

Make Change Count!™



**Your Money Helpline: A Resource Guide for
Case Managers, Counselors & Advocates**



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Your Money Helpline is a resource sharing opportunity to help you assist clients with banking, credit, debt management and reduction and preparing for their short and long term financial goals. Each topic area provides basic information and resources to help you learn more so you can direct your client for more in-depth information and one-on-one professional assistance if needed.

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SECTION 1: WELCOME TO THE NETWORK

The mission of the Financial Empowerment Network (Network) is to create a cohesive and comprehensive system of high-quality, accessible financial empowerment services and network throughout King County—connecting low-income and working people with the services they need, when they need them, to achieve their financial goals. Since the network inception in 2006, it has become a prominent force in the region for financial empowerment. The network has successfully secured the collaboration of many partners in providing quality financial empowerment services, avoiding duplication of services, creating system change, and helping agencies make connections with each other to improve outcomes for their clients.

STRATEGIC INITIATIVES

Bank on Seattle-King County is a major public-private initiative to connect people without bank accounts to affordable mainstream financial services, including checking, savings, credit, and financial education opportunities.

Financial Education Partners Network (FEPN) serves as a countywide network of financial education providers and participating agencies that are committed to providing low-cost, high-quality financial education and resources to low-income and working Seattle and King County residents. The purpose of the network is to provide the asset building community of financial educators, case managers, and financial counselors with networking opportunities, best practices, workshops and training that will improve the effectiveness of their approach and the quality of their services as well as to increase access of underserved populations to financial self-sufficiency services.

Financial Empowerment Workshop provides the opportunity for frontline staff and case managers to increase their awareness of their own personal financial situation, as well as to familiarize them with free services that are available and provide resource materials to assist them in addressing clients' financial needs.

The goals of the workshop series are three-fold:

1. Create awareness about issues of financial empowerment: What do you need to know?
2. Provide information and resources: Where can you find the necessary information and assistance for clients in need?
3. Encourage the use of referrals and relationships within the Financial Empowerment Network | Seattle King County: How do you make effective referrals?

Your Money Helpline Resource Guide assists financial education providers, counselors, advocates and social service case managers in understanding basic financial empowerment issues and in accessing credible referral resources. It is an essential tool in building a high-quality; accessible system of interconnected agencies offering financial empowerment services and is part of the Financial Empowerment Workshop curriculum.

Homeownership and Foreclosure Prevention support is still needed to ensure that people do not lose their homes. The Foreclosure Prevention Team works with partner agencies to host community events, workshops and have developed written materials on the mediation process for both counselors and homeowners.

EITC/Free Tax Preparation Campaign connects low-income individuals with free tax preparation assistance and help in accessing the Earned Income Tax Credit. The United Way of King County (UWKC) leads the Financial Empowerment Network's EITC/free tax preparation campaign.

SECTION 2: FINANCIAL EMPOWERMENT

The Corporation for Enterprise Development (CFED) is a national nonprofit 501(c) 3 organization, working at the local, state, and federal levels to create economic opportunity that alleviates poverty.

CFED programs test and refine promising ideas in communities to find out what works. All of their programs depend on local partners, include a policy component and are designed to scale up if the program is deemed a success.¹

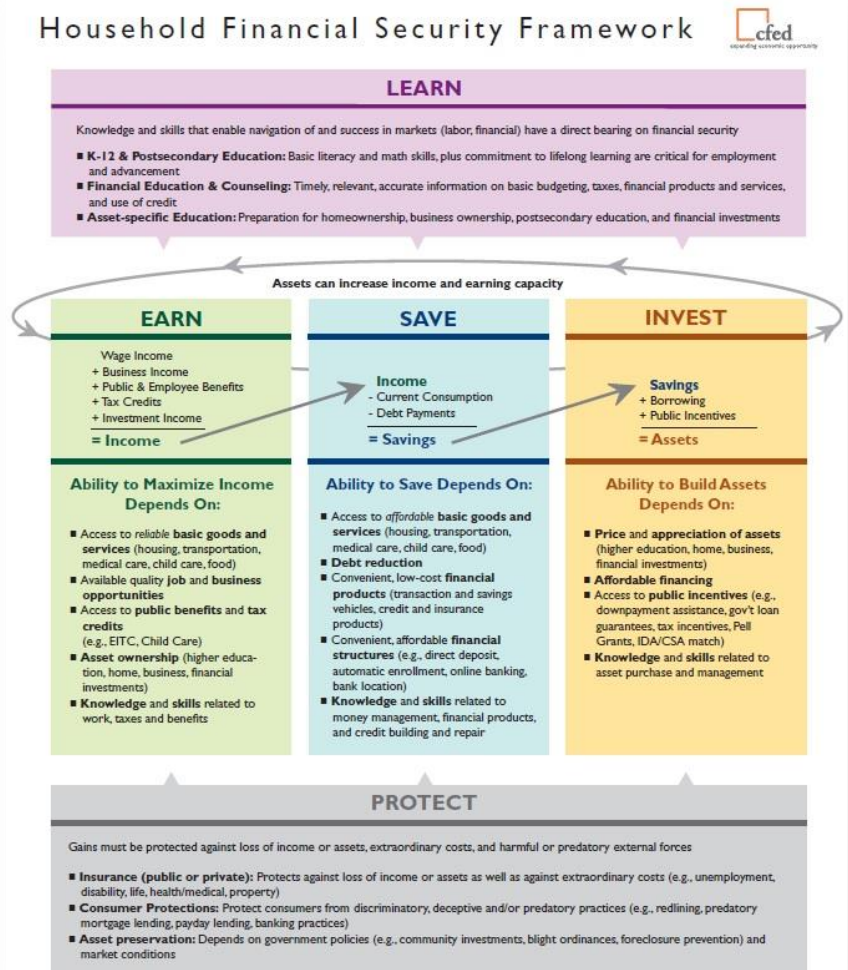
Their Assets & Opportunity initiative, leverages the power of household financial security data, the experiences of asset-building practitioners and the influence of advocates and policymakers to raise awareness of asset-building issues and improve programs and policies that help low- and moderate-income families build financial security.² The Financial Empowerment Network is a Washington State Assets & Opportunity lead agency.

You can join the Assets & Opportunity Network at <http://assetsandopportunity.org/network/>.

CFED defines the Household Financial Security Framework as, “the cycle of asset building and financial empowerment”.

Individuals must first learn the knowledge and skills that enable them to earn an income. They then use that income to take care of basic living expenses and debt payments, and then – if income has exceeded expenses they can save for future purposes. When they have accumulated enough liquid savings they can leverage those savings and invest in assets that will appreciate over time and generate increasing levels of income, equity and net worth.” Last, households need protection against loss of income or assets, extraordinary costs, and harmful, discriminatory or predatory external forces.³

To learn more about the Household Financial Security Framework, go to http://cfed.org/knowledge_center.



¹ CFED, <http://cfed.org/programs/>.

² CFED, Assets & Opportunity Network, <http://assetsandopportunity.org/>.

³ CFED, http://cfed.org/knowledge_center/household_financial_security_framework/.

SECTION 3: THE POWER OF COLLABORATION

MAPPING YOUR BRAIN TRUST – CREATING YOUR OWN REFERRAL GUIDE

The Consumer Financial Protection Bureau (CFPB) in their **Your Money, Your Goals** toolkit for social service organizations recommends that your referral base of experts is able to provide unbiased as well as accurate and up-to-date information. One way to determine whether an individual, organization, or business is unbiased is that they agree to not try to sell products or services—that they are able to show your clients the upside and the downside of specific actions they take and the impact these actions have on their financial situations.⁴

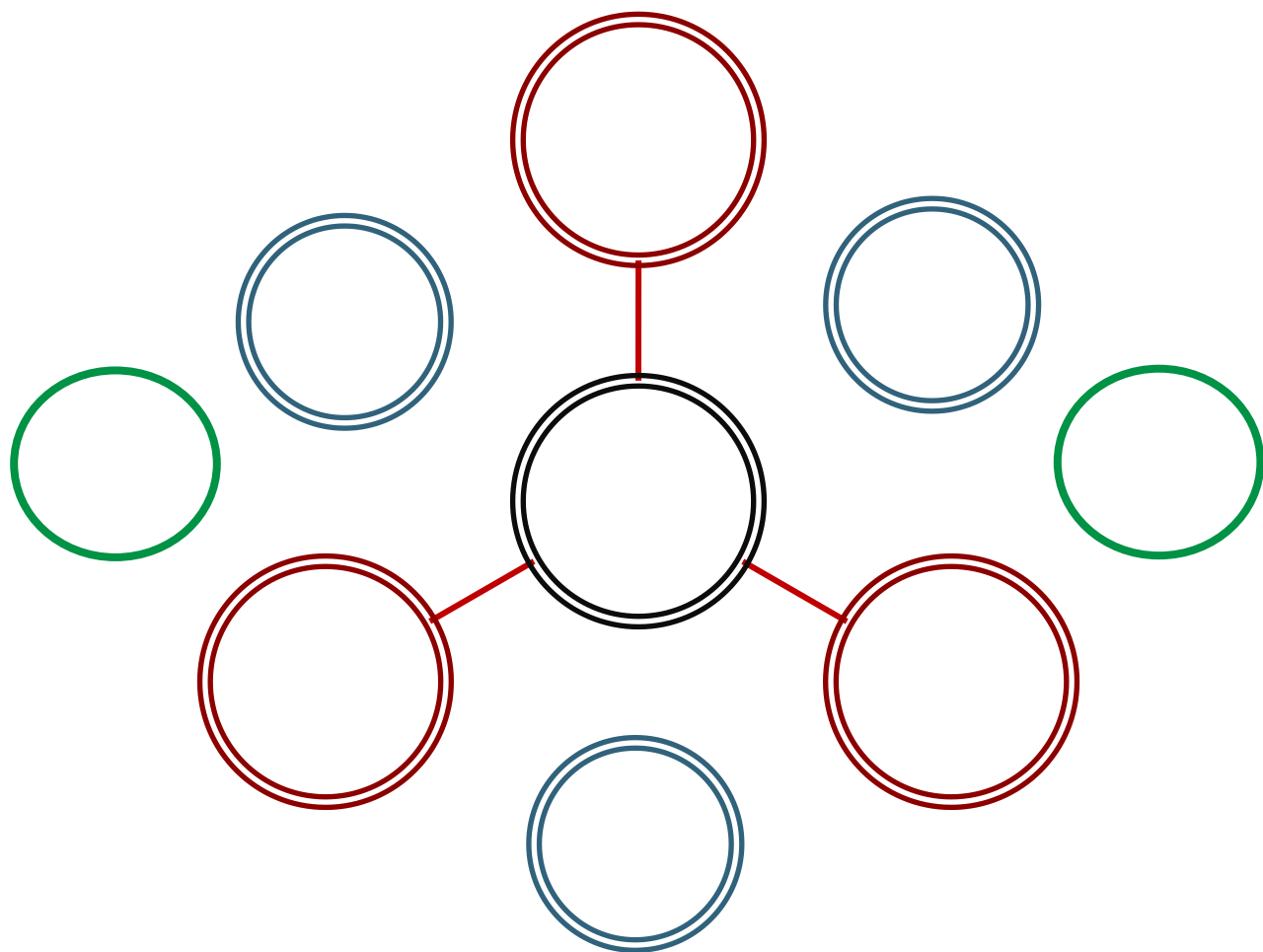


PUT YOUR NAME IN THE CENTER.

Core – identify individuals or organizations you work closely with. Draw lines between people who know each other.

Periphery – identify individuals or organizations you are working with, but less frequently. Draw lines between people who have relationships with each other.

Potential – around the outside edge put names of individuals or organizations you are not working with but who could add value to your work with your clients.



⁴ Consumer Financial Protection Bureau-Your Money, Your Goals Special Module on Making Referrals: Creating a Strong Resources and Referral Network, <http://www.consumerfinance.gov/your-money-your-goals/>.

SECTION 4: TRACKING INCOME & EXPENSES

It's important for your clients to track how much money they bring in, how much money they spend, and how much money they need for bills each month. Having a budget helps keep track of expenses and allows your clients to see where they might be able to stretch their dollars even further.

CREATING A BUDGET IN 3 STEPS

1 WHAT IS YOUR INCOME?

Monthly income in this example includes after tax earned income; what's left in their paycheck AFTER taxes and deductions. Deductions may include insurance and retirement plan contributions, among other things.

The CFPB's *Your Money, Your Goals* income and financial resource tracker shown below is available at www.consumerfinance.gov/your-money-your-goals/.

	Week 1	Week 2	Week 3	Week 4	Total by source	Regular	Irregular	Seasonal	One-time
	/ /	/ /	/ /	/ /					
Job									
Second job									
Self-Employment Income									
SNAP									
TANF									
SSI									
SSDI									
Childcare payment									
Child Support									
Gift									
Tax Refund									
Other									
Weekly Total									

SECTION 4: TRACKING INCOME & EXPENSES

2 WHERE IS YOUR MONEY GOING?

“Stay On Top of It”- Keep a Spending journal. In the journal, ask your client to write down every purchase they make or bill they pay for one month. At the end of the month, they will calculate the total amount spent.

Monthly Household Expenses: There are three types of expenses—fixed, variable, and discretionary. This classification will help your clients determine what expenses they may need to reduce or eliminate.

Fixed expenses have set or fixed payments on a weekly, monthly, or annual basis. They will know what the amount will be. An example is their car payment.

Variable expenses can change, fluctuate, or vary from month-to-month depending on usage or where obtained. Examples include utility bills, gas, and groceries. Recommend they review these expenses over several months to determine an accurate amount.

Discretionary expenses are not essential to their well-being and, if needed, will be the first expenses to be reduced or eliminated. Examples include holiday shopping, eating out, and entertainment. Estimate what they spend on these expenses each month.

