

Using Your Money, Your Goals

A GUIDE TO IMPLEMENTING THE TOOLKIT AND TRAINING



Consumer Financial
Protection Bureau

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Putting *Your Money, Your Goals* to work

About *Your Money, Your Goals*

Financial empowerment is building the personal knowledge and ability to manage money and use financial services products that work for you. As a trusted source of information and resources, you and your organization are in a good position to provide financial empowerment services to the people you serve. *Your Money, Your Goals* is a toolkit and training that brings together information, tools, and links to other resources you can use to help people build skills in managing money, credit, debt, and financial products. These resources can help financially empower both your organization's staff or volunteers and the people they serve.

The Consumer Financial Protection Bureau (CFPB) developed the toolkit and training in response to an identified need to help frontline staff feel more confident about money matters. Over the past few years, the CFPB has trained thousands of frontline staff and volunteers in social services agencies, legal aid organizations, community organizations, and worker and workforce organizations on the toolkit. Surveys given to those trained show that receiving accurate, up-to-date information and tools related to money management helped participants feel more confident about having the money conversation with their clients.¹

¹ See the *Your Money, Your Goals* national launch report at consumerfinance.gov/documents/867/201608018_cfpb_report_ymyg_national-launch.pdf.

About this guide

This guide is designed to help you and your organization prepare to introduce *Your Money, Your Goals* to staff and volunteers. Its content will help you prepare for and deliver training on using the *Your Money, Your Goals* toolkit. It will also help you document your financial empowerment referral network and consider how to measure outcomes of integrating financial empowerment into your existing service models. In addition, its specialized information and tools for legal aid organizations and organizations serving people with disabilities will equip them to adapt training and use of the toolkit and other resources to meet the needs of their staff and the people they serve. Information on integrating use of the toolkit and preparing for trainings in Native Communities is available in the *Focus on Native Communities* companion guide.

Apart from this guide, the CFPB has several key resources to help you plan and implement *Your Money, Your Goals* training:

- ***Your Money, Your Goals* toolkit.** This toolkit will be the subject of your training for frontline staff or volunteers. After the training, staff and volunteers can use its tools and information with the people they serve.
- ***Behind on bills?*** This is a colorful, compact resource that includes eight tools that can help individuals set financial goals, manage income and spending, plan for and prioritize their bills and expenses, and understand their rights when they are contacted by debt collectors. Staff and volunteers can easily make copies of the tools to share with the people they serve.
- **Training slides with trainer notes.** You can use these slides to train frontline staff, volunteers, and other users.² When you open the training PowerPoint, look for the trainer notes in the Notes Pane beneath the slide. You can also print out the trainer notes along with the slides.
- **Train-the-trainer webinars.** CFPB's website has recorded webinars to help trainers adapt and deliver presentations for staff and volunteers in social services and legal aid

² Should your organization create additional training content, the CFPB's logo may not be included on slides, handouts, and other materials that were not developed by the CFPB.

