminars Educated 1,561 Low-Income Adults & Seniors
- 24 Financial Literacy Topics Explored
- 324 Presentations Reached 4,121 Attendees
Community Outreach

Financial Literacy & Life Skills Educational Program

Our Financial Literacy & Life Skills Educational Program was developed for at-risk youth at Title 1 schools and children aging out of the foster care system. Through a series of fun and interactive sessions, we empower youth with the knowledge, tools and resources needed to gain confidence as they enter adulthood, obtain successful jobs and achieve financial security.

Topics include:
- Defining goals for work and education
- Résumé writing and job applications
- Mock job interviews
- Options for continued education
- Common financial challenges for young adults
- Credit reports, credit scores and credit cards
- Obtaining housing and transportation
- Understanding, creating and following a realistic budget

Each student completes pre- and post-course evaluations to track the knowledge gained throughout the session.

Success Stories

“The financial literacy information taught to our foster care youth is extremely useful. Our youth do not have much opportunity or experience with money matters. This area is very important as they transition into adulthood and learn to live independently. Overall, each student is able to take away something that is beneficial and that they could apply in the future.”

Gina Harper, MSW, LBSW, JFCS Program Director
Financial Empowerment & Credit Confidence Series

Designed for women who are seeking to establish independent lives, the Financial Empowerment & Credit Confidence Series provides a foundation for a secure financial future, including guidance on budgeting, money management and savings.

Topics include:
- Act Your Wage – Offers budgeting advice based on take-home income.
- Give Yourself Credit – Provides an overview of credit reports, credit scores and how credit affects daily life.
- Teaching Children About Money – Explains basic concepts of money, earning, spending and saving for kids.
- Stash It – Discusses the importance of saving with an emphasis on emergency savings.
- Spend Smart – Explores the concept of wants vs. needs and shares money-saving shopping tips.

Lend a Hand

The Lend a Hand program is a collaborative effort to help consumers struggling with the high cost of auto title loans, which can carry APRs up to 200%. Through a grant from the Phoenix IDA, Take Charge America and MariSol Federal Credit Union offer Maricopa County residents an alternative to title loans so they can break free of the high-cost lending cycle and regain financial independence.

- Borrowers can download an application at takechargeamerica.org/lendahand.
- Take Charge America offers applicants a free credit counseling session.
- If the application is approved, MariSol Federal Credit Union pays off the outstanding title loan, up to $4,000, and offers a new low-interest loan with better repayment terms.
- Participants can also open a savings account at MariSol to jump-start an emergency savings plan.

Success Stories

“At UMOM, we now go into different aspects like budgeting and credit cards a little deeper with our teens post series, now that they have a base knowledge and understand why this is important to learn. The information is very much needed in our youth programs.”

Ashley Marengo, UMOM New Day Centers
Educational Content Strategy
One of Take Charge America’s primary goals is to arm consumers nationwide with timely financial knowledge and resources in the format they want, when they want it, and how they want it delivered.

Blog
Our blog educates visitors about a wide range of issues impacting their financial outlooks in a fun and lighthearted manner. We aim to develop content that’s relevant to people in numerous life phases, age groups and personal circumstances.

Newsletter
Produced in digital and printed formats, the Money Maximizer newsletter reaches more than 40,000 subscribers nationwide, including current and former clients. It’s chock-full of timely tips and money management advice.

Media
We distribute monthly press releases covering a variety of personal financial topics that have resulted in media coverage around the country, aiding brand awareness and reaching all types of consumers with financial advice and support. We are also trusted and sought out as a financial source for top media outlets, including U.S. News & World Report, Fox Business and Yahoo! Finance.

Video
To cater to visual learners, we produce one-minute animated videos to illustrate personal finance challenges, the majority of which strategically coordinate with the most popular and well-read blogs on our website.

Social Media
We are active on Facebook, Twitter, Instagram, Pinterest and YouTube, disseminating financial tips and educating followers about the value of our counseling services. Collectively, we have nearly 10,000 followers who depend on our insights.

By the Numbers

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<th>30,000</th>
<th>40,000</th>
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<th>163 Million</th>
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<td>Published News Articles</td>
<td>Potential Media Reach</td>
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Credit Counseling

Credit counseling is a free service that helps consumers find solutions to financial challenges. It starts with a confidential, personal financial assessment to evaluate the consumer’s current financial situation and determine an action plan for eliminating debts.

Counselors work with consumers to create a manageable budget, offer educational resources to help develop effective spending habits and suggest solutions to help consumers get back on the road to financial freedom.

Online

To start a free session, consumers can access the portal at cc.takechargeamerica.org. They can register for an account and save their progress, returning to complete the service when it’s convenient, 24/7/365. The entire process typically takes 20 minutes or less. Upon completion, Take Charge America instantly provides an overview of debt repayment options, detailing how each works and which is ideal based on individual life circumstances.

We helped 3,699 clients create a budget.

We provided a comprehensive credit report review for 3,320 clients.

We recommended a personalized debt solution to 3,254 clients.

We continue to invest in and refine our online credit counseling platform. Our success aligns with today’s tech-forward, on-demand culture, and we take great strides toward ensuring our solutions match today’s expectations and technology habits.

Continuous Improvement: In the coming fiscal year, we are taking steps to increase the platform’s mobile responsiveness, simplify the authentication process, deploy advanced analytics to enhance client service and improve engagement through education.

Phone

An early pioneer of nationwide credit counseling over the phone, thousands of consumers still rely on this hallmark service to create a budget and action plan, and evaluate options to pay off debt.
Debt Management

Following a comprehensive credit counseling session, consumers review options to eliminate debt based on their individual circumstances. When appropriate, counselors may recommend a debt management plan to help them overcome their financial challenges and learn how to live a debt-free life.