Look at the expenses they have recorded and ask them to make a note next to each one indicating whether they can reduce or eliminate the expense. The CFPB’s *Your Money, Your Goals* Spending Journal is available at www.consumerfinance.gov/your-money-your-goals/.

Date of month	Savings	Debt payments	Housing	Utilities	Household suppl., exp.	Groceries	Eating out	Pets	Transportation	Health care	Personal care	Childcare & school	Entertainment	Court-ordered oblig.	Gifts, donations, other	Total
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SECTION 4: TRACKING INCOME & EXPENSES

3 SUBTRACT TOTAL EXPENSES FROM TOTAL INCOME.

If they have money left over, they should consider saving it or paying down debt. If their expenses are greater than their income, they need to determine how they can reduce expenses or increase income.

1. Total Monthly Income \$____(Total Household Income from *What Is Your Income?*).
2. Total Monthly Expenses \$____(Total Household Expenses from *Where is Your Money Going?*).
3. Total left over for increased \$____(Line 1 minus Line 2) payments on debt or savings.

If expenditures are exceeding income, make sure they are receiving all the public benefits they are entitled to, including the Earned Income Tax Credit and Child Care Tax Credit.

EXPERIENCING A FINANCIAL CRISIS – WHAT ARE YOUR ASSETS?

Ask your clients to think about what they are willing to do in order to improve their current financial situation. Assist them in prioritizing their monthly expenses and payments. Can they (or will they) sell some of their assets?

Household Assets	Column 1	Column 2	Column 3
Description	Value	Amount Owed	Sell ?
Automobile #1	\$	\$	\$
Automobile #2	\$	\$	\$
Cash on Hand Over \$100	\$	\$	\$
Checking Account	\$	\$	\$
Savings Account	\$	\$	\$
Anticipated Tax Refunds	\$	\$	\$
401k/Retirement Accounts	\$	\$	\$
EITC	\$	\$	\$
Computer/TV/Electronics	\$	\$	\$
Furniture	\$	\$	\$
Motorcycles	\$	\$	\$
Recreational Equipment	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

SECTION 4: TRACKING INCOME & EXPENSES

Help them find ways to increase income and decrease expenses. Ask them...

- What expenses can you eliminate (or reduce) for the next 90 days?
- What ways can you get more income and cash flow coming into your household?

A financial counselor can help your client determine their options and provide specific recommendations.



Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Financial Education and Counseling Provider Directory: A directory of free and low-cost financial education classes, workshops, and counseling search the online directory at www.EveryonesWelcome.org.

MyMoney.gov: The U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether your client is planning to buy a home, balancing a checkbook, or investing in a 401k, the resources on MyMoney.gov can help your client do it better. Throughout the site, you will find important information from 20 federal agencies. Learn more at www.mymoney.gov. For budgeting resources go to www.mymoney.gov/Fast/Pages/Results.aspx?k=Budgeting%20worksheets&s=All.

National Foundation for Credit Counseling: Learn more at www.nfcc.org.

The Self Sufficiency Calculator for Washington State: This will help clients figure out how much they have, what they are spending and what they need to be “self-sufficient” based on their household expenditures and where they live in Washington. Also the calculator can help them determine if they qualify for public benefits. To access this online resource, go to www.thecalculator.org.

SECTION 5: CREDIT & DEBT

If your clients are struggling with debt, it may be helpful to start by asking them what types of debt they are holding, the source of the debt, and if they have been able to make payments on time. For example, a credit card may have been used to pay medical debt; knowing this can lead to a conversation about other, perhaps less economically burdensome ways to cover medical costs.

BASIC FACTS ABOUT CREDIT

The first step is to assist your clients in finding out what is in their credit report. There are three main credit reporting agencies: Experian, Equifax, and TransUnion. These agencies collect information about consumers' credit and debt activities to share with lenders, creditors, landlords, and others who wish to evaluate their creditworthiness.

Your clients can receive one free copy of their credit report, from each of the three major reporting agencies, every 12 months at www.annualcreditreport.com. For those who do not have Internet access, reports may also be requested via phone or in writing.

The CFPB's *Your Money, Your Goals* has information on credit & debt including a credit report example at www.consumerfinance.gov/your-money-your-goals/.

WHAT'S LISTED ON A CREDIT REPORT?

Identifying Information

- Name
- Birth date
- Address
- Social Security Number

Credit Payment History

- Dates when account was opened
- Current balances
- Credit limits
- Account terms
- Payment history

Public Record Information

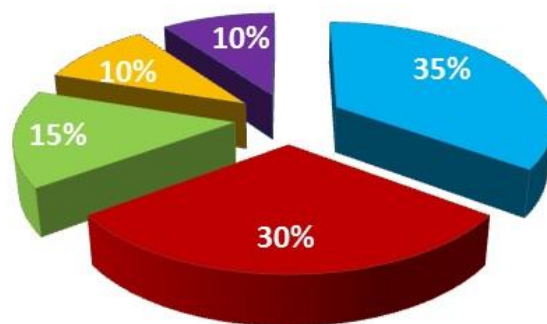
- Liens
- Judgments
- Bankruptcies

Inquiries

- Who has been looking at your credit file

Credit scores are a mathematical calculation that shows your clients individual credit risk to creditors or institutions interested in your clients ability to pay debt. They are calculated by each credit bureau based on their overall credit history.

1. Payment History – 35%
2. Amounts Owed – 30%
3. Length of Credit History – 15%
4. New Credit – 10%
5. Types of Credit – 10%



FICO Scores range from 300 -850. Learn more at www.myfico.com/CreditEducation/WhatsInYourScore.aspx.

SECTION 5: CREDIT & DEBT

HOW LONG IS INFORMATION REPORTED ON A CREDIT REPORT?⁵

In general, negative information will be reported on your credit report for seven years. There are exceptions including:

- Bankruptcy—Depending on the type of bankruptcy, up to 10 years.
- Tax Liens—seven years from the time the liens are paid.
- Account sent to collection or charged off —seven years plus 180 days from the delinquency.
- Criminal Convictions—Indefinite.

There is no time limit to the reporting of negative information when you are:

- Applying for credit of \$150,000 or more.
- Applying for life insurance with a face value of \$150,000 or more.
- Applying for a job with an annual salary of \$75,000 or more.

STRATEGIES FOR IMPROVING CREDIT RATINGS

The Consumer Financial Protection Bureau (CFPB) in *Your Money, Your Goals* recommends the following to get and keep a good credit score:

- Pay all your loans on time.
- Make sure information in your credit report is correct.
- Don't use too much of the credit that is available to you.

The CFPB has a worksheet to assist you in helping your clients ensure they are focusing on the areas that matter most on improving credit scores at www.consumerfinance.gov/your-money-your-goals/.

WHAT TO KNOW ABOUT CREDIT CARDS

Fees, charges, interest rates, and benefits vary widely among credit card issuers. It's important to help clients understand and think through what is in the "fine print" of their credit card agreements. To learn more go to <http://publications.usa.gov/epublications/choosecard/cards.htm>.

PAYDAY LOANS

A payday loan is a small, unsecured, high-interest, short-term, cash loan. In most cases, consumers write a post-dated, personal check for the advance amount, plus a fee. The lender holds the check for the loan period and then deposits it or the customer returns with cash to reclaim the check. In Washington State, the Department of Financial Institutions (DFI) licenses and regulates payday lenders and the payday loan industry.

CHECKLIST - BEFORE TAKING OUT A PAYDAY LOAN

1. **Verify the License of the Payday Lender.** Contact the DFI to verify that they are dealing with a licensed lender. Call 1-877-RING-DFI (746-4334) or [Verify A License Online](#).
2. **Consider Alternative Solutions.** Ask about delaying or making payment arrangements on non-interest bills like telephone and utility bills. Research loan options at credit unions and banks. Consider a secured credit card or a lending circle at a non-profit. To learn more about alternative solutions go to www.EveryonelsWelcome.org.

⁵ Consumer Financial Protection Bureau-Your Money, Your Goals: A Financial Empowerment Toolkit for Social Service Programs, page 196, http://files.consumerfinance.gov/f/201407_cfpb_your-money-your-goals_toolkit_english.pdf.

SECTION 5: CREDIT & DEBT

3. **Comparison Shop** for the lowest fees and penalties. For example, some banks and a number of credit unions offer small dollar loans with lower fees; these are often preferable to payday loans.
4. **Contact a Credit Counselor** to help your client with budgeting, credit repair, debt repayment, and more.

To learn more go to http://dfi.wa.gov/consumers/education/payday_loans.htm.

MEDICAL DEBT

Medical debt can affect the overall financial security of families and undermine a family's economic security. Each year millions of people file bankruptcy or go into severe debt due to the overwhelming cost of medical care. In addition, concern about medical bills may cause people to postpone medical care, which can result in the need for more expensive treatment when care becomes urgent.

Consumers who have medical debt should review all medical bills carefully and request complete and full documentation of all medical charges. Make sure that the services being billed are accurate and that the correct insurance (if applicable) was billed. This is especially important if the consumer has recently had a change in medical benefits, providers, or insurance.

For all charges not covered by insurance, the client should contact the billing office of the medical provider and inquire about **charity care** (a Washington State law that applies to all hospital-based, charity care-eligible charges) or **financial assistance** (for all other charges). **Charity care** or **financial assistance** should be requested for past-due and current medical charges. Eligibility for charity care is directly related to income level. Northwest Health Law Advocates provides a breakdown of income eligibility and other rights regarding charity care on their website at www.nohla.org/infoAnalysis/charity.php.

Your clients should avoid adding medical debt to credit cards. If your client is considering adding medical debt to a credit card, make sure they understand pros and cons of taking that action. Placing the debt on the credit card can make payments more manageable, but will typically result in paying more for the service due to the interest rate on the card. Prior to charging medical debt on a credit card, suggest that your client considers exploring avenues for reducing their bills or making payment arrangements.

STUDENT LOAN DEBT

BEWARE of Student Loan “Debt Relief” Scams! Ask your client if they have a federal or a private loan. If they don't know, go to www.studentloanborrowerassistance.org for links to resources that can help get the answer.

- For **federal loans** they can contact the National Student Loan Data System (NSLDS) at www.nsls.ed.gov/nsls_SA/ or the Federal Student Aid Information Center at-800-4-FED-AID.
- For **private loans** they can contact the lenders or loan holder. They also can check their credit report at www.annualcreditreport.com, though older loans may not show up.

Additional information can be found in the CFPB's *Your Money, Your Goals* toolkit on student loan debt.

SECTION 5: CREDIT & DEBT

What can your client do if they can't pay off their debt? Your clients should contact their creditors if they're having trouble making ends meet and try to work out a modified payment plan that reduces their payments to a more manageable level. Caution your clients not to wait until their accounts have been turned over to a debt collector. At that point, their creditors have given up on them. If they are having trouble creating a budget or negotiating with creditors, refer them to a professional financial counselor.

HANDLING DEBT COLLECTORS

Any business collecting debts from Washington State residents must be licensed by the Washington State Department of Licensing (DOL). In addition, the Washington State Attorney General's Office protects consumers from unlawful and abusive debt collection practices. A complaint can be filed by going to the Washington State Attorney General's (AG) website, atg.wa.gov/FileAComplaint.aspx.

If your clients feel they are being harassed by debt collectors, information is available at **WashingtonLawHelp.org** at www.washingtonlawhelp.org/issues/consumer-debt/debt-collection.

The Washington State Attorney General's Office also has a brochure titled Credit, Collections and Repossession Guide that can be obtained at www.atg.wa.gov/uploadedFiles/Home/Safeguarding_Consumers/Brochures/debt_collection_repo_1_opt.pdf.

The CFPB's *Your Money, Your Goals* toolkit has information on dealing with debt and debt collectors.

WHAT TO KNOW ABOUT BANKRUPTCY

Filing a bankruptcy PETITION can provide some individuals or married couples with much-needed relief from the burdens associated with unmanageable debt; however, bankruptcy is not the best option for everybody struggling with debt. Moreover, it is not always a simple task to determine if filing for bankruptcy is a good idea, or if the bankruptcy should be under Chapter 7 or Chapter 13 of the Bankruptcy Code. **The advice of an attorney is crucial.**



Bankrate Calculators: Tools to help determine how long it will take to pay off an auto, credit card, or house loan; what fixed payment they could make to pay off loans faster and save money; the best and fastest way to pay off debts; the price of a house they can really afford; how much to save in an emergency fund; investment and retirement calculators, and more. Learn more at www.bankrate.com/calculators.aspx.

Clear: (low-income) 888-201-1014 & **CLEAR*SR:** (60 and over) 888-387-7111. This hotline is run by the Northwest Justice Project. Learn more at <http://nwjustice.org/get-legal-help>.

Columbia Legal Services: <http://columbialegal.org>.

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

SECTION 5: CREDIT & DEBT

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Consumer Financial Protection Bureau: Student Loans: Choosing a loan that's right for you. Learn more at <http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/#01>.

Credit Builders Alliance: A nonprofit organization creating solutions to help non-traditional financial and asset building institutions serving low and moderate income individuals build client credit and financial access in order to grow their businesses and/or personal assets. Learn more at www.creditbuildersalliance.org.

Credit Cards: This site is maintained by the Federal Reserve Board, whose goal is to protect the credit rights of consumers--provides a basic guide to navigating the credit card process. Learn more at www.federalreserve.gov/creditcard/.

Debt Collection Defense Clinic: A resource for low-income debtors is available at the Public Law Library of King County's Seattle location. A drop-in debt clinic, staffed by attorneys, is now open. To learn more go to www.kcll.org/clinics.

Eastside Legal Assistance Program (ELAP): A non-profit organization providing free or low-cost civil legal services to low-income residents of East and Northeast King County, WA. To learn more go to www.elap.org or call 425-747-7274.