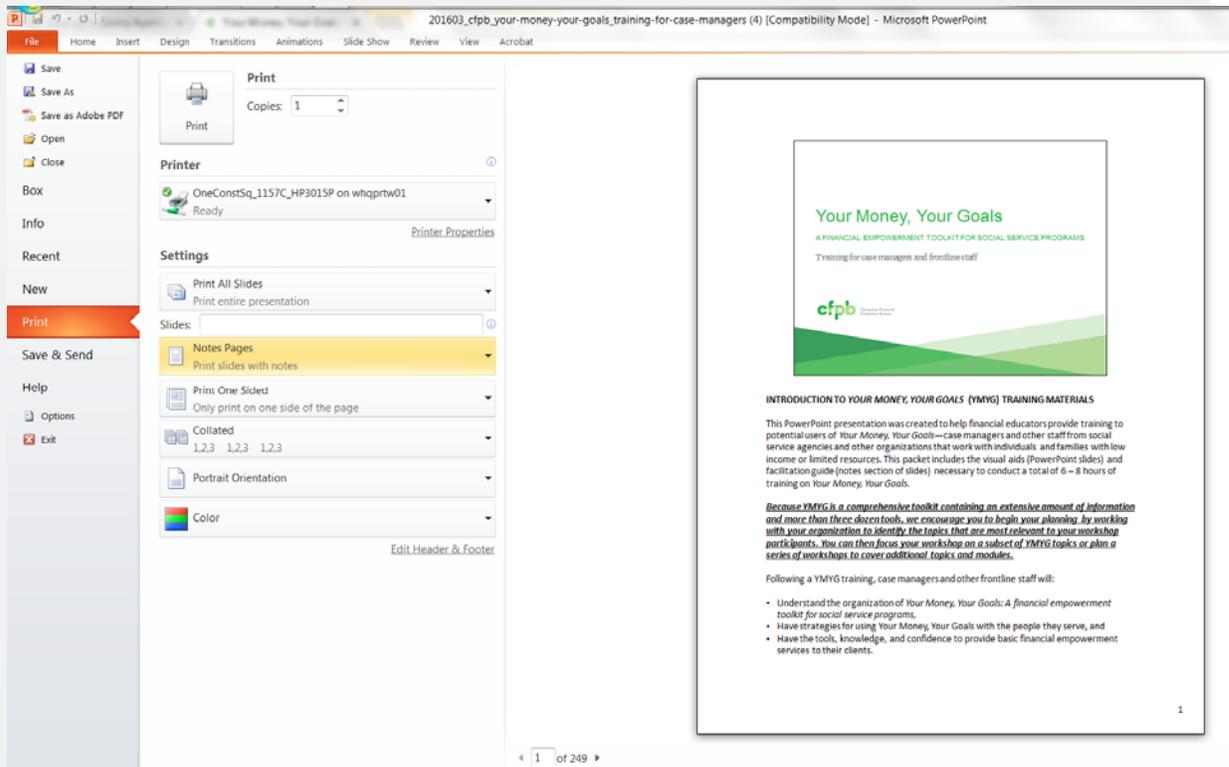
organizations, and in their communities. Live train-the-trainer webinars are also offered several times each year.

- **Companion guides** and training decks include specialized information and tools for organizations that serve Native Communities, justice-involved individuals, and people with disabilities.

These and other *Your Money, Your Goals* materials are available online at consumerfinance.gov/educational-resources/your-money-your-goals. Be sure to sign up for email updates on the webpage so that you will be aware of any changes to the toolkit as well as future training offerings.

Printing the training PowerPoint slides and notes

To print out the training PowerPoint slides, be sure to select the PPT file on the *Your Money, Your Goals* webpage. Do not select the PDF file. If you are printing this out for yourself (if you are the trainer) or for the trainer, make sure you select either the “Notes Page” under the “View” command or select “Notes Pages” in the print function when asked what you want to print.



Integrating *Your Money, Your Goals* into services

Your Money, Your Goals was not designed to become an “add-on” service, but rather it is a collection of tools and information your organization can integrate into the work you are already doing. Before you begin your efforts to train staff on the contents of the toolkit, make sure your organization has a clear understanding of how *Your Money, Your Goals* will fit into your existing service model.

Integration of financial empowerment means identifying where and how you can weave financial empowerment information and tools into the work you are already doing. This does not necessarily require separate staff, different delivery strategies, different policies and procedures, or different locations. It does require staff to have an understanding of the materials and to identify the touch points where integration could occur.

Once you identify where *Your Money, Your Goals* can be integrated within a specific program or service, you can identify who will be sharing information and tools. This will let you know who should be trained in its content and use.

As organizations across the country have approached integration of *Your Money, Your Goals*, a wide range of strategies have developed. Some have chosen to incorporate the toolkit's assessment tool, called *My Money Picture*, into their intake procedures. Others have trained staff across multiple programs with a goal of identifying one or two tools to use in each initial interaction with the individuals they work with. One community action agency trained all of its support staff with a goal of strengthening referrals to its financial capability specialists.

 As part of your planning, you may want to explore a guide that has been created by the Department of Health and Human Services, Administration for Children and Families. [Building Financial Capability: A Planning Guide for Integrating Services](#) is a step-by-step strategic planning guide that can help you identify your organization's specific goals and strategies for integrating financial empowerment services.

Integration

Integration of financial empowerment means identifying where and how you can weave financial empowerment information and tools into the work you are already doing.

Why is integration of financial empowerment such a promising strategy?

- It builds on established relationships you may have with individuals you serve.
- People are busy—there is efficiency in addressing many issues in one stop.
- Financial and economic issues cut across situations and challenges. Adding financial empowerment to the primary focus of your work may present a more holistic approach to the services you provide.
- It provides opportunities for reinforcement during “natural” discussions with the people you serve.