Debt management plans help clients get out of debt by lowering the total amount of interest paid and reducing the length of time it takes to repay credit card debt. Most clients on debt management plans are able to repay their debt in five years or less, freeing up funds to increase savings and invest in their future.

Benefits of a debt management plan typically include:

- Convenience of one lower monthly payment
- End of collection calls
- Reduced interest rates
- Waived late and over-limit fees
- Path to bring accounts current

While participating in a debt management plan, Take Charge America acts as the client’s advocate, communicating with their creditors and disbursing payments to each in a timely manner. This keeps clients on track toward their goal and eliminates the challenges of juggling multiple payments and due dates.

Clients also receive ongoing education throughout their plan covering a wide variety of topics, such as budgeting, building effective spending habits, establishing emergency savings, reducing household expenses, preventing future debt, and much more.

There is a small monthly fee for the plan based on the state of residence.

By the Numbers

22,862
Financial Education Conversations with DMP Clients

4,650
DMP Activations

2,249
Clients who Successfully Completed DMPs

$62,013,677
Total Debt Repaid to Creditors
Services Overview

**My TCA**

We successfully relaunched our client portal, My TCA, with new functionality to better meet the needs of our clients while easing the administration of debt management plans.

**Key Features**

- Intuitive dashboard
- Responsive design
- Enhanced security
- Self-service payment options
- Progress report
- Monthly statements
- Timely financial tips

**Benefits to our Clients**

Clients have 24/7 access to update account and payment information. The new, visual dashboard is easy to scan and responsive across all devices and browsers. Overall, it’s a convenient and user-friendly experience.

**Benefits to TCA**

Since clients can manage their debt management plans online, we have been able to reduce call volume, increase client retention and improve operational efficiencies and reduce costs.

**Next Steps**

In fall 2019, we are enhancing our Education Center via the My TCA portal. Our clients will have access to timely educational content and resources pertinent to a variety of life phases. Additionally, we are integrating a Credit Overview to help our clients better understand their credit, including guidance on credit score influences, disputing credit report errors and general advice on managing credit.
Student Loan Guidance
Take Charge America provides assistance to borrowers who are struggling with federal student loans. We offer two paths for guidance, each focused on the individual’s specific life circumstances and goals.

Student Loan Counseling
Student loan counseling provides clients with information about their available options to repay federal student loans and a recommendation for the best repayment option.

We helped 1,087 borrowers learn about the pros and cons of available repayment options.

Student Loan Payment Plan Assistance
Student loan payment plan assistance is a fee-based service that helps clients implement a repayment plan, which may include assistance completing enrollment forms and serving as an advocate on conference calls with loan servicers.

We assisted 252 clients with implementing a repayment plan.

Online Support – Coming Soon!
In Q4 2019, we are introducing online support for student loan borrowers. With this new feature, clients can complete an online questionnaire, 24/7, to instantly receive an action plan with loan details, repayment estimates and eligible options. Upgrades for phone support and servicer advocacy will remain available.

Success Stories
“For the second year in a row, the people at TCA have been absolutely fabulous! Lorraine first and this year, Laurel, I can’t thank them enough for all of the help they gave me. I am sure I could have figured it out myself but it is always good to have a knowledgeable person on the matter walk you through it. I will use again next year for my recertification!”

Chris R., Student Loan Counseling Client
Bankruptcy Counseling

Bankruptcy counseling helps consumers navigate the complex bankruptcy process. Take Charge America is approved to issue certificates of completion for both pre- and post-filing bankruptcy counseling in compliance with the Bankruptcy Code. Upon completion of each course, consumers receive a certificate to present to the court. Both courses offer online and audio options and cost $39 to enroll.

Housing Counseling

For many people, homeownership represents the American Dream – a dream that comes with both opportunities and challenges. Take Charge America’s housing counselors are familiar with the challenges of buying and owning a home throughout various life phases. By evaluating each client’s unique situation, we provide unbiased information about the programs available to assist them.

Homebuyer Education

Our online Homebuyer Education Workshop is designed for prospective homebuyers nationwide. The 8-hour Make Your Move course is available to take at any time and costs $100. People who complete the course may qualify for thousands of dollars in down-payment assistance through various state programs. HUD-approved housing counselors are also available to answer questions, provide educational resources and determine homebuying options based on the consumer’s financial situation.

We provided homebuyer education to 408 potential homebuyers.

Reverse Mortgage Counseling

Reverse mortgage counseling is a requirement for consumers age 62 and older who are seeking a reverse mortgage loan. Our counselors will review the terms of the loan, including tax implications, and evaluate alternatives to a reverse mortgage. After the counseling session, consumers receive a certificate of completion that they can take to their lender to process the reverse mortgage. Reverse mortgage counseling costs $150.

We helped 99 consumers learn about the pros and cons of a reverse mortgage during the past year.
## Top Contributors

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*Take Charge America Fiscal 2019 Annual Report*
Financial Overview

Funding and resources for Take Charge America’s services are provided through corporations, foundations, client fees and grants. About 76% of the organization’s income was allocated to education and counseling and 8% allocated to general and administration.

Revenue: $9,961,067  Expenditures: $10,175,040  Decrease in net assets: $213,973

Get Involved

Take Charge America offers opportunities for individuals and organizations to support financial education efforts.

- Request a community presentation
- Sponsor a financial program
- Donate to financial education efforts

Contact:
Christie Barfoot, Director of Education & Training
623-266-6132
cbarfoot@takechargeamerica.org