Federal Trade Commission Bankruptcy Guide: To learn about the FTC Bankruptcy Guide, go to www.ftc.gov or call 1-877-382-4357 or write to the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580 to request a copy.

Financial Education and Counseling Provider Directory: A directory of free and low-cost financial education classes, workshops, and counseling at www.EveryonesWelcome.org.

Free Annual Credit Report: All consumers can log on to www.annualcreditreport.com for one free copy of their credit report every 12 months from each of the credit bureaus.

FTC - Information about Credit: Learn more at www.ftc.gov/credit.

Healthcare Blue Book: Learn more at www.healthcarebluebook.com.

The **King County Bar Association (KCBA)**, through its Neighborhood Legal Clinic program, sponsors two specialty legal clinics focused on bankruptcy and consumer debt-related issues: the downtown Debt Clinic, located in Belltown, and the South Seattle Debt Clinic, located in South Seattle. To make an appointment for either clinic, call (206) 267-7070.

Northwest Health Law Advocates (NoHLA): Learn more at www.nohla.org/infoAnalysis/charity.php.

Publications.USA.gov: This Federal Citizen Information Center site offers consumer information and publications to help clients with important financial decisions. Learn more at <http://publications.usa.gov/epublications/choosecard/cards.htm>.

SECTION 5: CREDIT & DEBT

Student Loan Borrower Assistance: A project of the National Consumer Law Center (www.nclc.org), this site provides the most essential tools for up-to-date information. Learn more at www.studentloanborrowerassistance.org.

Washington Free Clinic Association: Learn more at www.wafreeclinics.org/.

WashingtonLawHelp: A project of the Northwest Justice Project, WashingtonLawhelp is an online resource with a searchable list of fact sheets and brochures providing self-help advice to individuals on a wide range of legal topics. It also has self-help legal brochures and videos related to debt collection and benefits programs. Learn more at <http://washingtonlawhelp.org>.

Washington State Attorney General's Office (AG): Learn more at www.atg.wa.gov/uploadedFiles/Home/Safeguarding_Consumers/Brochures/debt_collection_repo_1_opt.pdf.

Washington State DFI: Learn more at http://dfi.wa.gov/consumers/education/payday_loans.htm.

SECTION 6: BANK ON



Everyone is welcome

Bank on Seattle-King County (Bank On) publicly launched in 2008, is a major public-private initiative of the Financial Empowerment Network to connect people without bank accounts to affordable mainstream financial services, including checking, savings, credit, and financial education opportunities.

Learn more about Bank On Seattle–King County at www.EveryonesWelcome.org.

CHOOSING A FINANCIAL INSTITUTION AND THE RIGHT PRODUCT

Keep in mind that while alternative financial businesses, such as payday lenders, may seem convenient, they are significantly more expensive than traditional financial institutions.

When assisting your client in choosing a financial institution, determine their needs and carefully assess how the services offered meet those needs. These are the types of questions you might consider as you assist them in making a choice:

1. Have you ever had a bank or credit union close your account? If so, ask your client about the circumstances that led to the account closure. Help them review their **ChexSystems** report before making a bank or credit union referral.
2. What kind of account (checking/savings) does your client want or need? What fees are associated with these accounts at a particular bank or credit union?
3. Does the financial institution offer other services your client might need, such as wire transfers, electronic banking, online bill pay, and direct deposit?
4. Is your client's English limited? Does the institution have employees who speak your client's first language?
5. Are there branches (or ATMs) near your client's home or employment?

Your client should find out how much the institution charges for monthly maintenance fees and overdraft fees. Encourage them to shop around and compare different banks and credit unions. Some banks and credit unions offer accounts with no monthly fees and no minimum balance. Others offer accounts with monthly fees and a minimum balance but more ATM and branch locations, while still others pay out interest. Take into consideration what is most important for your client.

The CFPB has a worksheet to assist you in helping your client ensure they have what is required to open an account at www.consumerfinance.gov/your-money-your-goals/.

CHOOSING THE RIGHT ACCOUNT

Encourage your clients to **shop around** for the basic free or low-cost checking account that is right for them since the services offered vary from bank to bank.

When suggesting your clients open an account, look for a bank with reasonable or no fees, and easy access from where they are most likely to do their banking.

Review the Account Requirements. Different accounts have different requirements. Check to see if the bank requires a minimum deposit to open the account. Can they make the minimum deposit? Is there a minimum balance that must remain in the account to avoid a fee? Be sure to research monthly service fees, online banking fees, and ATM fees.

SECTION 6: BANK ON

Below are some important questions regarding fees to explore with your clients before they open an account.

1. Will they pay a fee if the balance in their bank account drops below a specified amount?
2. If they can use ATMs for deposits and withdrawals, is there a charge for the service?
3. Does it matter whether the transaction takes place at an ATM owned by the bank?
4. Are fees reduced if they have other accounts at the bank?
5. Are fees reduced or waived if they agree to directly deposit their paycheck or government payments, like a social security check?
6. What is the charge for writing a check that bounces (a check returned for insufficient funds), or for withdrawing funds from an ATM without money to cover it in their account?

An easy way to compare costs and fees for financial institutions participating in Bank On Seattle–King County is to use the Comparison Chart shown below. You can download a copy for clients in several different languages at www.everyoneiswelcome.org.

bank on SEATTLE-KING COUNTY <small>Everyone is welcome</small>	Checking account name (if any)	Monthly Maintenance fee	Minimum Opening Deposit	Out of Network ATM Fees*	Free or Cost for Printed Checks	Cost of Outgoing Foreign Wires	Overdraft Fees	Cost of Money Orders	Small dollar loans (under \$1000)	Incentives for Financial Education	Repayment of outstanding OD req'd before opening
Bank of America	Safe Balance Banking®	\$4.95	\$25	\$2.50	Checks not issued	Free to Mexico/\$35	\$0	\$5	No	No	Yes
Banner Bank	Bank On Checking	Free	\$50	None	Varies upon check style	\$30 each	\$30	\$3	No	Yes	Only if owed to Banner
BECU	Checking	Free	\$5	None	Varies; base price \$10.25	\$35	\$25	Money orders not issued	Yes	No	Yes
Cathay Bank	Community Checking	Free	\$10	\$2	Checks not issued	\$13	\$25	Money orders not issued	No	No	Yes
Chase	Chase Liquid Card®	\$4.95	\$0	\$2	Check not issued	N/A	\$0	\$5	No	No	Only if owed to Chase
Columbia Bank	Columbia Community Checking	Free	\$1	\$2.00	Varies; base price \$21.74	\$40	\$33	\$5	No	No	Yes
East West Bank	Community Checking	Free	\$25	First two free/ then \$1.00	Varies; base price \$18.00	\$40	\$30, but no OD allowed for Debit and ATM use	\$5	No	No	Bank Discretion
Express Credit Union	Checking	Free	\$5	None	Checks not issued	Foreign wires not issued	\$20	\$1	Yes	No	Negotiable
HomeStreet Bank	Bank On Checking	Free	\$50	\$1.50	Free Starter Checks	\$20	\$30	Money orders not issued	No	Yes	Only if owed to HomeStreet
KeyBank	Hassle-Free Account	Free	\$50	\$2	Checks not issued	\$35	\$32-\$37	\$4.75	Yes	No	Only if owed to KeyBank
Plaza Bank	Community Checking	Free	\$25	None	50 free	\$40 (\$7 w/ Rapido Envio)	\$33, but no OD allowed for Debit and ATM Use	\$4	No	No	Only if owed to Plaza Bank
Seattle Bank	Bank On Seattle Checking	Free	\$50	None	1 box free	\$35	First occurrence free. Then, \$29-\$32.	Money orders not issued	No	No	Yes, unless < \$100 and older than 2 yrs
Union Bank	Access Account	\$6.00 (Waived under specific circumstances)	\$25	\$2 in US/\$5 outside US	Checks not issued	\$30-\$50	No OD allowed	\$1.50	No	No	Only if owed to Union Bank
US Bank	Easy Checking	\$6.95 (Waived with direct deposit)	\$25	\$2	1 box free	\$9.99 to \$25 ea for moneygrams, \$50 wire	\$36	\$5	No	No	Only if owed to US Bank
Wells Fargo Bank	Everyday Checking	\$10.00	\$50	\$2.50	Varies; base price \$16.00	\$35	\$35	\$5	No	No	Yes

* This is your bank or credit union's charge, but the out-of-network ATM may charge its own fee.

Note: All fees are subject to change.

For more details, visit www.everyoneiswelcome.org

11/24/2014

WHAT YOUR CLIENT WILL NEED TO OPEN AN ACCOUNT?

Most banks require that your clients complete a short application to provide information about themselves. This is to protect the bank against risk and comply with a variety of regulations. Your clients will need to provide simple details like their names and birth dates. Banks require a photo ID and possibly one additional form of identification. Most banks accept driver's licenses and passports.

SECTION 6: BANK ON

Many financial institutions also accept a Mexican “matricula consular” card.

A social security number for *interest-bearing* accounts, primarily savings accounts (Bank On Seattle-King County banks and credit unions will accept the Individual Taxpayer Identification (ITIN) number).

When your clients shop around for a bank, they should be sure to ask what forms of identification the bank will accept.

CHEXSYSTEMS

Keep in mind that most banks will check your clients’ banking history to see if they have had difficulties managing money and accounts in the past. If your clients had trouble managing accounts in the past, the bank probably reported it to ChexSystems, a consumer-reporting agency that collects data on people who mismanage their accounts. Many banks will not agree to open an account for someone with negative reports on ChexSystems. Once reported, the information remains on file for five years. ChexSystems can be contacted to obtain a copy of the report, by going to www.consumerdebit.com. Any inaccuracies can be disputed.

Consider having your clients work with a financial counselor if they need help improving their credit.

MANAGING A BANK OR CREDIT UNION ACCOUNT

It’s important for your clients to manage the account carefully to avoid bouncing checks, paying overdraft fees, or being placed on ChexSystems. They can avoid extra charges and other account problems by keeping the following suggestions in mind.

Track all deposits and withdrawals on the account, including withdrawals from ATMs or debit card purchases. Suggest that they check their balance against the statement that they receive each month.

Suggest that as soon as they write a check, they subtract that amount from their balance, even though it may take weeks for some individuals and businesses to cash their checks. By immediately subtracting the check from their balance, clients are less likely to overdraft or bounce a check, which results from insufficient funds in the account.

OVERDRAFT CHARGES: HOW TO AVOID FEES

Once your client has an account, managing it properly is important for both short-term and long-term financial success. Encouraging clients to keep close tabs on the checks they write will help them avoid “bouncing checks.”

How do overdrafts and bounced checks happen? When customers write a check for more than the amount in their checking account, they overdraw their account and the check will “bounce.” As a result, the financial institution may charge a fee.

FEDERAL RULES ON OVERDRAFT PROTECTION

Under federal regulations, a bank must get permission to enroll customers in overdraft services for debit card and ATM transactions before they can be charged overdraft fees (they can still charge for overdrafts on checks or automatic bill payments). If they agree (“opt in”) to be covered by overdraft

SECTION 6: BANK ON

protection, they will be allowed to withdraw funds, but will be charged if they don't have enough money in their account to cover the cost. If they do not agree (do not "opt in"), their attempt to withdraw from an ATM or use a debit card will be declined if they do not have enough money in their account to cover the request.

It is the customer's choice, but NOT opting in means the customer will not be surprised by unexpected overdraft fees. For more information, go to http://www.federalreserve.gov/consumerinfo/wyntk_overdraft.htm.



Bank on Seattle-King County: Resources on financial education and counseling; a comparison of fees and costs at participating banks and credit unions, and other information about opening and managing accounts. Learn more at www.everyoneiswelcome.org.

ChexSystems: To review a report or dispute discrepancies, go to www.consumerdebit.com or call 1-800-513-7125.

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Consumer.gov: Learn more about building a better credit report at www.consumer.ftc.gov/articles/pdf-0032-building-a-better-credit-report.pdf.

FDIC.gov: Learn more about credit repair at www.fdic.gov/consumers/consumer/cccr/repair.html.

Federal Insurance Deposit Corporation: Consumers can log on to check if their financial institution is FDIC-insured and learn more about what happens in the event that a financial institution goes out of business. The FDIC Call Center can be reached toll-free at 1-877-275-3342, or at www.fdic.gov.

Individual Taxpayer Identification Number: An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service (IRS). Some banks will accept ITINs to open an account. For more information on ITINs, go to www.irs.gov/Individuals/General-ITIN-Information or call 1-800-829-1040.

Social Security Administration: To determine eligibility for a Social Security number, go to www.socialsecurity.gov or call 1-800-772-1213.

SECTION 7: CONSUMER RIGHTS & PROTECTIONS

There are many laws that protect your clients' rights when it comes to financial products and services. The Consumer Financial Protection Bureau's (CFPB) enforces these laws and handle consumers' complaints about financial products and services.

Based on these complaints and research, the CFPB takes action to stop practices that are unfair, deceptive, abusive, or otherwise violate the law. In many cases, they partner with other federal agencies and state officials to address these problems. A client can submit a complaint at www.consumerfinance.gov/complaint.

The CFPB's **Your Money, Your Goals** toolkit identifies **RED Flags** for your client's to watch for when making purchasing decisions. A copy of the checklist is available at www.consumerfinance.gov/your-money-your-goals/.

Identity theft occurs when someone uses your clients' personal information (their name, Social Security number, bank and credit card account numbers and/or address) to steal from them or create new accounts in their name without their permission. The number of methods used increases daily.

The Federal Trade Commission (FTC) is the nation's consumer protection agency. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace. To learn more about identity theft, go to www.consumer.ftc.gov/features/feature-0014-identity-theft.

