

Your Money, Your Goals

Presenter: Scott Bennett, CFPB Contractor, Office of Consumer Affairs

Facilitator: Heather Brown, Ed.D, PMP, SPHR - CFPB FinEx Program Lead

Part 1: Tuesday, April 2, 2019 @ 2:00-3:00 pm EST

Part 2: Tuesday, April 9, 2019 @ 2:00-3:00 pm EST

Part 3: Tuesday, April 16, 2019 @ 2:00-3:00 pm ET

Part 4: Tuesday, April 23, 2019 @ 2:00-3:00 pm ET



Disclaimer

This presentation is being made by Consumer Financial Protection Bureau representatives on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau.

Any opinions or views stated by the presenters are the presenters' own and may not represent the Bureau's views.

About the Bureau

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

Financial Education Exchange (CFPB FinEx)

An online and in-person opportunity to access Bureau tools and resources, and connect with the Bureau and your peers engaged in financial education.

Our goal is to help you improve the financial well-being of the people you serve.

Regional convenings:

- Dallas, TX
- Fort Worth, TX
- Maryland
- Denver, CO
- Kansas City, MO
- Atlanta, GA
- Sacramento, CA
- Madison, WI
- St. Louis, MO
- Tacoma, WA
- Nashville, TN
- Boston, MA

Monthly e-newsletters

Annual surveys



Number of financial educators signed up for CFPB FinEx: **Over 5,000 Members!**

Monthly webinars include:

- Fraud prevention for older adults
- Disaster recovery and preparedness
- Resources for servicemembers
- Accessing credit scores
- Managing spending
- Debt collection resources
- Credit card spending
- Libraries as Financial Education Resources
- Financial Coaching
- Financial Education Programs Serving Immigrant Populations
- Federal Financial Education Resources
- Take Control of Your Auto Loan
- Financial Rules to Live By
- Resources for Parents
- Tips for Strengthening Financial Education Curriculum
- Resources for Parents and Caregivers
- Resources for Financial Caregivers
- Measuring Financial Well-Being
- Owning a Home
- Tax Time Savings
- Your Money, Your Goals Toolkit

Resources for financial educators webpage



Search

[Submit a Complaint](#)

[Consumer Tools](#)

[Practitioner Resources](#)

[Data & Research](#)

[Policy & Compliance](#)

[About Us](#)

Financial education for adults

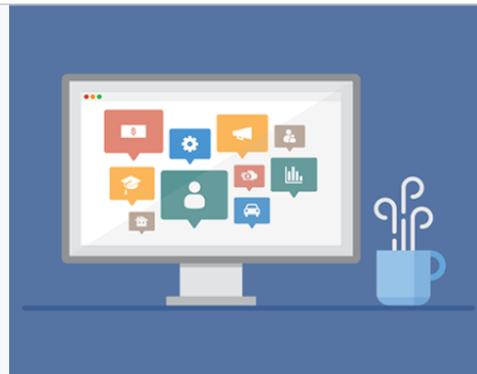
We help you help the people you serve. For adult financial educators, the tools here show our latest thinking on consumer financial behavior and effective financial education practices.

Featured event

Your Money Your Goals

Tuesdays, April 2nd, 9th, 16th, 23rd from 2-3 p.m. ET

[View details and enroll](#)



About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

CONNECT WITH US

Join the CFPB Financial Education Exchange (CFPB FinEx) to get the latest news, invitations to webinars, and to learn from your peers.

Email address

[Sign up](#)

[See Privacy Act statement](#)

CONNECT WITH OTHERS

We also invite you to join our discussion



Find it at www.consumerfinance.gov/practitioner-resources/adult-financial-education/

Resources

Bureau Resources for Financial Educators webpage:
consumerfinance.gov/adult-financial-education

To sign up for the Financial Education Exchange:
CFPB_FinEx@cfpb.gov

To sign up for the Financial Education Discussion Group:
linkedin.com/groups/CFPB-Financial-Education-Discussion-Group-5056623

Next Webinar: *Your Money, Your Goals Toolkit (Part 4 of 4)* will be held on Tuesday, April 23, 2019 at 2-3 pm ET

Your Money, Your Goals

A financial empowerment toolkit



Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau (Bureau) representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

This document includes links or references to third-party resources. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the third-party site, or products or services offered on the third-party site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.

Training purpose

To provide you with:

- An orientation to the Your Money, Your Goals companion guides:
 - Focus on Native Communities
 - Focus on People with Disabilities
 - Focus on Reentry
- Tools and handouts you can use with the people you serve.
- Strategies for using the tools.