Planning for integration

The Department of Health and Human Services, Administration for Children and Families has developed a guide that can assist organizations in integrating financial empowerment services. You can access “*Building Financial Capability: A Planning Guide for Integrated Services*” at [acf.hhs.gov/ocs/resource/afi-resource-guide-building-financial-capability](https://www.acf.hhs.gov/ocs/resource/afi-resource-guide-building-financial-capability).

It is designed for directors and managers who have responsibility for strategic planning and program design. Its primary purpose is to guide management staff, in a practical way, through the decision-making and design process that underpins successful services. It leads the reader and planning team through a systematic process to determine which approach would work best given the organization’s goals, the characteristics of the population served, its internal capacity, and the availability of other resources in the community.

Its tools provide a roadmap for organizations that wish to integrate services that build consumers’ financial capability within their existing programs. It sets forth three basic approaches an organization can pursue—***referring people to another organization***, ***partnering with another organization to provide services jointly***, and ***building internal***

capacity to deliver the services in-house (do-it-yourself). It also includes a framework for reviewing the advantages and drawbacks of each.

If you determine that the best way your organization can implement financial empowerment is through referrals or through formal partnerships with other services, providing *Your Money, Your Goals* training to all frontline staff or volunteers can strengthen that work. Such training may help staff and volunteers identify the individuals in need of the additional services, lay the groundwork for those individuals to more fully benefit from those services, and provide them with tools that can address immediate needs.

Organizing a *Your Money, Your Goals* training session

Identify your audience and objective

The *Your Money, Your Goals* training materials are designed to be flexible. This gives you the ability to focus on the information, tools, and exercises you decide will best accomplish your training goals.

The first step in planning the training session involves defining your objectives: who is the target audience, and what outcomes would you like to accomplish? The target audience, for example, could include staff of your organization. Training participants could also come from a range of organizations in your community.

If you are training organization staff, secure executive- or supervisory-level commitments for staff being trained. These organizational leaders can ensure that trained staff will be supported in integrating the toolkit into their day-to-day work.

However, if you are working within a large organization, you may want to consider each department or program area and each of the populations served. If you are planning to provide *Your Money, Your Goals* training to people from multiple organizations, your training should include a discussion of the toolkit's relevance and usefulness to the work of each type of organization.

Make the case

Before you organize a training workshop, you may first need to spend time getting buy-in and support from your organization's leadership or within potential partner organizations. When making the case for financial empowerment to organizational leadership, you may want to consider noting points like these:

- Financial issues affect everyone, and financial empowerment gives people the knowledge, skills, resources, and confidence to make informed decisions and use money to reach their goals.
- Safety net programs may be designed to help families get by, often for the short-term; financial empowerment can help families advance economically and achieve financial stability in the medium- to longer-term.
- Frontline staff or an organization's volunteers may be the only point of access to financial empowerment services for the people you serve. Properly trained staff and volunteers can fill this gap by providing unbiased and relevant financial empowerment information, tools, and referrals to people with low and moderate income.
- Thanks to the trust-based relationships they have built, frontline staff and volunteers can play a key role by introducing financial empowerment concepts and then linking people to other specialized providers.

Identify a trainer and provide *Your Money, Your Goals* materials

You will need to identify a trainer or trainers to lead or facilitate the workshops you will organize. They may come from within your own organization, be part of a partner organization, or even be a full-time training consultant. Ideally, the trainer will have some experience providing financial education.

By identifying a trainer or trainers early in the planning process, you have the ability to involve them in all phases of the planning, including choosing which specific content and activities to

 Assistance from other staff and volunteers can help the day go smoothly. If you're training a large group, you may want to consider recruiting other staff or volunteers to assist with sign-in, set-up, timekeeping, and other logistics.

deliver. As some organizations have done, you may want to recruit several trainers that present materials based on their areas of expertise.