THE FTC SITE PROVIDES LINKS TO THE FOLLOWING IDENTITY THEFT TOPICS:

1. What to Do Right Away – Immediate steps to repair identity theft.
2. What to Do Next – Extended fraud alerts and credit freezes.
3. Repairing Your Credit After Identity Theft.
4. Lost or Stolen Credit, ATM, and Debit Cards.

SPECIFIC TYPES OF IDENTITY THEFT:

1. TAX-related identity theft.
2. Child identity theft.
3. Medical identity theft.

PROTECTING YOUR IDENTITY:

1. Signs of identity theft.
2. How to keep your personal information secure.

SAMPLE LETTERS AND FORMS:

1. Sample letters and forms for victims of identity theft.

SCAM ALERTS:

1. Most recent scam alerts.

THE FTC ALSO PROVIDES INFORMATION ON PRIVACY AND IDENTITY; INCLUDING THE FOLLOWING:

2. Limited unwanted calls and emails.
3. Computer security.
4. Kid's online safety.
5. Protecting your identity.

SECTION 7: CONSUMER RIGHTS & PROTECTIONS



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Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Consumer.gov: Learn more at www.consumer.gov/section/scams-and-identity-theft.

DFI: Learn more at www.dfi.wa.gov/consumers/alerts.htm.

Federal Trade Commission (FTC): The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers' spot stop and avoid them. You can [file a complaint online](#) or by phone: 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, [How to File a Complaint](#), to learn more.

The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FTC - Information about Credit: Learn more at www.ftc.gov/credit and www.federalreserve.gov/creditcard.

Financial Fraud Enforcement Task Force: Learn more at www.StopFraud.gov.

Identity Theft Resource Center: a non-profit organization providing up to date information to the public on current scams and alerts. Learn more at www.idtheftcenter.org.

Office of Crime Victims Advocacy: Voice within government for the needs of crime victims in Washington State; (800) 822-1067 Hotline or www.ocva.wa.gov.

OnGuardOnline.gov: is the federal government's website to help you be safe, secure and responsible online. To learn more, go to www.onguardonline.gov.

Washington Law Help: Learn more at www.washingtonlawhelp.org.

SECTION 8: EITC / FREE TAX CAMPAIGN

EITC/Free Tax Preparation Campaign connects low-income individuals with free tax preparation assistance and help in accessing the Earned Income Tax Credit. The United Way of King County (UWKC) leads the Financial Empowerment Network's EITC/free tax preparation campaign.

Residents of Washington can **call 2-1-1** to find a site near them as soon as they receive their W-2 form. They can go to www.uwkc.org/taxhelp to find the list of United Way of King County tax sites.

They can also go to www.irs.gov and search under Free Tax Return Preparation. This site will search all available sites within a specified zip code.

E-file: Filing tax returns electronically (E-filing) has a number of advantages and is highly encouraged. Individuals who e-file will receive their refunds in half the time compared to returns filed on paper—and even faster if the refund is deposited directly into a bank account. To learn more about e-file, go to www.efile.irs.gov/.

Filers also have the option to “split their refund”. This allows individuals to use part of their refund for immediate expenses, while putting some of their refund into savings. They can also put part of their refund directly into a U.S. Savings Bond.

The Earned Income Tax Credit (EITC) is the largest and most well-known of the tax credits for low- and moderate-income working families and individuals. The EITC is designed to provide an income boost to working families.

The EITC is a refundable credit for workers and or families who meet certain requirements and file a tax return. In order to claim the EITC, the filer must meet a number of eligibility requirements and have earned income and must file a tax return. Also, the filer, spouse (if married), and all qualifying dependents must have social security numbers that are valid for employment. The maximum credit depends on a number of factors, including filing status, the number of qualifying children, and annual household income.

In addition to the EITC, there are a number of other tax credits that can put money back into the pockets of parents, homeowners, students, and others.

The Child Care Tax Credit (CCTC) is a federal tax credit that assists families with low incomes who are underemployed but have child care costs. To learn more, go to www.irs.gov/uac/Am-I-Eligible-for-the-Child-Tax-Credit%3F.

Recommend that your clients ask their tax preparer about the different credits for which they might be eligible. **Remember that they can back-file for the EITC, Child Care Tax Credit, or any other tax credit / refund for up to three years.**

Tax Counseling for Seniors (TCE) provides free tax help to people aged 60 and older. Trained volunteers from non-profit organizations provide free tax counseling and basic income tax return preparation for senior citizens.

As part of the IRS-sponsored TCE Program, **AARP** offers the Tax Aide counseling program sites nationwide during the filing season. Trained and certified AARP Tax Aide volunteer counselors help people of low-to-middle income with special attention to those individuals aged 60 and older.

SECTION 8: EITC / FREE TAX CAMPAIGN

For more information on TCE call 1-800-829-1040. To locate the nearest AARP Tax-Aide site, call 1-888-227-7669 or go to www.aarp.org/money/taxaide.

Tax Time Common Predatory Practices

Recommend that your clients stay away from tax preparers who promise "fast cash refunds," "express money" or "instant refunds." If they fall for one of those promises, they will be borrowing their own money at a very high cost.

Beware of refund down-payment offers. Don't let a car dealer, furniture or jewelry store, or payday lender prepare your client's taxes and use the tax refund for a purchase or advance. If they do, they will be agreeing to a loan. As with the "fast check refunds," "instant refunds" or "express money" deals, they will pay high tax preparation fees, high loan fees, and additional fees.



For a list of free tax preparation sites, go to www.uwkc.org/taxhelp.

AARP Tax Aide: Tax preparation and assistance for low and moderate-income individuals aged 60 and older. Learn more at www.aarp.org/money/taxaide or call 1-888-227-7669.

Better Business Bureau: For information about tax preparers go to www.bbb.org and search for "tax return preparation" in your city and state.

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Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Don't Pay to Borrow Your Own Money: The risks and costs of Tax Refund Anticipation Loans: The National Consumer Law Center brochure explains the risks and costs of tax refund anticipation loans. Learn more at www.nclc.org/images/pdf/older_consumers/ralbroadure.pdf.

Internal Revenue Service (IRS): Offers eligibility information, filing information, publications, locations for free tax return preparation and frequently asked questions. Learn more at www.irs.gov or call 1-800-829-1040.

Taxpayer Advocate Service: Can be helpful if there is a dispute regarding the return. Learn more at www.irs.gov/advocate or call 1-877-777-4778.

Washington Law Help at www.washingtonlawhelp.org.

The University of Washington Federal Tax Clinic: Represents taxpayers who meet income guidelines who have ongoing disputes with the Internal Revenue Service. Learn more at, www.law.washington.edu/Clinics/Tax/clients.aspx or call 866-866-0158.

SECTION 9: INSURANCE BASICS

This section covers different types of insurance and how it can help mitigate risk. It is important that you use this section to provide general information and not to make specific recommendations to clients.

In Washington State an active insurance license is required when you're directly conferring with or offering advice to a Washington state consumer about any of the benefits, terms or conditions of an insurance contract.



Basic Facts about Insurance

If your clients are debating whether or not they need insurance, the answer is generally yes. No one ever expects it to happen, but they're likely to have health problems, be in an accident, or incur some damage to their property at some point in their lives, and when that happens, they will want to have insurance.

Without insurance, they might not be able to afford to pay for expenses connected to illnesses, accidents, or mishaps. Lack of insurance during these times makes difficult situations even worse by costing them and their family directly, wiping out savings and potentially plunging them into a level of debt from which it could take years to recover.

Recommend that your client research different policies. Every policy will vary in how much it covers. Some cover specific dollar amounts. Others cover percentage of loss. Some may have lower monthly payments but will carry a high deductible. Others exclude certain types of damage. Your clients should look at the differences among policies and decide which one is right for them.

Health Insurance

At Washington Healthplanfinder clients can find, compare, and select a health insurance plan that is right for their family and their budget. Learn more at www.wahealthplanfinder.org or call 1-855-WAFINDER (1-855-923-4633).

Life Insurance

Life insurance replaces the financial contribution made by a family member when he or she dies. Proceeds from life insurance may cover replacement of the policyholder's income, estate taxes, and burial costs. It can also provide "recovery time" for a spouse that needs time to grieve away from work.

Auto Insurance

Auto Insurance can help your clients repair or replace their car if they get into an accident. It also helps protect them in the event of a lawsuit. In Washington State, as in most states, they are required to have liability insurance as long as they own a car. The Washington State Department of Insurance has helpful resources on auto insurance. To learn more, go to <http://insurance.wa.gov/index.html>.

Unemployment Insurance

Unemployment Insurance (UI) is available as temporary income for eligible workers in Washington State who have become unemployed through no fault of their own. As soon as clients are laid off, they should file for UI benefits during the first week of unemployment. Learn more at www.esd.wa.gov/uibenefits/ or call 800-318-6022.

SECTION 9: INSURANCE BASICS

Disability Insurance: Disability insurance replaces a portion of their regular income when an illness or accident prevents them from working. The risk of suffering a loss of income from the inability to work should not be overlooked. Losing one's income for a period greater than 90 days or more can be devastating to a family. One of the biggest mistakes they can make is to assume Social Security will reimburse lost income right away. There are strict definitions of disability, waiting periods, and they must have been employed and accruing Social Security coverage for a certain amount of time before a Social Security benefit is paid.

Homeowner's and Renter's Insurance: A homeowner's policy that protects against damage to the home and personal property. Renter's insurance protects the personal property of tenants.



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Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Medicare: Learn more at www.medicare.gov or call **1-800-633-4227**.

Medicaid: Learn more at <http://hrsa.dshs.wa.gov/medicaidsp/> or call **800-562-3022**.

Northwest Justice Project YouTube Channel offers legal education videos at www.youtube.com/user/NWJusticeProject/videos.

SHIBA (Statewide Health Insurance Benefits Advisors) Helpline: Call **206-727-6221** or **1-800-562-6900**.

Washington Connection: This State resource provides information and access to government benefits. Learn more at www.washingtonconnection.org/home/.

Washington State Employment Security: For unemployment assistance and insurance information, go to, www.esd.wa.gov/uibenefits/ or call **800-318-6022**.

Washington Healthplanfinder: Clients can find, compare, and select a health insurance plan that is right for their family and their budget. Learn more at, www.wahealthplanfinder.org or call **1-855-WAFINDER (1-855-923-4633)**.

The Washington State Office of the Insurance Commissioner: Provides consumer guides on different types of insurance and information about licensed agencies. They also take consumer complaints and questions. Learn more at, <http://insurance.wa.gov/index.html> or call **800-562-6900**.

Washington LawHelp: Learn more at www.washingtonlawhelp.org.

SECTION 10: SAVING & INVESTING

This section is intended to provide basic information to assist you when working with clients who have questions about how to maximize their money, particularly as it relates to savings and retirement. It is important not to give personal recommendations to clients about what they should do with their investments. Instead, refer them to a financial advisor or planner.



BASIC INVESTMENT VEHICLES

There are a variety of available investment vehicles from which to choose as your clients strive to fund their goals and increase their assets. Employer-sponsored retirement plans, Individual Retirement Accounts (IRAs), savings and deposit accounts, U.S. Savings Bonds, Certificates of Deposit (CDs), brokerage accounts, real estate, and annuities are among the most frequently utilized investment vehicles. The most common investment vehicles hold cash, stocks, bonds, or mutual funds.

Their first goal should be to establish savings. Financial counselors typically recommend that they have an **emergency fund to cover three to six months of living expenses**. Once they do, they can consider investing it in a lower-risk savings vehicle like a money market account or a certificate of deposit (CD). Once your clients have an emergency fund in place, they may want to consider additional vehicles that will help their money grow and consider investing a portion of their funds into assets that build or maintain wealth.

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDA)

An IDA is a matched savings account assists low-income individuals save and build assets. IDA's supplement the savings with matching funds drawn from a variety of private and public sources. To learn more about IDA's go to <http://cfed.org/programs/idas/> or www.idaresources.org/.

INVESTING FOR RETIREMENT

Experts estimate that people need about 70% of their pre-retirement income—lower earners may need 90% or more—to maintain their standard of living when they stop working. Recommend that your clients call the Social Security Administration at 1-800-772-1213 for a free Social Security Statement to see how much they are currently eligible for, or they can go to www.socialsecurity.gov.

INVESTING FOR COLLEGE (529 PLANS)

A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. 529 plans, legally known as “qualified tuition plans,” are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code.

There are two types of 529 plans: pre-paid tuition plans and college savings plans. All fifty states and the District of Columbia sponsor at least one type of 529 plans. In addition, a group of private colleges and universities sponsor a pre-paid tuition plan.

To learn more about 529 Plans in Washington State, visit www.get.wa.gov/. To learn more about student aid in general, refer to the Student Aid go to, the U.S. Department of Education online at www.studentaid.ed.gov or call 1-800-4FED-AID. The U.S. Department of Education offers information to help parents of prospective college students start planning as soon as elementary school.

SECTION 10: SAVING & INVESTING

SAVE TO WIN (PRIZED LINK SAVINGS)

With Save to Win, every \$25 your client puts into a share certificate at a participating credit union is another chance to win and save. In the end, they at the very least walk away with their savings, plus interest. They could even end up winning \$5,000! Learn more at <http://wa.savetowin.org/>.

To learn more about Prize-Linked Savings go to http://www.d2dfund.org/prize_linked_savings.



Assets for Independence Resource Center (AFI): Information about federal IDA programs and asset development. Learn more at www.idaresources.org/page?pageid=a047000000AsH85.

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

GET: For more information about GET, go to www.get.wa.gov/overview.shtml.

Financial Planning Association: The [Financial Planning Association](http://www.fpaforfinancialplanning.org/) offers an online “Find a Planner” at www.fpaforfinancialplanning.org/ to help consumers locate financial planners they may want to hire based on area of expertise. Topic areas include investment planning, insurance planning, education planning, trust management, business planning, charitable giving, and basic money management.