The suite of *Your Money, Your Goals* resources

- Your Money, Your Goals toolkit
 - The toolkit (English, Spanish, and Mandarin)
 - The training (English and Spanish)
 - Implementation guide
 - Resource and referral guide
 - Sample survey instruments
- **Companion guides for special populations**
 - **Focus on Native Communities**
 - **Focus on People with Disabilities**
 - **Focus on Reentry**

Access electronic materials and order printed copies online:

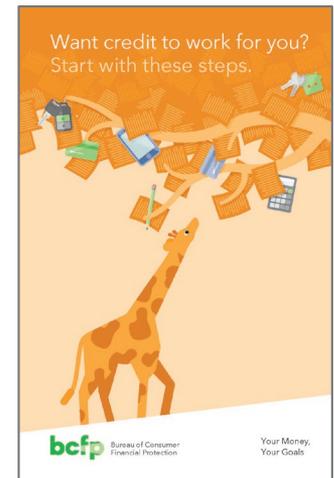
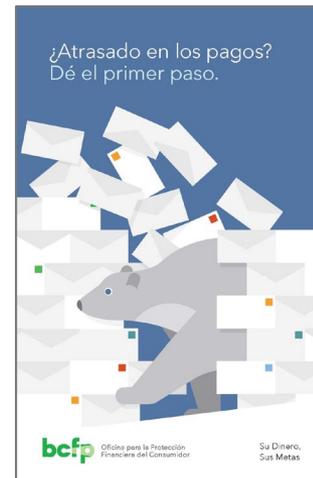
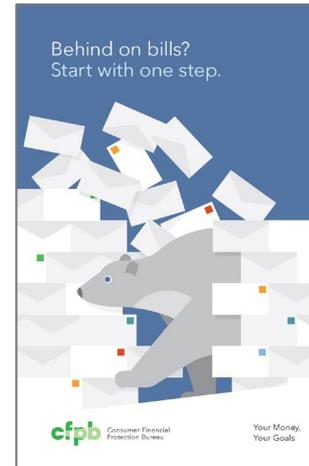
<http://www.consumerfinance.gov/your-money-your-goals>

The suite of *Your Money, Your Goals* resources

- Booklets
 - Behind on bills?
 - Available in English and Spanish
 - Debt getting in your way?
 - Want credit to work for you?

Access electronic materials and order printed copies online:

<http://www.consumerfinance.gov/your-money-your-goals>



Focus on Native Communities

A complementary resource to *Your Money, Your Goals*



Consumer Financial
Protection Bureau

Benefits of *Your Money, Your Goals*

Community members are able to:

- Take care of their financial needs and obligations and contribute to the community.
- Make informed decisions about protecting and growing community assets.
- Make informed decisions about balancing today's needs while planning for the next generation.

Focus on Native Communities

YOUR MONEY, YOUR GOALS

Focus on Native Communities

To assist tribal staff and organizations in their work with community members.



What's inside?

About the Consumer Financial Protection Bureau	1
Introduction to <i>Your Money, Your Goals: Focus on Native Communities</i> ..	5
Native Communities and financial empowerment	11
Cultural and emotional influences on financial decision making	15
Using <i>Your Money, Your Goals</i> in Native Communities	19
<i>Your Money, Your Goals</i> content modules	31
<i>Native communities tool: Using values to set goals</i>	35
<i>Native communities tool: Savings and asset limits</i>	41
<i>Native communities tool: Making the most of the IIM</i>	47
<i>Native communities tool: Annual planning tool</i>	54
Financial empowerment and elders	67
<i>Native communities tool: Identifying elder financial exploitation</i>	70
<i>Native communities tool: Getting help for elder financial exploitation</i>	73
<i>Native communities tool: Preventing elder financial exploitation</i>	76



Using *Your Money, Your Goals* and Focus on Native Communities—One-on-One

- A tribal social service staff member providing case management to individuals in the community.
- An elder mentoring a young adult in the community.
- A Native Community Development Financial Institution (CDFI) staff member providing additional financial information and skill building to a prospective small business owner.
- A financial coach helping a community member reach her goals.

Using *Your Money, Your Goals* and Focus on Native Communities—Group settings

- Community or organizational meetings
- Brown bag lunches or a lunch-and-learn series
- Other community training events
- Tribal gatherings

Native Communities Tool: Using values to set goals

WORKING WITH YOUR CLIENT

Using values to set goals

What to do:

Values are the things that people consider most important in their lives. They can be individual principles or shared beliefs within a community or culture. Depending on the individual you are working with, values may be an appropriate place to begin the financial empowerment discussion. A reflection on traditional values may make the information and tools on goal-setting and related topics in module 1 feel more relevant.

What to say:

“Values provide a foundation for your goals. Before you write down goals, reflect on traditional or community values, as well as your own personal values. Doing so can help you steward your resources in ways that uphold those values.”

Using values to set goals

- Values are the things that people consider most important in their lives.
- A reflection on traditional values may make the information and tools on goal-setting and related topics in module 1 feel more relevant.

 NATIVE COMMUNITIES TOOL

Using values to set goals

Fill out this tool to understand and identify your own values and the values of your community. This exercise can help you use your resources, including money, to uphold those values.

What are some traditional values shared by the members of your community?

How do these traditional values influence you?

How do these traditional values influence your goals?

Module 3: Tracking and managing income and benefits

Income

- Regular income
- Irregular income
- Seasonal
- One-time occurrence

Tracking and managing income and benefits empowers people to plan to take care of basic necessities, care for family members, and reach goals.

Benefits

Wage garnishments

Native Communities Tool: Making the most of the IIM



NATIVE COMMUNITIES TOOL

Making the most of the IIM

If you are expecting your IIM or 18-money, use this worksheet to plan to make the most of it.

How much do you think you are getting from your IIM or 18-money account?

When will you get it?

How will you get your IIM or 18-money? (Check one.)

- One-time or windfall payment?
- Regular recurring payments?

Native Communities Tool: Making the most of the IIM

Spending your IIM

List below the pros and cons you see of **spending** all the money you receive.