FINRA: An independent, not-for-profit organization authorized by Congress to protect America's investors by making sure the securities industry operates fairly and honestly. They are dedicated to investor protection and market integrity through effective and efficient regulation of the securities industry. Learn more at www.finra.org/.

Washington State Department of Financial Institutions (DFI): – Handles complaints, conducts investigations, and takes appropriate enforcement actions to protect investors and combat fraud. DFI also has a large education and outreach program and provides investors with free resources and publications. To learn more, go to www.dfi.wa.gov.

- **How to Verify the License of an Investment Professional:** – Call DFI at 360-902-3700 or 1-877-RING DFI (746-4334). They can also verify the license at <http://dfi.wa.gov>.
- Free Investor **Education Publications** are also available at dfi.wa.gov/consumers/invest_scam_notice.htm (signs of fraud).
- Each year the DFI identifies the most **common investment scams** in Washington. To view the scams and learn how to protect yourself, visit <http://dfi.wa.gov/consumers/topscams.htm>.

SECTION 11: DISABILITY BASICS

It is important that you use this section to provide general information and not to make specific recommendations to clients. Refer clients to benefits planners for disability benefits or tax professionals for tax incentives, so they can have individualized assistance reflecting their specific circumstances.

What is the difference between social security disability insurance (SSDI) and supplemental security income (SSI), and what does it mean for clients?

The Social Security Administration (SSA) is an independent agency of the federal government that administers Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) to provide benefits based on disability. These programs have some common terminology and general concepts; however, there are important differences in their purposes and in the rules that govern eligibility and benefit payments for each program.

Social Security Disability Insurance (SSDI) provides benefits to disabled individuals based on their individual earnings as a worker (or the earnings of a parent or spouse, which we will also refer to as SSDI). Workers earn credits towards disability insurance based on their taxable work and their time in the workforce. Disability benefits are payable to disabled workers and some immediate family members of those individuals.

Supplemental Security Income (SSI) is available to the aged or disabled who have limited income and resources. Unlike SSDI benefits, SSI benefits are not based on the work history of an individual or family member and payments are standardized based on their living arrangements.

Some individuals may be eligible for “concurrent entitlement,” meaning that they are eligible for both SSDI and SSI benefits at the same time.

MANAGING PERSONAL FINANCES AND DISABILITY BENEFITS

Understanding how disability benefits are impacted by financial changes is an important topic for all individuals receiving disability benefits; however, it is not always simple to understand all the rules regarding an individual’s situation, or what options might be available. Therefore, contacting a benefit planner or other specialist is recommended for anyone with specific questions about income, resources, and disability benefits.

BENEFITS PLANNING

For a person on public benefits considering work, one of the greatest fears is the potential loss of cash payments, health care coverage, or needed in-home assistance. For those already working, there are many public benefit rules and incentives in place to encourage employment; however, they can be confusing and disconnected. A Benefits Planner or a Community Work Incentives Coordinator (CWIC) can help job seekers with disabilities understand how to make these incentives work to support their career goals and hopes for the future.

If they receive county services as an individual with intellectual or developmental disabilities, ask their Case Resource Manager (CRM) about Benefits Planning services the county may be able to provide.

Also, if they receive services from the state Division of Vocational Rehabilitation (DVR), DVR provides Benefits Planning services for DVR customers ONLY. Benefits Planning is considered a core service

SECTION 11: DISABILITY BASICS

during Vocational Plan development. Clients can request this service from their Vocational Rehabilitation Counselor (VRC) if it has not already been offered. Benefits planning services may be provided by the VRC or referred to the DVR Area Benefit Specialist.

Other resources for Benefits Planning services provided by trained professionals may also be available, through employment providers or other community resources. The network of Benefits Planners and Community Work Incentives Coordinators managed by the Washington Initiative for Supported Employment (WiSe) can help individuals with disabilities, their families, and professionals to get connected with trained individuals in their area. To contact WiSe, go to <http://theinitiative.ws>.

The CFPB has a worksheet to assist you in helping your clients understand benefits and asset limits at www.consumerfinance.gov/your-money-your-goals/.



CARES of Washington: Non-profit agency providing employment, career advancement, and financial asset development services to low-income families and individuals with disabilities. Learn more at www.caresofwa.org.

Choose Work: A resource for individuals on SSI and SSDI to find free-of-charge employment supports. Learn more at <http://www.chooseworkttw.net/>.

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Disability.gov: The Federal government resource website for people with disabilities. Learn more at www.disability.gov/.

Plan to Work: consists of professionals who are Community Work Incentive Coordinators (CWICs). They have completed training on Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). CWICs offer individualized assistance to beneficiaries of either program. Learn more at www.plantowork.org/ or 877- 676-4754 (TTY) or 866-497-9443 (Voice).

Provail: A multi-service agency dedicated to meeting the needs of children, youth, and adults with disabilities who need an integrated, complex set of services to live life according to their own choices. Serving primarily King and Snohomish Counties, PROVAIL offers a comprehensive range of services to support people, with even the most severe disabilities. Learn more at <http://provail.org/>.

Social Security: A broad range of services online and through a nationwide network offices that include regional offices, field offices, card centers, teleservice centers, processing centers, hearing offices, the Appeals Council, and our State and territorial partners, the Disability Determination Services. Learn more at www.ssa.gov/.

SECTION 11: DISABILITY BASICS

The Washington Access Fund: A nonprofit, Community Development Financial Institution (CDFI) established by and for people with disabilities in Washington state. Washington Access Fund provides low-interest loans and other financing services to help individuals with disabilities obtain the technologies and business equipment needed to live independently and to succeed at school, at work, at play, and in the community. For more information, go to www.washingtonaccessfund.org/ or call 206-328-5116 or 206-328-5126 (TTY).

Washington Assistive Technology Act Program (WATAP): Assistive technology resources and expertise to all Washingtonians with disabilities to aid in making decisions and obtaining the technology and related services needed for employment, education and independent living. Learn more at <http://watap.org/>.

Washington State Pathways to Employment: A website focused on supporting people with disabilities who are working to manage their employment and financial resources. Learn more at <https://fortress.wa.gov/dshs/pathways/>.

The National Disability Institute (NDI): NDI is working to build a better economic future for Americans with disabilities. Learn more at www.ndi.org.

SECTION 12: DOMESTIC VIOLENCE AND FINANCES

Physical and sexual assaults, or threats to commit them, are the most apparent forms of domestic violence and are usually the actions that allow others to become aware of the problem. However, regular uses of other abusive behaviors by the abuser when reinforced by one or more acts of physical violence make up a larger system of abuse.

Financial Abuse is one way that an abuser may have control, and is one of the most commonly reported reasons why a survivor may not leave an abusive relationship. Economic Abuse can include controlling access to economic resources, refusing to contribute, generating extra economic costs, or interfering with education or employment. A detailed Economic Abuse Wheel is available at http://www.ncdsv.org/publications_wheel.html.

FINANCIAL SAFETY PLANNING

Many abusers manipulate and hide money and assets so that the survivor doesn't have access to them either during or after a relationship. For suggestions on where to look and how to find them, refer to the Washington State Coalition Against Domestic Violence site at www.getmoneygetsafe2.org/assets.cfm.

When it's safe it's important to collect important documents and store them in a safe and accessible place. For a list of documents, go to www.thehotline.org/help/path-to-safety/#tab-id-6.

In Washington State there is a free substitute address program for any victim of domestic violence, sexual assault, stalking, or trafficking called the **Address Confidentiality Program**. For more information, go to www.sos.wa.gov/acp/default.aspx.

SAFETY ONLINE

An abuser may be able to track your clients' online web use and be able to see websites they are visiting. To read more information on how to use the internet safely, go to <http://nnedv.org/internetsafety.html>.

HOUSING

There are certain rights given to survivors of domestic violence in Washington State around renting housing. To learn more about domestic violence rights or to obtain resources if you believe rights have been possibly violated, go to www.getmoneygetsafe2.org/housingandyourrights.cfm.

Additional housing resources can be found under Section 17: Housing in this guide.

Emergency shelters are designed to keep victims of domestic violence safe. They are free and very temporary, between 30-90 days depending on the program, and are designed for individuals or families who have no other housing options. Shelters may be located in a confidential location and have extra safety precautions in place.

King County 2-1-1 screens for **Family Housing Connection**. Family Housing Connection provides a single access point for families with children and pregnant women seeking shelter and transitional housing in King County. Clients can still contact domestic violence shelters directly. For a list of programs within King County go to www.kccadv.org/get-help/support-services/.

Many **transitional housing programs** require staying in shelter in order to apply. The average stay is

SECTION 12: DOMESTIC VIOLENCE AND FINANCES

usually 12-24 months, depending on the program. Usually rent is collected based on income and family size. Transitional housing for families with minor children is obtained through the Family Housing Connection by calling 2-1-1 or online at www.resourcehouse.org/win211/King/topics/Basic_Needs/Housing_Shelter/Transitional_Housing_Shelter/programs.aspx.

EMPLOYMENT

Domestic Violence Leave law (RCW 49.76) allows victims of domestic violence, sexual assault, or stalking to take reasonable leave from work — paid or unpaid — to take care of legal or law enforcement needs and obtain health care. Family members of a victim may also take reasonable leave to help the victim obtain treatment or seek help. Learn more at www.lni.wa.gov/WorkplaceRights/LeaveBenefits/FamilyCare/DomViolence/default.asp.

Unemployment benefits may be available if work was vacated because your client is a victim of domestic violence or stalking, even if they were fired or left voluntarily in some cases. For more information, refer to www.esd.wa.gov/uibenefits/specialservices/domesticviolence/domestic-violence.php.

For additional information about staying safe at work go to www.legalmomentum.org/sites/default/files/reports/safety-planning.pdf.

PUBLIC BENEFITS

Clients may qualify for public benefits. To learn more about the different programs go to, <http://wscadv2.org/files/publicbenefits.html>. If a client is receiving TANF there are special rules that apply for victims of domestic violence.

There are domestic violence advocates stationed at every DSHS office in King County (and most offices in the state) that can help your client better understand their rights and work with their DSHS case worker. Your client can ask their Case Worker or anyone in the office for information on how to contact the domestic violence advocate.

LEGAL RESOURCES

Your client may qualify for a free **Protection Order**. Learn more at <http://protectionorder.org/>.

SAVIN Protective Order (VPO) is a free service that allows petitioners to be notified by telephone when a protective order has been served by police. It will also give a 30 day advance notice by telephone when the protective order is about to expire. Register by calling 877-242-4055 or online at www.registervpo.com.

VINE Link/Washington SAVIN is the online version of VINE (Victim Information and Notification Everyday), the National Victim Notification Network. This service allows crime victims to obtain timely and reliable information about criminal cases and the custody status of offenders 24 hours a day. For more information or to search for an offender in any state go to www.vinelink.com.

Refer clients to a **Legal Advocate**, who can cover all these topics with your client, they can help create a safety plan and strategize how to start or continue with legal proceedings. To find a Legal Advocate call the 24-hour Washington State Domestic Violence hotline at 800-562-6025.

SECTION 12: DOMESTIC VIOLENCE AND FINANCES

TAX PAYER ADVOCATE SERVICE

When custody and child support are in dispute the Taxpayer Advocate Service (TAS) can provide your client free help with IRS problems. Learn more at www.irs.gov/Advocate.



City of Seattle Mayor's Office for Domestic Violence & Sexual Assault

Prevention: Learn more at www.seattle.gov/humanservices/domesticviolence/.

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Eastside Legal Assistance Program (ELAP): Learn more at www.elap.org or call 425-747-7274.

Family Law Facilitator Program: Learn more at www.kingcounty.gov/courts/FamilyCourt/facilitator.aspx. For self-help resources on a variety of legal issues- go to www.washingtonlawhelp.org.

King County Coalition Against Domestic Violence (KCCADV): Learn more at www.kccadv.org/get-help/support-services/.

King County Domestic Violence: Learn more at http://www.kingcounty.gov/courts/detention/resource_guide/domestic_violence.aspx.

King County Sexual Assault Resource Center: Learn more at <http://www.kcsarc.org/> or call 1-888-998-6423.

Peace in the Home Helpline: A hotline in 14 languages to connect non-English speakers to Advocates who speak their language. For more information call 888-847-7205.

Northwest Justice Project: Learn more at <http://nwjustice.org/> or call 206-464-1519.

Washington State Domestic Violence Hotline: Call 800-562-6025.

The Washington State Coalition Against Domestic Violence: Learn more at www.wscadv.org.

YWCA: Offers a 10-week financial education class for survivors of domestic violence, entitled "**Hope and Power for Your Personal Finances.**" Childcare and transportation assistance are provided for the classes. Learn more at www.ywcaworks.org/NetCommunity/Page.aspx?pid=819 or call 425-226-1266 x1036.

SECTION 13: FINANCIAL NEEDS OF VETERANS

Active military service imposes a structured lifestyle where little thought is given to housing, medical, dental, food, and transportation so one can remain mission focused. Little consideration by service members is given to bills, bank accounts, credit cards, emergency funds and money management since one is preoccupied with the immediacy of deployment and duty. If one has, for example, a car payment to be made then one can elect to participate in an allotment program where debt payments are automatically withdrawn. Money management is never taught as part of military training.



Departure from the military typically occurs within several days and means leaving guaranteed income where most living needs are provided, and entering an unstructured civilian world where there are a myriad of overwhelming choices and decisions about health plans, housing, utilities, payment plans and so on. Guard and reservists experience another set of issues, leaving well-paying jobs for lower-paid deployments and experiencing a shift in management of household responsibilities, roles, routines and relationships.

Unemployment, invisible wounds, and homelessness continue to beset and plague some of our Veterans. Reintegration and readjustment to civilian life can be a formidable experience whether one has served in a combat zone or not.



Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Consumer Financial Protection Bureau: Information for Servicemembers. Learn more at <http://www.consumerfinance.gov/servicemembers/>.

King County Veterans Information and Assistance Call Center: 877-904-VETS (8387)

U.S. Department of Veterans Affairs: Offers home loan guaranties for qualified applicants to help them build or buy a home. Visit www.benefits.va.gov/homeloans.

Vet Center services: www.vetcenter.va.gov/Vet_Center_Services.asp.

Washington Department of Veterans Affairs: <http://www.dva.wa.gov/>.

SECTION 14: SENIORS

Older adults, who are lucky enough to retire, in the traditional sense, often seek productive encore careers. How we support and encourage all workers, helping them maintain financial stability across the lifespan — especially through career transitions — makes a difference.



Adult Protective Services: Learn more at www.aasa.dshs.wa.gov/APS/ or call 1-866-221-4909.

Benefits Checkup: An online program that assists older adults pay for prescription drugs, health care, meals, utility bills, and more. Learn more at www.benefitscheckup.org.

CLEAR*Sr (Coordinated Legal Education Advice & Referral System—Senior): Toll-free, centralized intake, advice, and referral service for persons age 60+ seeking free legal assistance with civil legal problems, regardless of income. Learn more at www.nwjustice.org/what-clear or call 1-888-387-7111.

Consumer Financial Protection Bureau (CFPB): *Money Smart for Older Adults -- Prevent Financial Exploitation.* Learn more at www.consumerfinance.gov/newsroom/fdic-and-cfpb-collaborate-to-develop-a-tool-for-older-adults-to-prevent-financial-exploitation/.

Elder and Vulnerable Adult Abuse (King County Prosecuting Attorney's Office): Learn more at www.kingcounty.gov/Prosecutor/elderabuse.aspx.

Financial Planners Association of Puget Sound: Learn more at www.fpanet.org/PlannerSearch/PlannerSearch.aspx

Seattle Mayor's Office for Senior Citizens: Age 55+ Employment Resource Center – Provides job coaching, training, and referrals (including the Title V Senior Community Service Employment Program) for residents age 55+. Learn more at www.seattle.gov/seniors or call 206-684-0500.

Senior Information and Assistance: Learn more at www.seniorservices.org/financiallegalprograms/Home.aspx or call 206-448-3110 or 1-888-435-3377.

Senior Money: The financial education non-profit CENTS has created *Senior Money*, which is an instructional DVD, companion website, and in-person presentations to teach senior citizens how to spot and avoid all the scams aimed at them. The video has three 35 minute sections: 1) reverse mortgages, 2) scams, and 3) identity theft and estate planning. Learn more at www.seniormoneyproject.org.

Senior Rights Assistance: Learn more at www.seniorservices.org/financiallegalprograms/SeniorRightsAssistance.aspx or call 206-448-5720 /1-800-972-9990.

Social Security:

- Benefit Eligibility Screening Tool (BEST) - www.benefits.gov/ssa/.
- Retirement Estimator - www.socialsecurity.gov/estimator/.
- Women's Institute for Financial Education - www.wife.org.

SECTION 15: IMMIGRANTS & REFUGEES

Lutheran Immigration and Refugee Service (LIRS), in their publication, *Financial Literacy for Newcomers: Weaving Immigrant Needs into Financial Education* highlights the unique challenges that newcomers to the U.S. face. Service providers and immigrants who participated in their report addressed seven (7) key topics that they found should be included in financial education for newcomers.

1. Building Trust
2. Ensuring Access
3. Money Transfers
4. Culture
5. Language
6. Safeguarding the Future
7. Living Within Means⁶

“Culture informs financial behaviors and decisions such as who makes financial decisions, what kinds of financial services are used, and how money is spent and saved”.

~ *Financial Literacy for Newcomers, LIRS*

Often language can be a barrier. To build trust, ensure access and provide financial resources for a client requires effective communication. When two people don't understand each other, they experience a language barrier.

It's important to remember an unexpected outcome can result when meeting with a non-native English speaker when we assume that we are being understood. Cultural Awareness International recommends the following communication steps.⁷

1. **Be sensitive and respectful** to individuals who have invested the time to learn English. Learning a new language is a large undertaking. To help you with this, try learning and using several phrases of another language. It's quite humbling.
2. **Be aware of the factors that can enhance miscommunication.** For example: Is the miscommunication a language misunderstanding? Is it based on differences in gender, age, national culture, or maybe even an unseen disability?
3. **Pause.** Native English speakers will often ask a question and not allow enough time for the listener to process the words, think about an answer, find the appropriate wording (based on their relationship to the speaker), and then execute a grammatically correct sentence. If it is information you are seeking, then pausing can work wonders!
4. When conducting meetings **give clear and simple statements** of what is to be expected and define the length of discussion points.
5. **Avoid slang, professional jargon, initials and acronyms at all costs.** A statement like this can be confusing to non-native English speakers: Please send the RFP by COB on hump day. Are we all on board? Rephrasing can be advantageous: Please send the Request for Proposal by 5 pm on Wednesday. Is that agreeable?
6. **Communicate with story.** Example vignettes from your experiences or someone else's can provide clarity, and at the same time, keep respect and honor for your client.
7. **Have listeners rephrase** what they think they heard you say. This is much better than asking, do you all understand and eventually receiving unsatisfactory outcomes.
8. **Speak clearly and enunciate properly.** Pausing before and after significant words can help improve communication, too.

⁶ http://www.higheradvantage.org/wp-content/uploads/2012/05/rw_financial_literacy.pdf, accessed 11/16/14

⁷ <http://culturalawareness.com/communicating-effectively-non-native-english-speakers/>, accessed 11/16/14

SECTION 15: IMMIGRANTS & REFUGEES

Think of all the phrases you may unconsciously use which really don't mean exactly what they say: "Drop me a line," "I'm on the fence," "TGIF" to name just a few!

Start your conversation with a non-native speaker by asking questions. For example, "Tell me how you purchased goods or services in your country". Be prepared! There are many mediums of exchange in the world. Consider how many forms of digital currency we have available in the U.S. This approach will give you a base line to begin the conversation and to educate your client on the subject of opening a bank account and how goods and services can be purchased in the U.S.

Personal stories are important too, especially as a way to motivate clients. Share stories in ways that are in accordance with your organization's privacy policies. Hearing how clients in similar situations were able to successfully overcome barriers can provide encouragement for clients who are struggling.

The CFPB's *Your Money, Your Goals* tool-kit provides information on emotional and cultural influences on financial decisions at www.consumerfinance.gov/your-money-your-goals/.



Atlantic Street Center: Learn more at www.atlanticstreet.org/ or call 206-723-4073.

Asian Counseling and Referral Service (ACRS): Learn more at www.acrs.org/services/citizenship.php or call 206-695-7600.

Catholic Community Services of King County: Learn more at www.ccsww.org/site/PageServer?pagename=refugeeimmigration_index or call 206-725-2090.

Center for MultiCultural Health: Learn more at www.multiculturalhealth.org/programs_svcs/refugee_HAP.htm or call 206-461-6910.

Chinese Information & Service Center: Learn more at www.cisc-seattle.org/?page=naturalization&lang=en or call 206-624-5633.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

East African Community Services: Learn more at www.eastafricans.org/ or call 206-721-1119.

El Centro De La Raza: Learn more at www.elcentrodelaraza.org or call 206-957-4634.

Eritrean Community in Seattle and Vicinity: Learn more at www.ericommunity.com/ or call 206-323-6627.

Express Credit Union - Citizenship Loan: Learn more at <http://expresscu.org/member-services/loans/> or call 206-612-5689.

Filipino Community of Seattle: Learn more www.fcseattle.org/ or call 206-722-9372.

Hopelink: Learn more www.hope-link.org/get_help/adult_education/ or call 425-889-7880.

SECTION 15: IMMIGRANTS & REFUGEES

Horn of Africa Services: Learn more www.hoas.org/programs.html or call 206-760-0550 (Rainier Office) / 206-344-5872 (Yesler Terrace Office).

International Rescue Committee: Learn more at www.rescue.org/our-work/resettling-refugees or call 206-623-2105.

Jewish Family Service: Learn more at www.jfsseattle.org/refugee.html or call 425-643-2221.

Khmer Community of Seattle-King County: Call 206-762-3922.

Lao Community Services: Learn more at www.laocsc.org/ or call 206-501-4115.

Literacy Source: Learn more at www.literacysource.org/students/programs/citizenship-preparation/ or call 206-782-2050.

Lutheran Community Services NW: Learn more at www.lcsnw.org or call 206-694-5700.

Multicultural Self-Sufficiency Movement: Learn more at www.myservicemind.org/programs.html or call 206-734-7599.

OneAmerica: Washington New Americans Program: Learn more at www.wanewamericans.org or call 877-WA-NEWCI (TIZEN) / 877-926-3924 (Citizenship Hotline – 20 languages).

Neighborhood House: Learn more at www.nhwa.org or call 206-461-4522.

Northwest Immigrants Rights Project: Learn more at www.nwirp.org/howwehelp/directservices or call 206-587-4009.

Oromo Community Center: Call 206-324-7039.

Refugee Federation Service Center Coalition: Learn more at www.rfsc.org or call 206-725-9181.

Refugee Women's Alliance: Learn more at www.rewa.org or call 206-721-0243.

SeaMar Community Health Centers: Learn more at www.seamar.org/static_pages/community_citizenship.php or call 206-764-4700 / 206-764-8047.

Somali Community Services Coalition: Learn more at www.somalicsc.org or call (206) 431-5141.

St. James Cathedral: Learn more at www.stjames-cathedral.org/immigrant/ or call 206-382-4511.

21 Progress: DACA Build Your Dream program. Learn more at <http://21progress.org/>.

Ukrainian Community Center of WA: Learn more at www.uccwa.us or call 425-430-8229.

Vietnamese Friendship Association: Learn more at <http://www.vfaseattle.org> or call 206-760-1573.

World Relief Seattle: Learn more at <http://worldreliefseattle.org> or call 253-277-1121.

SECTION 16: WORKFORCE READINESS



Workforce readiness counseling and education prepares clients for the expectations of the workplace, provides resources to encourage under-prepared adults to return to school, retrains individuals and dislocated workers, creates transition programs for retiring employees into new vocations, and provides many other forms of workforce development education and services. Providers of these services include a variety of governmental agencies, public and private colleges, apprenticeship programs, and nonprofit organizations.

For clients who may require financial help there are a number of different types of aid available to help fund postsecondary education, including grants, loans, work-study, and scholarships. Most postsecondary institutions have a student financial aid office that can help students understand their various options.

Grants are a type of financial aid that does not have to be repaid. Generally, grants are for undergraduate students and the grant amount is based on need, cost of attendance, and enrollment status. For information about grants administered for students in Washington State, visit the Higher Education Coordinating Board of Washington State online at www.hecb.wa.gov. Additionally, individual schools may offer their own grant programs or options for work-study.

Loans are borrowed money that must be repaid with interest. Maximum loan amounts depend on the student's year in school. Parents may also borrow to pay education expenses for dependent undergraduate students. Prospective college students may want to research options for aid from the federal government ([Federal Student Aid program](#)) before taking out private loans. When taking out a private loan, it is important to shop around and understand all fees to make sure they take out the loan that is best for them.

For information about the Federal Student Aid program, including access and information on completing the Free Application for Federal Student Aid (FAFSA), contact the U.S. Department of Education online at studentaid.ed.gov or call 1-800-4FED-AID (1-800-433-3243).



AARP: Assists individuals 50 or older workers with employment and training services. Learn more at www.aarpworksearch.org.

Alliance of People with disAbilities: Provides employment and independent living services for people with disAbilities. Learn more at www.disabilitypride.org.

Apprenticeship and Non Traditional Employment for Women (ANEW): Provides a job skills course for low income women interested in non-traditional trades, the program now accepts low income men. Learn more at www.anewaop.org.

CARES of Washington: A non-profit agency providing employment, career advancement, and financial asset development services to low-income families and individuals with disabilities. Learn more at www.caresofwa.org.

SECTION 16: WORKFORCE READINESS

Career and Technical Education (CTE): CTE is a program for middle and high school students in Washington's public schools providing career counseling and exploration of career opportunities. Learn more at www.k12.wa.us/CareerTechEd.

CheckOutACollege.com: Washington's two-year public colleges offer a wide range of choices and a lot of flexibility. Classes help students prepare to transfer to a university, get job training, gain basic skills, learn English, and pursue continuing education. Learn more at www.checkoutacollege.com.

Consumer Financial Protection Bureau: *Your Money, Your Goals* is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt. Learn more at www.consumerfinance.gov/your-money-your-goals/.

Division of Vocational Rehabilitation (DV): Statewide employment resources for people with disabilities and businesses who are hiring people with disabilities. Learn more at www.dshs.wa.gov/dvr.

El Centro de la Raza: Assists low-income, unemployed and Latino people in securing and maintaining a livable wage by teaching employment skills and conduct and other information to better current employment. Learn more at www.elcentrodelaraza.com.

Employment Security Department (ESD): State agency that provides Unemployment Insurance and a variety of employment resources for job seekers. Learn more at www.esd.wa.gov.

Hopelink: Offers both one-on-one assistance with career development and a weekly workshop series for job readiness skills. Learn more at http://www.hope-link.org/get_help/employment_program/.

Job Corps: Live-in program that provides at-risk youth (16-24 years) access to education and job experience. Learn more at www.jobcorps.gov/centers/wa.aspx.

Multi-Service Center: Provides comprehensive services, such as education and employment, in South King County. Learn more at www.multi-servicecenter.com/.