What if you spent all of the IIM money you are about to receive right away? What would you buy with it? How would that affect your future? How would that affect members of your family?

PROS	CONS

Saving your IIM

List below the pros and cons you see of **saving** some or all the money you receive.

What if you saved some or all of the IIM money you are about to receive? How would that affect your future? How would that affect members of your family?

PROS	CONS

Annual planning tool

- Using the cash flow budget can be difficult for people who have sporadic or seasonal income and periodic expenses.
- The annual planning tool can be used to help someone think through when their income may come in—irregular, seasonal, or even one-time income.

 NATIVE COMMUNITIES TOOL
Annual planning tool

Use this chart to anticipate and estimate some one-time per year sources and uses of income and benefits.

Sources of income	Amount expected	Date and how often it's received
Do you get per capita or other tribal payments?		
Do you generally receive a large tax refund, including the Earned Income Tax Credit or other tax credits?		
Do you get any tribal or public benefits that are received one-time or a few times per year?		
Do you earn income from seasonal work?		
Do you earn income sporadically by working on contract or through some other kind of work?		
Are there any other sources of income or benefits that you receive one-time or a few times per year?		
Other:		

Annual planning tool

- The annual planning tool can also help someone identify when they may have irregular expenses.
- Identifying the timing and the approximate amount of these expenses can help someone plan to have the money on hand or save for the expense.

Sources of spending	Typical cost	Anticipated date
Do you have children attending school and expenses related to school like back-to-school shopping after summer break?		
Do you generally attend reunions, powwows, or other gatherings?		
Do you anticipate making any investments in regalia or other items needed for reunions, pow wows, traditional celebrations, or gatherings including giveaways?		
Do you regularly provide support for family or community members?		
Do you generally celebrate or observe any religious or cultural holidays?		
Do you owe and make quarterly self-employment or other income tax payments?		
Do you pay for insurance on a quarterly, semi-annual, or annual basis?		
Do you pay property, vehicle, or other taxes on a quarterly, semi-annual, or annual basis?		
Do you travel to see family (besides reunions, powwows, or gathering) or go on vacations?		
Do you anticipate making any major purchases like gardening supplies, home repairs, or appliances?		

Annual planning tool

Month	Estimated sources of income	Estimated spending
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

What is elder financial exploitation?

- Elder financial exploitation is the illegal or improper use of an older person's:
 - funds,
 - property, or
 - assets.
- This can occur through fraud or scams, or when caregivers, family members, or others improperly use an elder's financial resources.

Financial empowerment and elders

Three tools in *Focus on Native Communities*:

1. Identifying elder financial exploitation.
2. Getting help for elder financial exploitation.
3. Preventing elder financial exploitation.

Identifying elder financial exploitation

- Use this checklist to educate community members about elder financial exploitation.
- It can be used one-on-one if someone expresses concern about an elder and his or her living conditions, care, or financial situation.
- Responses to the questions included in the checklist can help you or the individual you are working with get assistance.



NATIVE COMMUNITIES TOOL

Identifying elder financial exploitation

The following checklist contains some of the signs that financial exploitation may be occurring. Use this information to help you decide whether to get assistance.

Check the box if suspected, observed, or reported.

Situation	Suspected	Observed	Reported
The elder's living conditions are below expectations in light of her financial resources.			
Family members are living with the elder, but not assuming financial or maintenance/upkeep responsibilities of the home and/or property.			
A live-in caregiver refuses to leave or to leave the elder alone with visitors.			
Caregivers or family members caring for the elder seem to isolate him from other family members, friends, and community events or gatherings.			
A caregiver refuses to spend the elder's money on necessities for basic care, including expenditures for personal grooming, household upkeep, and appropriate medical care.			
A caregiver receives an unusual level of expensive or frequent gifts paid for with financial resources of the elder.			
The elder transfers title of home or other assets to someone else for no apparent reason.			
The elder's personal belongings, important papers, credit cards, or identification documents go missing.			

Getting help for elder financial exploitation

- This is a list of resources that may help if you suspect that an elder has been the victim of financial abuse or exploitation.



NATIVE COMMUNITIES TOOL

Getting help for elder financial exploitation

Elder financial exploitation often goes unreported. Many people do not know which steps to take. Remember, you do not need to prove that abuse is occurring to report it. It is up to the professionals to take action if you suspect abuse.

Below is a list of resources that may help if you suspect that an elder has been the victim of financial abuse or exploitation.

AGING SERVICE PROVIDERS

- Find out if your community has a Tribal Elder Protection Team or similar entity in place. This may be the first place to report suspected financial abuse or exploitation. You may also want to contact your tribal social services office. Ask for adult protective services.
- If you are unsure of the tribal entity that manages eldercare in your community, call the Eldercare Locator at 1-800-677-1116. Trained information specialists are available Monday through Friday, 9 a.m. to 8 p.m. ET. You can also search for a local adult protective services agency at www.eldercare.gov.
- Contacting your local Area Agency on Aging. To locate your local agency, call the Eldercare Locator at 1-800-677-1116 or search at www.eldercare.gov.
- If you live outside an area covered by a tribal government, contact your community's Adult Protective Services and/or local police.

LAW ENFORCEMENT

- You may want to contact your tribal police force. To locate your tribal police, contact the special agent in charge in your district: www.bia.gov/WhoWeAre/BIA/OJS/ojs-contact/index.htm.
- You can also report financial fraud to your tribal government and/or your state's attorney general office. Use this locator to find the office in your state: www.naag.org/naag/attorneys-general/whos-my-ag.php.

LEGAL ASSISTANCE

- You may feel you need legal assistance to help you, for example, with getting back money or property that was taken or to protect the elder from additional exploitation. If you need legal advice or representation, contact a federally-funded legal assistance program for people 60 and older, known as Title IIIB legal services programs. Title IIIB legal services programs can provide legal assistance on issues such as income security, health care, long-term care, nutrition, housing, utilities, protective services, defense of guardianship, abuse, neglect, and age discrimination, as well as financial exploitation.
- Legal assistance in these programs is targeted towards older individuals in social and economic need. Each program has its own priorities and eligibility guidelines regarding case acceptance and areas of representation.

Preventing elder financial exploitation

- Preventing elder financial exploitation takes a coordinated community response.
- Use this tool to start engaging community members in protecting elders.
- The tool contains both strategies for communities to use and actions for elders and their trusted family members to take.



NATIVE COMMUNITIES TOOL

Preventing elder financial exploitation

Preventing elder financial exploitation takes a coordinated community response that includes engaging elders, direct service providers, community leaders, and law enforcement responders.

Actions for elders and their trusted family members

There are many steps elders can take to protect themselves if they act early. The list below includes recommended actions for individual elders, family caregivers and community members who can look out for or care for them. Not every step will apply to every elder or community, but this checklist will get you started in protecting elders from financial abuse and exploitation.

Check when completed

- Encourage advance planning for diminished capacity.** Provide elders with resources to help them determine how they want to manage their money and property in the event they become unable to do so for themselves. Advance planning may include making a power of attorney or trust.
- Help people understand powers of attorney and tailor them to the elder's needs.** A power of attorney is a legal document authorizing someone to make decisions about money and property on someone else's behalf. If abused, this power can be used to steal a person's financial assets. Communities and legal professionals can help elders understand that they need be sure to name someone they trust as their agent. It is important to communicate that powers of attorney can include built-in protections. Legal professionals can help people tailor the document to individual needs. For example, in the document, the elder can require the agent to provide an annual accounting of income and expenses to an outside party, such as an attorney or other trusted third party.
- Use automatic bill paying.** Routine bills can be set up on automatic bill pay from the elder's checking or savings account. Alternatives include paying by check or credit card. All of these methods have the advantage of creating a "paper trail," unlike cash. That way, if there is a problem later, the elder or family or community member who is helping them can see where the money went.
- Involve several people.** Major financial decisions for elders should be made only after consulting several trusted people, such as relatives, attorneys and financial professionals.

Focus on People with Disabilities

A companion guide to *Your Money, Your Goals*



People with disabilities and financial decision making

Millions of Americans with disabilities face unique financial needs or barriers.

- **9.2% unemployment rate** for adults with disabilities, more than double the national average. (Bureau of Labor Statistics, 2018)
- **27% poverty rate** for people with disabilities ages 18-64, compared to 12% poverty rate for adults without disabilities. (The Disability Statistics Compendium, 2017)
- **May not have had substantial prior experience in making financial decisions** that affect their lives.

These challenges—and also opportunities—make financial empowerment for the disability community especially important.

Focus on People with Disabilities contents (1 of 3)

- About the Bureau of Consumer Financial Protection
- Introduction
- People with disabilities and financial decision making
- Getting started
 - Tool: Starting the money conversation
- Modules: *Your Money, Your Goals: Focus on People with Disabilities*

Focus on People with Disabilities contents (2 of 3)

- Module 1: Setting goals
 - Tool: Paying for assistive devices
- Module 2: Saving
 - Tool: Setting up an ABLE Account
- Module 3: Tracking income and benefits
 - Tool: Income and benefit tracker
 - Tool: SSI estimator
- Module 4: Paying bills
 - Tool: Spending tracker
- Module 5: Getting through the month
 - Tool: Bill calendar
 - Tool: Monthly budget

Focus on People with Disabilities contents (3 of 3)

- Module 6: Dealing with debt
 - Tool: Debt worksheet
 - Tool: Dealing with debt collectors
- Module 7: Understanding credit reports and scores
- Module 8: Choosing financial products and services
- Module 9: Protecting your money
 - Tool: Identifying financial abuse and exploitation
- Additional resources

Building savings while receiving public benefits

- For many people with disabilities who receive public benefits, **saving may not seem to be an option** that's available to them. This is because **some benefit programs may have “asset limits.”**
- There are savings options for individuals with disabilities that do not impact the asset limits associated with SSI, Medicaid, or other benefits.*
 - Achieving a Better Life Experience (ABLE) Accounts
 - Individual Development Accounts (IDA)
 - Plans to Achieve Self-Support (PASS)
 - Special needs trusts and pooled trusts.

* These options are complicated and you may need more information after using this introductory summary.

Achieving a Better Life Experience (ABLE Act) Account

- Important new resource for people with disabilities
- Savings in an ABLE Account **does not affect eligibility for:**
 - Supplemental Security Income (SSI)*
 - Medicaid and other federal means-tested benefits*
- ABLE Account programs are established and maintained by individual states. An eligible person can open an account:
 - **In their own state**, if a program exists
 - **In any state program** that accepts out of state residents.