Opportunity Center for Employment and Education: Provides integrated educational, vocational, employment and supportive services through a partnership of the [Department of Social and Health Services \(DSHS\)](#), [WorkSource Affiliate North Seattle](#), and NSCC's resources, including [Workforce Education](#) and [Career Services](#). Learn more at www.worksourceskc.org/calendar/north-seattle.html.

Pacific Associates: A multi-agency consortium that assists low-income job seekers in accessing training, employment, and support services. Learn more at www.pacassoc.com/index.html.

Port Jobs: Works to increase access to living wage jobs in Seattle and King County by providing a wide array of services to job-seekers and employers, particularly at SeaTac airport, the Port of Seattle, and in the building and construction trades. Learn more at www.portjobs.org.

Refugee Resettlement Office: Assist with resumes, on line job search, job applications and preparation for interviews. Learn more at info@roseattle.org.

SECTION 16: WORKFORCE READINESS

Seattle Goodwill: Education & Training (with workforce readiness focus in all classes): All classes include an Interviewing 101 presentation. Learn more at www.seattlegoodwill.org/jobtraining/jtecenters.

Seattle Jobs Initiative (SJI): Works to eliminate barriers by aligning support services, including housing, childcare, transportation, and counseling with job skills training and job placement assistance. Learn more at www.seattlejobsinitiative.com.

Start Next Quarter: The Seattle Community Colleges offer hundreds of students free and reduced tuition, books and fees every quarter. They help provide skills and education needed to find a stable career at a competitive salary, and have programs and resources to make available to eligible students. Clients can start by taking the short free anonymous survey at www.startnextquarter.org.

Training Rehabilitation Assessment & Consultation Associates (TRAC) Associates: Provides employment assistance to businesses and job seekers. Learn more at www.tracassoc.com/.

United Indians of All Tribes: An education and employment program serving the local Native American community. Learn more at www.unitedindians.org.

Washington State Career Bridge: Provides careers and eligible training providers. Learn more at www.careerbridge.wa.gov/.

Washington Women's Employment and Education: Provides job readiness and computer training for qualifying low income adults. Learn more at www.wwee.org.

The Workforce Development Directory: Provides a listing of Washington State education and training programs. The programs cover a broad territory beginning with high school and reaching through apprenticeships, certificate programs, and college but stop short of a four-year degree. Learn more at www.wtb.wa.gov/WorkforceDevelopmentDirectory.asp.

Worker Retraining Community and Technical College Contacts: Provides programs to help people get the skills to enter or re-enter the workforce. Training programs include advising, career planning, jump-start tuition, and connections to resources such as, assistance with Financial Aid, DSHS and ES WIA. Learn more at www.sbctc.ctc.edu/college/_e-wkforceworkerretrainingcontacts.aspx.

WorkSource Seattle-King County: Offers free services to meet the needs of all jobseekers, including one-on-one job and career counseling, technical and educational services, workshops, and referrals to training providers. Learn more at www.worksourceskc.org.

YMCA Young Adult Services: Provides employment and life skills. Learn more at www.ymcayas.org.

YWCA: Offers career development centers and employment training programs, placement and other support services to women and families. Learn more at www.ywcaworks.org/netcommunity/.

SECTION 17: HOUSING

HOMEOWNERSHIP

According to the Washington Homeownership Resource Center (WHRC), clients should follow these steps to ensure that a loan and home are the best possible fit and that the home-buying experience is positive and without stress.

Step 1 – Education

Attend a homebuyer education seminar. These classes are FREE and are at least five hours long. To learn more, go to www.wshfc.org/buyers/education.htm.



There are different types of homebuyer education classes advertised by a variety of sources. Seminars offered by nonprofits and sponsored by Washington State Housing Finance Commission (WSHFC) or the NeighborWorks Center for Homeownership Education and Counseling are designed to provide neutral, unbiased education on the home-buying process. Homebuyer education seminars should include the following specific topics:

- How to qualify for a mortgage
- How to choose a lender and a real estate professional
- Warning signs of predatory lenders
- Fair housing
- A glossary of frequently used loan terms
- First-time homebuyer assistance programs

Online Homebuyer Education is also an option. eHome America is approved by the WSHFC and available through HomeSage, a Washington State NeighborWorks collaboration. To learn more, go to www.homesage.org.

Step 2 - Credit History

Clients should review their credit report, address any issues, and correct any errors in the report as necessary. They should obtain a copy of their credit report from each of the three major credit companies in the U.S. (Experian, www.experian.com; Transunion, www.transunion.com; and Equifax, www.equifax.com) and request their credit score.

Step 3 – Budget

Do a personal budget and determine what they feel comfortable paying every month for housing. This is a critical step in the homeownership process because they want to be able to answer the question “How much am I comfortable paying every month for housing?”– which may be less than the mortgage payment that they can qualify for. In addition, if they need to save money for a down payment and closing costs, personal budgeting will help them achieve their goal more quickly.

A HUD Certified Housing Counselor can assist in finding programs that can help them save money for a down payment and may also require that they attend credit and budgeting classes. There are also agencies that can help them set up a household budget and help them create their own savings plan.

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To be a successful homeowner, they should maintain a savings balance of at least three times their monthly house payment, in order to afford property taxes, hazard insurance, and homeowner association dues.

Step 4 - Research

Research first-time homebuyer and down payment assistance programs that they might qualify for. The Washington Homeownership Resource Center can provide them with a list of available programs in their region and the income parameters for each. Because availability of programs change and the amounts offered are also tied to funding, check the latest information at www.homeownership-wa.org, or call 877-894-4663.

Step 5 - Loan Pre-Approval

Interview various lenders that offer the first-time buyer assistance programs they are most qualified to receive. Obtain pre-approval for a loan through their preferred lender, using the assistance programs that they can qualify for. Their lender will provide them with a Good Faith Estimate that will give them the information they need in order to compare loan products from different lenders and to be assured that the loan they receive is the best fit for them.

A pre-qualification analysis is typically an estimate as to what borrowers may qualify for based upon their credit report and income. A pre-qualification has not been underwritten by the bank, and typically there is no cost or commitment on behalf of either party for a pre-qualification analysis. A mortgage loan pre-approval application typically results in a written loan commitment following a complete mortgage application. Some lenders will require an application fee. It is best to apply and obtain a pre-approved mortgage prior to signing a purchase agreement for a home as a pre-approval can also add to their negotiating strength when they are ready to make an offer on a home.

Step 6 - Their Priorities

Set realistic personal (or family) priorities for their new home. Their first home may not include everything on their wish list, so it is important that they and their family have agreed on their priorities.

Step 7 – The Search

Check references regarding experiences working with a real estate professional. Compile a list of several and talk to each before choosing one. The ideal real estate professional will know the local area where they wish to purchase and has resources and contacts to help them in their search. If they are of low- or moderate-income, look for a real estate professional who is familiar with assistance programs for first-time homebuyers that have been developed by government and non-profit agencies. It may be important that the real estate agent understand how they must write up a purchase and sale contract in order to qualify for certain assistance programs and knows about the first-time homebuyer programs available for their area.

FORECLOSURE PREVENTION

If your client is facing foreclosure they may be contacted by letter or phone call from their lenders stating that they are at risk of facing foreclosure. The letter or notice that they receive may contain phone numbers for [HUD-approved housing counselors](#), the Department of Financial Institutions (DFI) referral number to the [Washington State Foreclosure hotline](#), or for legal assistance through the Northwest Justice Project that serves low-income persons and persons age 60 and older (1-800-997-8944).

SECTION 17: HOUSING

Clients should seek assistance in working with a housing counselor or their lender to assess their ability to pay their mortgage or consider other options.

DFI advises homeowners who are delinquent on their mortgage to be cautious about using the services of someone offering to help them work with their lender to modify the terms of their home loan. Solutions that sound too simple or too good to be true usually are. HUD-approved housing counselors will provide advice to you **free-of-charge**.

It's important that clients not ignore letters or phone calls from their lender. If they're having trouble making their monthly mortgage payments, suggest they explain the situation to their lender. They should write down whom they spoke to, the date, and what was said. It's critical that they don't wait!

Direct any client in immediate risk of foreclosure to the **Washington State Foreclosure hotline** at 1-877-894-HOME (4663).

RENTAL

For rental assistance resources, contact the **Community Information Line** at 2-1-1 (from a landline only) or 206-461-3200 or toll free 1-877-2-1-1-927. You can also inquire online at www.resourcehouse.org/win211/King/topics/Basic_Needs/Housing__Shelter/Transitional_Housing__Shelter/programs.aspx.

A WorkFirst case manager or other staff member can also explain to your client about programs that can assist them with housing. Learn more at www.dshs.wa.gov/onlinecso/emergency_situations.shtml.

For **low-income permanent housing resources** refer to, HousingSearchNW.org or searching HUD subsidized properties at www.hud.gov/apps/section8/step2.cfm?state=WA,Washington. Many of these programs have waiting lists, so it's recommended to apply to more than one program.

If your client has an emergency and they need a one-time cash payment to get or keep safe housing or utilities, they may be eligible for the Additional Requirements for Emergent Needs (AREN) or the Diversion Program.



HOMEOWNERSHIP RESOURCES

There are resources available to help increase and preserve homeownership for low and moderate-income households. Topics include the lending and home buying process, mortgage programs and products for first-time home buyers, down payment/purchase assistance for eligible first-time borrowers, credit barriers, predatory lending prevention, and foreclosure prevention.

American Financial Solutions: Provides housing counseling. Learn more at www.myfinancialgoals.org or call 888-864-8699.

Apprisen Financial Advocates: Provides housing counseling. Learn more at www.apprisen.com or call 800-244-1183.

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A Regional Coalition for Housing (ARCH): Provides information for those in East King County. Learn more at www.archhousing.org or call 425-861-3677.

ClearPoint Credit Counseling Solutions: Provides housing counseling. Learn more at www.clearpointccs.org or call 800-634-CCCS (800-634-2227).

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

El Centro De La Raza: Provides housing counseling. Learn more at www.elcentrodelaraza.org or call 206-957-4610.

Habitat for Humanity of Seattle-King County: Learn more at www.seattle-habitat.org or call 206-453-2950.

HomeSight: Provides housing counseling and purchase assistance. Learn more at www.homesightwa.org or call 206-723-4355 / toll free 888-749-4663.

Homestead Community Land Trust: Provides housing counseling and purchase assistance. Learn more at www.homesteadclt.org or call 206-323-1227.

HUD -Tenant Rights, Laws, and Protections: Washington State. Learn more at www.hud.gov/local/wa/renting/tenantrights.cfm

Parkview Services: Provides homeownership services and general counseling to adults with developmental disabilities and family members who will live with them. Learn more at www.parkviewservices.org or call 206-542-6644.

Urban League: Provides housing counseling and foreclosure prevention. Call 206-461-3792.

Washington Homeownership Resource Center: Provides information and referrals for first-time homebuyers. Learn more at www.homeownership-wa.org/ or call **877- 894-4663** or 206-542-1243.

Washington State Housing Finance Commission-Homeownership Division: Provides seminars statewide. Learn more at www.wshfc.org/buyers/education.htm or call 800-767-4663.



PROGRAMS AND INITIATIVES TO HELP PREVENT FORECLOSURE

Consumer Financial Protection Bureau (CFPB): CFPB's mission is to protect consumers in the areas of mortgages, credit cards, banking, and other financial services. To register a complaint or learn more about any of these topics, go to www.consumerfinance.gov.

Home Foreclosure Legal Aid Project: You can also call the Homeownership Information Hotline at 877-894-HOME (4663) to find an attorney specializing in foreclosure prevention. Speak to a HUD-approved Counselor by calling 1-877-894-HOME. Learn more at www.homeownership.wa.gov.

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FDIC Foreclosure Prevention Initiative: A program to help prevent both unnecessary foreclosures and fraudulent rescue scams by encouraging loan modification, providing an FDIC phone line to direct borrowers to legitimate mortgage counselors, and creating a foreclosure information "tool kit".

FDIC Call Center: Learn more at www.fdic.gov/consumers/loans/prevention/rescue/index.html or call 1-877-275-3342.

Property Tax Deferral Program: Helps homeowners with limited income by paying a percentage percent of property taxes and/or special assessments on behalf of the owner. For more information and lists of requirements, go to dor.wa.gov or call (360) 570-5900, or call the county assessor's office.

U.S. Department of Housing and Urban Development (HUD): Offers a Guide to Avoiding Foreclosure. Learn more at www.hud.gov or call 1-877-234-2717.

Washington State Department of Financial Institutions (DFI): Learn more at www.dfi.wa.gov/consumers/education/foreclosure/prevent_foreclosure.htm.

Washington State Homeownership Information Hotline: Your client should take advantage of FREE foreclosure counseling. To contact a HUD – approved Counselor, call the hotline at **877.894.HOME (877.894.4663)** or go to www.homeownership.wa.gov for a list of counselors in the area.



RENTAL RESOURCES

Solid Ground: Operates a statewide hotline for tenants seeking information on the Residential Landlord/Tenant Act and renters' rights. Tenant counselors can provide legal referrals and action plans appropriate to each tenant's needs. Learn more at www.solid-ground.org/Programs/Housing/Counseling/Pages/default.aspx.

A number of local agencies offer landlord-tenant information. Some also aid in settling disputes.

King County Bar Association-Housing Justice Project
(206) 267-7090
www.kcba.org/pbs/HJP.aspx

Bellevue Neighborhood Mediation Program
(425) 452-4091
www.ci.bellevue.wa.us/mediation.htm

King County Dispute Resolution Center
(206) 443-9603
www.kcdrc.org

The Tenants Union
(206) 723-0500
www.tenantsunion.org

Seattle Office of Housing
(206) 684-2489
www.seattle.gov/html/citizen/renting.htm

CCS Housing Services-Legal Action Center
(206) 324-6890
http://www.ccsww.org/site/PageServer?pagename=housing_legalactioncenter

SECTION 18: MICROENTERPRISE



Business ownership and high-quality job opportunities play important roles in helping individuals and families earn income and build wealth over time. Small business creation has consistently been a path to America's middle class – particularly for minorities, immigrants and the economically disadvantaged.