Tool: Setting up an ABLE Account

- 1. Ask these questions to determine if an ABLE Account is an option for you.**
 - ❑ Do you meet the eligibility requirements?
 - ❑ Do your goals match the qualified disability expenses allowed that can be paid from an ABLE Account without incurring taxes?
 - ❑ Do you have the minimum contribution required to open an account?
 - ❑ Do you plan to continue to make contributions to the ABLE Account once it's opened?
- 2. Fill in the worksheet on the next page to compare features of different plans if you determine you would like to open an ABLE Account.**

Tool: ABLE worksheet

Program feature	ABLE program 1	ABLE program 2
1. Where is this program?		
2. Who is the program administrator?		
3. Does this program provide extra benefits to in-state residents? If so, what are they?		
4. Are there state tax benefits for contributions made into the account? If so, what are they?		

Using the SSI estimator

- Use this tool to help a person with a disability **understand how earnings from work affect their SSI benefit.**
- Go through each point in the tool and **work out the math** with the person you are serving.
- First, **when a person earns money** through a job, they keep the first \$85 of their pay without any impact on their SSI. For **every dollar they earn after that, SSI drops by 50 cents.**
- Many people **think that getting paid at a job could result in stopping their SSI check,** but that is not necessarily true.
- In general, **the more a person works, the more they make overall,** even when receiving SSI.

Tool: SSI estimator



Social Security estimator

- 1 Read through the example calculations.
- 2 Fill in your own information to get an estimate of how much you'll take home each month.

Find how much will be taken from your SSI

	Example	Your information
A. Amount you earn from work a month	\$585	
B. You keep the first \$85 of your pay The first \$85 you earn does not affect your SSI; the remainder does.	− \$85	−
C. Amount of income that affects your SSI (subtract row C from row B)	= \$500	=
D. Divide this amount in half (divide row C by 2)	÷ 2	÷ 2
E. Amount that will be taken from your SSI	= \$250	=

Calculate your new SSI amount

F. Amount you now get from SSI every month		\$735	
G. Subtract amount taken from your SSI (subtract row E from row F)	−	\$250	−
H. New SSI amount	=	\$485	=

Calculate your total income

I. Amount you earn from work a month		\$585	
J. Add new SSI amount (add row H to row I)	+	\$485	+
K. Total amount you will take home per month	=	\$1,070	=

Module 9

“Financial exploitation is the illegal or improper use of an individual’s funds, property, or assets.”

- While many people are at risk of having their identity stolen, **people with disabilities may face a higher risk of identity theft, financial abuse, and financial exploitation.**
- **This can occur through** fraud or scams, or when caregivers, family members, or others improperly use an individual’s financial resources.

Disability: Risks for financial exploitation

The following circumstances or conditions may make a person at risk for financial exploitation:

- Having regular income and accumulated assets
- Being trusting and polite
- Being lonely and socially isolated
- Being reluctant to report exploitation by family member, caregiver, or someone they depend on
- Fearing rejection or more retaliation by the exploiter
- Being unfamiliar with managing financial matters
- Having cognitive impairments that affect financial decision-making and judgment

Identifying financial abuse and exploitation

Identifying financial exploitation may be difficult.

- **Individuals may be reluctant** to say anything about what is happening to them out of:
 - embarrassment and shame,
 - fear of reprisal,
 - dependency on the perpetrator of the offense, or
 - fear of further straining a family relationship.
- **Family members or close friends** may be unaware of the situation or they may be the individuals committing financial exploitation or abuse.

Tool: Identifying financial abuse and exploitation



Identifying financial abuse and exploitation

- 1 Read through the list of signs that financial exploitation may be occurring.
- 2 Check the box if any are suspected, observed, or reported.
- 3 Use this information to help you decide whether to get assistance.

Unusual transactions

SITUATION	SUSPECTED	OBSERVED	REPORTED
The individual transfers title of home or other assets to someone else for no apparent reason.			
Frequent checks are made out to "cash" from the individual's account.			
Unusual bank or credit card account activity is noticed on statements or reported by a financial institution.			
The individual takes out a large, unexplained loan or reverse mortgage.			
Changes are made to the individual's will that are unexplainable or done when the individual is ill or otherwise incapacitated.			
Unusual information in a tax return is spotted.			
Signatures on checks, legal documents, or other communications do not match the individual's signature.			
The caregiver's name is added to the accounts of the individual or the caregiver becomes an authorized user on credit card accounts belonging to the individual.			

Resources

Financial abuse and exploitation

- Financial exploitation often goes unreported because people do not know which steps to take.
- List of resources that may help if you suspect financial abuse or exploitation:
 - Contact your Adult Protective Services agency.
 - Report financial fraud to your state's attorney general's office.
 - Seek legal assistance for help with getting back money or property that was taken or to get protection from additional exploitation.
 - Contact your local Area Agency on Aging if the individual is an older individual.

Focus on Reentry:

Having the money conversation with people with criminal records

Your Money, Your Goals companion guide training presentation



Consumer Financial
Protection Bureau

Why Reentry?