This section provides resources for assisting clients who are considering small business ownership.

The Abilities Fund: A nationwide nonprofit community developer and financial institution focused on expanding entrepreneurial opportunities, including access to capital, for people with disabilities. Learn more at www.abilitiesfund.org/.

ACCION USA: A non-profit organization that offers small business loans and financial literacy education to small business owners in the United States. Learn more at www.accionusa.org/.

Community Enterprise: A program at the Center for Inclusive Entrepreneurship at Pinchot, provides individualized services to help put clients on a pathway to owning a business that can grow and be profitable. Learn more at <http://cie.pinchot.edu/enterprise/> or call 206-780-6228.

Community Capital Development: CCD promotes lending and economic opportunities to underserved populations. CCD provides small business consulting services, training and networking. CCD operates three Women's Business Centers (Washington Business Center, the South Sound Washington Business Center and the Northwest Women's Business Center), Procurement Technical Assistance Center (PTAC), and the Washington Statewide Minority Business Enterprise Center (MBEC). Learn more at www.seattleccd.com or call 206-324-4330.

The Entrepreneurial Law Clinic (ELC): An innovative clinic serving entrepreneurs throughout the Pacific Northwest. We team law and business students with pro bono attorneys and business advisors to provide critical early stage legal and business counseling. Learn more at www.law.washington.edu/Clinics/Entrepreneurial/.

Grow Seattle - Seattle Office of Economic Development: The City of Seattle's Office of Economic Development is the business arm of the City of Seattle. To achieve their mission, they provide direct services to Seattle businesses, including permitting assistance, financing, advocacy, location assistance, and the development of successful business districts. Learn more at www.growseattle.com/ or call 206-684-8090.

IRS Small Business and Self-Employed Tax Center: Learn more at www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Small-Business-and-Self-Employed-Tax-Center-1.

IRS Video Portal: A video portal that offers video and audio presentations on tax topics for small businesses, individuals, and tax professionals. Learn more at www.irsvideos.gov.

IRS Virtual Small Business Tax Workshop: This workshop includes nine interactive lessons designed to help new small business owners learn their tax rights and responsibilities. Learn more at www.tax.gov/SmallBusinessTaxpayer/virtualworkshop.

SECTION 18: MICROENTERPRISE

Mercy Corps Northwest: Assists low-income individuals to improve their lives through starting or expanding a small business. MCNW offers a range of services, including seminars and small business loans. Learn more at www.mercycorpsnw.org or call-547-5212 ext. 203.

MicroMentor: An Internet-based service that links entrepreneurs to experienced business experts in mentoring relationships. Learn more at www.micromentor.org/.

Washington Access Fund: A nonprofit Community Development Financial Institution (CDFI) established by and for people with disabilities in Washington. They provide low-interest loans and other financing services to help individuals with disabilities obtain the technologies and business equipment needed to live independently and to succeed at school, at work, at play and in the community. Learn more at www.washingtonaccessfund.org/ or call 206-328-5116 / 877-428-5116 or TTY: 1-888-484-4775.

The Washington Society of CPA's: Offers a client referral service to help clients find a firm that best suits a client's needs. This is a subscriber paid service and includes only those CPAs who have chosen to list with WSCPA. Learn more at www.wscpa.org.

Washington Community Alliance for Self Help (C.A.S.H.): A nationally-recognized program that provides the hands-on education, support, and access to capital needed to launch and manage successful small enterprises. Most of their services are free or very low-cost. Their goal is to help people become financially successful through small business ownership. Most of their members come from low-income situations and are looking to start a new business or develop an existing business into a profitable enterprise. Learn more at <http://washingtoncash.org> or call 206-352-1945.

Washington State Microenterprise Association (WSMA): A state wide network of agencies and organizations serving micro enterprises. Learn more at <http://wamicrobiz.org>.

SCORE: A non-profit volunteer organization whose volunteers are a diverse group of professionals and entrepreneurs who provide free, personalized counseling to help people start and grow successful businesses. They also provide workshops for a modest fee. Learn more at www.score.org/mentors.

StartZone: Helps South King County residents achieve financial self-sufficiency by providing accessible and affordable training, consulting and other support for building small businesses that are bankable, profitable, and sustainably connected to the local economy. Learn more at <http://startzone.highline.edu/> or call 206-878-3710 ext. 3388.

SECTION 19: PUBLIC BENEFITS

Washington Connection is a free, secure website that helps people learn about and apply for public benefits and programs available to people who live in Washington State. It is easy to use, and the best way to find out what programs might be available for a specific individual or family is to visit the website at www.washingtonconnection.org.

Basic Food/SNAP

Basic Food, the state's food stamp program, helps people in Washington make ends meet by providing monthly benefits to buy food. Participating in Basic Food has other benefits such as:

- Enrollment in free school meals for school-aged children;
- Qualification for a FREE cell phone and service;
- Qualification for low-cost local (land-line) phone service; and
- Shows their family meets the Women, Infants and Children (WIC) income test.

To apply for food assistance, call 1-877-501-2233, or go to http://foodhelp.wa.gov/basic_food.htm.

Health Care Assistance

Medicaid is a program funded by the federal and state governments, which pays for medical care for those who can't afford it. The local [DSHS Community Service Office \(CSO\)](#) can provide your client with details about these services and how to apply for them. Learn more at www.dshs.wa.gov/onlinecso/findservice.shtml.

TANF and Support Services

Temporary Assistance for Needy Families ([TANF](#)) provides temporary cash, food, and medical help for families in need. Some families participate in the WorkFirst Program. The WorkFirst Program helps participants find and keep jobs. Learn more at <http://www.acf.hhs.gov/programs/ofa/programs/tanf>.

Persons who are caring for a relative's child, are legal guardians, or are acting in the place of a parent are also able to apply for TANF benefits on behalf of these children through the [Non-Needy Relative, In Loco Parentis and Legal Guardian Program](#) (www.dshs.wa.gov/onlinecso/findservice.shtml).

Emergency Cash Assistance

If a family has an emergency and they need a one-time cash payment to obtain or keep safe housing or utilities, they may be eligible for the [Additional Requirements for Emergent Needs \(AREN\)](#) (www.dshs.wa.gov/manuals/eaz/sections/EA_AREN.shtml) or the [Diversion Program](#) (www.dshs.wa.gov/onlinecso/diversion.shtml). For additional information and eligibility requirements, go to www.dshs.wa.gov/onlinecso/tanf_support_services.shtml.

Emergency Food Assistance

If clients have very little money and are in need of food, they may qualify for emergency food assistance. If they meet [expedited guidelines](#) and are eligible for food assistance, their assistance will be available within five days of their application's receipt at their Community Services Office.

A WorkFirst case manager or other staff member can tell your client more about these programs, or visit www.dshs.wa.gov/onlinecso/emergency_situations.shtml or contact the Community Information Line at 2-1-1 (from a landline only) or 206-461-3200 or toll free 1-877-2-1-9274.

The CFPB has a worksheet to assist you in helping your clients understand benefits and asset limits at www.consumerfinance.gov/your-money-your-goals/.

SECTION 20: FINANCIAL EMPOWERMENT NEXT STEPS

FINANCIAL EMPOWERMENT TRAINING

Financial Empowerment Workshop

The Financial Empowerment Network offers a Financial Empowerment Workshop that provides the opportunity for case managers, financial counselors and advocates to increase their awareness of their own personal financial situation, as well as to familiarize them with free services that are available and provide resource materials to assist them in addressing clients' financial needs.

Workshops are offered quarterly through open enrollment to partners. The workshop uses an interactive format that includes networking opportunities, case studies, games, and an overview of financial empowerment services, including Budgeting, Credit, Debt, Savings, and Banking. Case studies are real client stories submitted by partner agencies to illuminate effective financial empowerment service delivery strategies, with the objective that attendees gain an understanding of how to assist clients to achieve financial goals.

THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

YOUR MONEY, YOUR GOALS - GET THE TOOLKIT - GET THE TRAINING - FOLLOW-UP RESOURCES

Your Money, Your Goals is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt.

1. Toolkit
2. Implementation guide
3. Train the trainer videos
4. Creating a referral guide
5. Sample surveys trainers can use: pre-training, post training and follow-up

Learn more about *Your Money, Your Goals* at www.consumerfinance.gov/your-money-your-goals/.

FINANCIAL EDUCATION PARTNERS NETWORK (FEPN)

Monthly FEPN meetings & FREE workshops

1st Wednesday of every month from 1:35 p.m. – 3:35 p.m.

1. Workshops to improve members' understanding & capacity around a variety of financial education topics.
2. Networking opportunities for members to share experiences, resources, & best practices.
3. Project based Work Groups that meet on an as needed basis; Medical Debt, Disability & Veterans.

FINANCIAL COACHING

Financial Coaching for Prosperity

The Prosperity Agenda offers two levels of training. Learn more at <http://www.financial-coaching.org/financial-coaching-for-prosperity>.

- Financial Coaching for Prosperity is designed for frontline staff charged with helping clients navigate financial issues and reach their personal financial goals. Financial coaching training gives staff the tools and confidence to help clients plan for long-term stability.
- Making it Work: Advancing Beyond the Basics to the Adoption, Implementation & Integration of Financial Coaching is intended for supervisors and program managers that supervise individuals who engage in financial coaching with their clients.

SECTION 20: FINANCIAL EMPOWERMENT NEXT STEPS

Financial Coaching for Prosperity trainers are experienced professionals with expertise in coaching, financial counseling and management, and working with individuals seeking financial security. These two trainings work together to assist agency staff to adopt, implement, and integrate financial coaching.

ASSOCIATION FOR FINANCIAL COUNSELING PLANNING EDUCATION (AFCPE)

The Association for Financial Counseling and Planning Education (AFCPE) is a non-profit professional organization created to promote the education and training of the professional in financial management. Certified individuals must meet education, experience, and ethical requirements. In addition, continuing education and annual fees are required to maintain a certificate. Learn more at www.afcpe.org/certification/.

AFCPE offers Accreditations for:

- [Accredited Credit Counselor \(ACC\)](#)
- [Accredited Financial Counselor \(AFC\)](#)
- [Certified Housing Counselor \(CHC\)](#)

COLLEGE FOR FINANCIAL PLANNING

Foundations in Financial Planning ProgramSM is designed to provide basic, practical knowledge of the financial planning process and the five disciplines of financial planning. Students are introduced to different product categories, essential terminology, and general concepts applicable to financial planning. Completing the Foundations in Financial Planning course will allow you to use the Registered ParaplannerSM or RP[®] mark. Learn more at <http://www.cffpinfo.com/foundations-in-financial-planning/>.

CFP Certification Professional Education Program is delivered via the College's exclusive [MyChoice](#) learning platform. Most students complete their studies within 1-2 years, although your completion time may be faster or slower than the duration cited. Students are permitted up to 3 years to complete the program. Completing the program fulfills the core education requirement for certification by CFP Board of Standards, qualifying you to sit for the CFP[®] Certification Examination. Additional information on [CFP Board's requirements can be found on their website](#). Completion may allow you to earn up to 15 semester credit hours toward an [MS in Personal Financial Planning](#), and between 150-278 hours of [continuing education credit](#) with some organizations. Learn more at www.cffpinfo.com/cfp/cfp-coursework/.

South Seattle Community College is an affiliate of the College for Financial Planning in Denver, Colorado. SSCC provides classroom instruction for those enrolled in the (self-study) CERTIFIED FINANCIAL PLANNER[™] Professional Education Program. Learn more at www.southseattle.edu/programs/conted/cfp.htm.

SECTION 21: CREDITS & DISCLAIMERS

Your Money Helpline was originally created by the New York City Office of Financial Empowerment. They graciously allowed the Financial Empowerment Network | Seattle-King County (formerly known as the Seattle-King County Asset Building Collaborative) to replicate this training resource guide for professionals seeking assistance in the field of financial empowerment.

The Financial Empowerment Network *Your Money Helpline Resource Guide* has been substantially revised to reflect local resources and information. In addition to local resources found in the Guide, we recommend you review the Consumer Financial Protection Bureau's (CFPB) *Your Money, Your Goals: A financial empowerment toolkit for social services programs* that is referenced throughout this Guide.

Your Money, Your Goals is founded on data collected during the CFPB's national field scan, highlighting how programs that already train case managers and counselors have succeeded—or struggled—in their efforts to provide training, tools, and resources to change case manager and client behavior. The field scan, conducted from October through November 2012, included a high-level national inventory of organizations that were training case managers and other frontline staff in financial empowerment. Included in the scan were interviews with the Seattle-King County Asset Building Collaborative (SKCABC) staff and partner agencies whose work was of special interest.

We would like to thank everyone who contributed their time, energy and expertise in producing the *Your Money Helpline Resource Guide*. To each and everyone one of you – thank you!

This publication is provided for educational and information purposes only. It is not intended to be a replacement for the guidance or advice of an accountant, certified financial advisor, legal counsel or otherwise qualified professional. If the reader requires such advice or services, a competent professional should be consulted. Relevant state and local laws vary. The strategies outlined in this book may not be suitable for every individual, and are not guaranteed or warranted to produce particular results. No warranty is made with respect to the accuracy or completeness of the information contained herein, and both the authors and publisher specifically disclaim any responsibility for any liability, loss of risk, personal or otherwise, which is incurred as a consequence, directly or indirectly, of the use and application of any of the contents of this resource guide.

ver.12.2014



**Financial
Empowerment**

INFO

What do you need to know?

Where can you find the necessary information?

How do you collaborate?

How do you create referral accountability?