- 70 to 100 million individuals with criminal records¹
 - Impact on access to employment, housing
- Financial challenges
 - Background screening reports and employment
 - Consumer and criminal justice debt

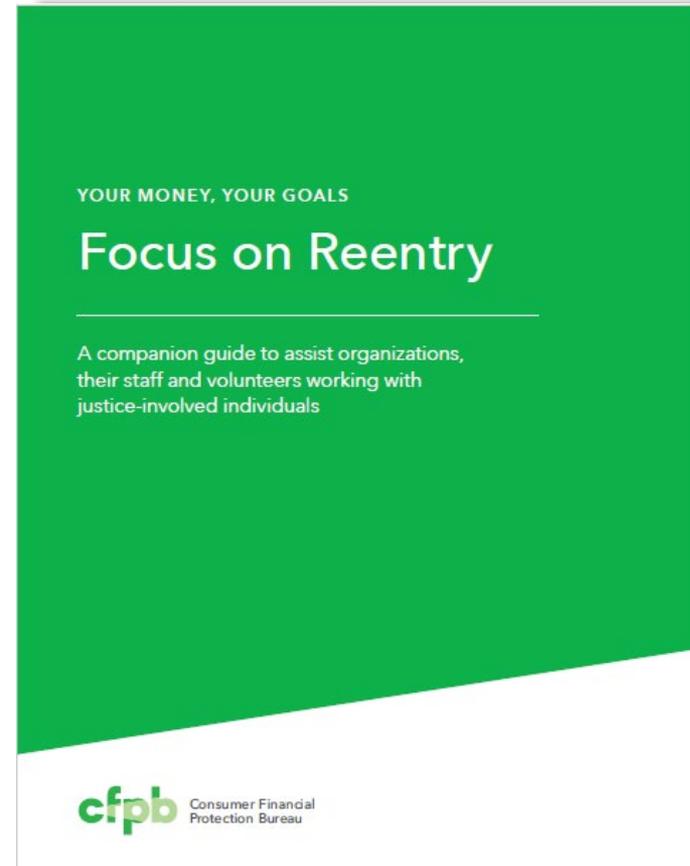
¹ Bureau of Justice Statistics, *Survey of State Criminal History Information Systems, 2014* at 2 (U.S. Department of Justice, 2015), available at <https://www.ncjrs.gov/pdffiles1/bjs/grants/249799.pdf> (stating

“Forty-nine states, the District of Columbia, Guam, and Puerto Rico report the total number of persons in their criminal history files as 105,569,200, of which 100,024,400 are automated records.”) The report also acknowledges that this number of persons includes some individuals who may have criminal history files in more than one state. Recognizing that the 100 millions may overestimate the number, organizations have been using a 70-100 million estimate based on various methodologies. See, e.g., Michelle Natividad Rodriguez and Maurice Emsellem, “65 Million ‘Need Not Apply’: The Case For Reforming Criminal Background Checks For Employment” (New York: National Employment Law Project, 2011), available at http://www.nelp.org/page/-/SCLP/2011/65_Million_Need_Not_Apply.pdf?nocdn=1.

Focus on Reentry

Purpose:

- To help frontline staff and volunteers working with **individuals with criminal records** address some of the specific financial challenges they may face.



Helping frontline staff help people to...

- Have a conversation about money
- Identify financial challenges to successful transition
- Create goals and identify steps to achieve them
- Obtain documents related to identification to help ease the transition process

Helping frontline staff help people to...

- Identify and prioritize their debt, including criminal justice system debt
- Access and review credit reports
- Understand their rights regarding the criminal background screening process during the employment application process

Focus on Reentry contents

- Getting started
- Managing money
- Dealing with debt
- Understanding credit reports and scores
- Background screening and reports
- Using and protecting your money
- Additional resources

How to use *Focus on Reentry*

- Anytime while someone is awaiting trial or sentencing, in jail or prison, serving a sentence, or following release
- Along with *Your Money, Your Goals* toolkit
 - Provides additional or substitute narrative information and tools
 - Addresses the special issues faced by the individuals in the criminal justice system
 - Tracks the modules as they appear in the main toolkit
- Can be used in one-on-one or small group settings

Getting started

1. Have the money conversation
 - a. Reflect on values around money and current financial situation
2. Set specific goals and plan for them
 - a. Set SMART goals and define steps to achieve them
3. Get documentation of identity
 - a. Many financial activities require documentation of identity

Have the money conversation: My money picture worksheet

- Help the individual assess their financial goals and challenges
- Identify which topics, in the *Your Money, Your Goals* toolkit or the *Focus on Reentry* to cover
- Focus the discussion on the individual's values or financial situation

 REENTRY TOOL

My money picture worksheet

We all have values that are important to us and these values can influence our money decisions. Answer the questions below to identify the information and resources that can help you address the financial issues you care about.

1. If you could change one thing about your financial situation, what would it be?

2. Money means different things to different people. What does money mean to you?

3. Values are the things that are most important to people. What are some of your values?

4. Do you have dreams for you or your family that require money to make them happen? Yes No I don't know

5. Do you have or will you have a safe and affordable place to live? Yes No I don't know

6. Do you have or will you have reliable transportation? Yes No I don't know

7. Do you have or have you applied for benefits, including Medicaid, Medicare, or other health care coverage? Yes No I don't know

Set specific goals and plan for them: Setting goals worksheet

- Help people set SMART goals
- Define the steps to achieve them
- These goals may be short term or longer term

 REENTRY TOOL
Setting goals worksheet

This tool will help you set SMART goals (Specific, Measurable, Able to be reached, Relevant and Time bound). Write down two short-term and two long-term goals. Then write the steps and resources you'll need to reach these goals.

Short-term goal 1:

Steps	Resources needed	Deadline	Completed
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>

Short-term goal 2:

Steps	Resources needed	Deadline	Completed
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>

Get documentation of identity: Documents and identification checklist

- Applying for a job or benefits, opening a bank account, and many other activities require identity documents
- Help the individual identify sources for identification documents and possible barriers to getting them

 **REENTRY TOOL**

Documents and identification checklist

You will need identification when you leave jail or prison to apply for a job, to get a bank or credit union account, and for many other activities. Use the following checklist to gather your critical document and identification.³

Document	Status	Where to get it
Certified copy of birth certificate	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get a copy of your vital records such as your birth certificate, write to the state in which you were born. Find out where to write by visiting cdc.gov/nchs/w2w.htm .
State picture identification card or driver's license	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Some states have limited purpose driver's or identification cards for those that cannot meet the identification requirements for the other cards, e.g., do not have Social Security Number. In some states, there may be restrictions on getting your license or state ID if you have outstanding criminal debt. Check to see if your state offers a payment plan for your debt. To find out your state's requirements visit usa.gov/motor-vehicle-services .
Social Security Card	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get your Social Security Number or a replacement card contact the Social Security Administration at ssa.gov .
Criminal record or RAP (Record of Arrest and Prosecution) sheet	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	See <i>A Closer Look: Obtaining your criminal records</i> .

Tracking your debt worksheet

- Help people list and prioritize debts

 REENTRY TOOL

Tracking your debt worksheet

This tool will give you a clearer picture of your debt. Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay. Then check off the potential consequences of delaying payment.

To whom do you owe the debt?	How much do you owe in total?	How much can you afford to pay?	What could happen if you do not pay off the debt?
		<input type="text" value="\$"/> <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reincarceration <input type="checkbox"/> Repossession (of something you own) <input type="checkbox"/> Loss of driver's license <input type="checkbox"/> Loss of housing <input type="checkbox"/> Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe) <input type="checkbox"/> Loss of service (utilities cut off or loss of cell phone service) <input type="checkbox"/> Lawsuit or other collection effort from a creditor or debt collector <input type="checkbox"/> Negative report to credit reporting company <input type="checkbox"/> Other _____
		<input type="text" value="\$"/> <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reincarceration <input type="checkbox"/> Repossession <input type="checkbox"/> Loss of driver's license <input type="checkbox"/> Loss of housing <input type="checkbox"/> Garnishment <input type="checkbox"/> Loss of service <input type="checkbox"/> Lawsuit or other collection effort <input type="checkbox"/> Negative report to credit reporting company <input type="checkbox"/> Other _____

Closer look handout: Background screening reports

- Help people learn their rights with respect to background screening reports.
- Under federal law, an individual has the right to receive:
 - **Prior notice:** The employer must tell person they might use information from the report.
 - **Prior written consent:** The employer must ask for their written permission before getting a person's report (with some exceptions).
 - **Pre-adverse action:** Before taking any "adverse action," e.g., not hiring or promoting, based on the report, the employer must give person a copy of the report and a summary of their rights.

 A CLOSER LOOK

Background screening reports

When you apply for a job, the employer may, with your consent, request a background screening report on you.

This background report, also known as a background check, can include information from public records, including criminal records. If you have been arrested or convicted, you likely have a criminal record or RAP (Record of Arrests and Prosecutions).

Reviewing your background screening report from some of the main background screening providers may help you find out whether there are errors in your files before you apply for a job. However, keep in mind that not every consumer reporting company will have information on everyone. For a list of many employment background screening providers see files.consumerfinance.gov/f/201604_cfpb_list-of-consumer-reporting-companies.pdf.

Know your rights

Federal law (the Fair Credit Reporting Act) gives you certain rights and protections when it comes to the information in your background screening reports and how employers and others may use them. State laws may provide additional protections.

Under federal law, you have the right to receive:

Prior notice: The employer must tell you that it

might use information from the report to make a decision about your employment.

Prior written consent: The employer must ask for your written permission before getting the report (except in the trucking industry where it generally also may be given by other means). You are not required to give permission however, if you don't, the employer may reject your application. If an employer obtains a background report on you without your permission, you can submit a complaint with the Consumer Financial Protection Bureau or the Federal Trade Commission.

Pre-adverse action: Before taking any "adverse action" - such as not hiring or promoting you because of something in a background report - based in whole or in part on the report, the employer must give you a copy of the report, and a document called "A Summary of Your Rights under the Fair Credit Reporting Act."

If you do not get hired or promoted because of information in your background report, the employer must tell you orally, in writing, or electronically:

- The name, address, and phone number of the company that supplied the criminal history or public records report
- That the company that provided the information didn't make the decision to take an "adverse action" and can't give you the specific reasons for it
- That you have the right to dispute the accuracy and completeness of any information in the report, and to an additional free report from the company that supplied it, if you request it within 60 days of the employer's decision not to hire or retain you

Background screening report checklist

- Help people review background screening reports and dispute errors



REENTRY TOOL

Background screening report checklist

Highlight the information you think may or may not be correct on your background screening report as you compare it with this checklist. If you find errors, file a dispute with the background screening company.

Possible errors on a background screening report

- The record or report does not include correct identifying information.

Check if the any of following are incorrect:

- Full name
- Social Security information
- Addresses
- Case or docket numbers.

If you do not have your case or docket number, you may need to seek assistance from your attorney or Legal Aid or obtain your records from the court.

- The report includes information you believe to be expunged or sealed.

Expunged or sealed records are those that have been removed from public view. States have different laws on expungement and you should check the laws of your state to determine if they may apply to your records or seek assistance from an attorney or other organization. See next page for links to legal assistance sites.

- The report includes incomplete records.

- The report lists single charges multiple times.

- The report includes information that has been or should have been expunged or not reported under state or federal law.

- The report includes arrests or other negative information that occurred more than seven years ago (except for convictions, which can stay on permanently in most states).

Some states may limit further the types or time frame for criminal history information.

Closer look handout: Obtaining your criminal records

- Background screening reports (and other types of consumer reports) may include criminal record information
- Help people check their criminal record for mistakes

A CLOSER LOOK

Obtaining your criminal records

Since background screening reports may include criminal record information it's important to check these records for mistakes.

Potential employers may conduct background screening on you. To do this, they may buy and review a background screening report. You may want to get your criminal records or RAP sheets (records of arrest and prosecution) - also called *Identity History Summary* - so you can check them for any mistakes, because this information may appear in your background screening report. There is often a charge for these records. You may be able to get the fees for the records waived, depending on the state where the records are located.

Where to get your records

Local or state police department

At the local police department where you reside or where you know there may be records about you, request that the police conduct a local or state criminal records search and provide you with a document reflecting your criminal record or that you have no criminal record. Local police departments may require your personal appearance in order to conduct the search.

State criminal records authority

Each state has its own agency, or repository, that keeps criminal record information and its own process for getting criminal record

information. (If a state does not have a repository, see below for information about getting records from the courthouse.)

Ask your attorney, seek assistance from a legal aid or other organization, or consult the list below to find the agency in your state that keeps and provides criminal records or RAP sheets. If you have arrests in multiple states, you may have to get your record from each state in which you were arrested. This may include going to the courthouse of the arrest and adjudication to get the record to make sure it is accurate.

State or county court records

Courthouses maintain records relating to criminal charges and convictions, including arraignments, trials, pleas, and other dispositions. Searching county or local courthouses usually provides the most complete criminal history. Many courthouse records must be retrieved on-site, but some courthouses offer their records online.

For a state-by-state listing of state agencies that maintain criminal records visit reentry.net/library/attachment.220366

For a state-by-state listing of state court records sites from the National Center for State Courts visit nsc.org/Topics/Access-and-Fairness/Privacy-Public-Access-to-Court-Records/State-Links

Federal court records

Public Access to Court Electronic Records (PACER) is an electronic public access service that allows users to obtain case and docket information online from federal courts.

FBI (Federal Bureau of Investigation)
The Criminal Justice Information Services (CJIS)

Closer look handout: Disputing errors in your criminal records

- Help people dispute inaccuracies or incomplete information on their criminal record

A CLOSER LOOK

Disputing errors in your criminal records

Disputing inaccurate or incomplete information on your criminal records is important but may be difficult. You may need to seek help from legal aid, expungement clinics, or other organizations that provide assistance. If there is an error in your *Identity History Summary* (which is your criminal history record or RAP sheet), the information that is wrong might also appear on your background screening report. The FBI's Criminal Justice Information Services (CJIS) division is responsible for the storage of fingerprints and the related *Identity History Summary* information for the nation. The FBI does not have the authority to modify any information unless specifically notified to do so by the agency that owns the information.

Requesting a change or correction

If you believe your *Identity History Summary* contains inaccurate or incomplete information, you have two options for requesting a change or correction:

Option 1. Contact the agency or agencies that submitted the information to the FBI

For state information, most states, through agreement with the FBI, require that modification requests for *Identity History Summary* information be processed through their respective state central repository (the State Identification Bureau) before the FBI can apply any update to its record. You may contact the respective state criminal record repository(ies) for assistance, and, if applicable, request that they provide the FBI with updates to your "Identity History Summary." Contact information for state repositories can be found at [fbi.gov/about-us/cjis/identity-history-summary-checks/state-identification-bureau-listing](https://www.fbi.gov/about-us/cjis/identity-history-summary-checks/state-identification-bureau-listing).

For federal information *Identity History Summary* updates, the FBI must receive a request directly from the original arresting agency, from a court with jurisdiction over the arrest data, or from another agency with jurisdiction over the arrest data.

Option 2. Send a written challenge request to the FBI's CJIS Division

Your written request should clearly identify the information (state or federal) that you feel is inaccurate or incomplete and should include copies of any available proof or supporting documentation to substantiate your claim. The FBI will contact appropriate agencies in an attempt to verify or correct challenged entries for you. Upon receipt of an official communication from the agency that has jurisdiction over the data, the FBI will make appropriate changes and notify you of the outcome.

Q&A

- Questions?

Closing

- What is the most important thing you are taking away from this training?
- What is something you would like to learn more about?

- Next webinar:
 - *Booklets (Tuesday, April 23, 2019 @ 2-3pm ET)*