The trainers will need a copy of *Your Money, Your Goals* and the PowerPoint slides. The slides include both the content and visual aids for the training and complete training instructions. You'll find these instructions for the trainer in the notes section. The facilitator instructions include everything the trainer will need to plan for and facilitate the training, including:

- Set up instructions, including visual aids, training props, and other important notes
- Instructions for group activities
- Question prompts for facilitated discussions
- Answers to exercises that are a part of the training
- Scripted narrative to provide clear and concise definitions and summaries

Learn the materials and prepare a local referral guide

As a trainer prepares to deliver the *Your Money, Your Goals* toolkit training, it can be helpful to start by using the tools in the toolkit or companion guide to become familiar with how they work. It can also be helpful to:

- **Prepare a resource and referral list.** If your organization does not have a current list of referral services that can help build financial capability, this guide includes information and tools that can help you develop one. This list will help trained case managers direct the people they work with to individuals or organizations that may help them address financial issues that require ongoing or specialized assistance.
- **Develop an agenda** that specifically reflects your community or organization's preferences, priorities, and needs. If you were to deliver all the material that's included in the training, it would take a full eight hours. With breaks and lunch, this would require a full day or day and half of training. Organizations have found many ways to organize *Your Money, Your Goals* training:
 - In a series of lunch-and-learns
 - In two or three half-day sessions
 - In a series of evening sessions

- During an all-day session on a weekend
- **Add familiar examples** and stories to further illustrate and make the concepts covered locally and culturally relevant.

Other things to plan for

In order to most effectively use the time set aside for the training, consider these aspects of the workshop in advance:

- How and where participants RSVP and sign in
- Whether you will conduct pre- and post-training surveys
- Whether food will be provided
- How long breaks will be
- How you will divide the participants into groups

Training activities

Most adults learn and remember new content best when a training is interactive and engages them in activities. The trainer notes—found in the notes portion of the *Your Money, Your Goals* training slides—contain detailed instructions for using exercises to make your training dynamic and engaging. Some of the types of exercises used in the training include individual and group activities:

- Vote with your body
- Debate
- Role play
- Scenario analysis
- Scavenger hunt
- Contest

Get the supplies, equipment, and space you need to host a training

It is important for participants to have a copy of the toolkit as they participate in the training. You can order free copies of the toolkit at consumerfinance.gov/educational-resources/your-money-your-goals.³ Place your order at least four to six weeks prior to the training. The toolkits will arrive three-hole-punched and shrink-wrapped. Your organization may choose to provide binders to participants or simply provide a large binder clip to secure the pages during the training.

If you plan to also utilize content from one of the *Your Money, Your Goals* companion guides in your training, you may also want to provide copies of the guide to workshop participants.

Room set-up may depend on the space you are able to secure for the training. Ideally, participants will be seated in groups of four to seven around tables, so they can work in teams or small groups. If possible, avoid theater-style seating or arrangements that do not include tables for participants to work on.

Tool 3: Equipment and supplies checklist includes a list of items trainers generally use as part of a *Your Money, Your Goals* workshop as well as a budget that provides estimated costs for those items.

Post-training responsibilities

Once the training is complete, your organization may want to pass out and collect evaluations and feedback forms. Feedback forms will allow trainers and organizations to learn from the training and improve the training next time. CFPB has developed pre- and post-training surveys

³ Toolkit and companion guide orders are fulfilled subject to availability. If toolkits are unavailable when you wish to hold a training, you may consider requesting donations or charging participants for the cost of printing the copies.

that are available for download at consumerfinance.gov/educational-resources/your-money-your-goals. Organizations may use them in their entirety or adapt them for their use.⁴

Universal design: Planning an inclusive training event

If your organization serves persons with disabilities, you may already be very aware that to ensure training is accessible to everyone, it's important to consider and provide accommodations.⁵ We offer a set of checklists here for those who may be expanding their services to reach this population or want to know more. Start by ensuring the training location itself is accessible and inclusive for everyone, because it is not possible to anticipate the accommodations people may need. Consider whether the training location:

- Is in a safe and well-lighted location.
- Is located near public transportation, if that is available in your community.
- Has accessible parking spaces.
- Has an accessible entrance. This may mean that the entrance has both ramps and stairs with handrails and power doors, so anyone can enter without assistance.
- Includes an elevator, if the training location is not on the ground floor.
- Includes accessible restroom facilities, including sinks, paper towel dispensers, and mirrors that anyone could use.
- Has seating that accommodates adults of all sizes and people with assistive devices.
- Has a clear, organized floor plan that is easy-to-navigate and includes directional signs as well as tactile cues or signs in Braille.

⁴ If you would like additional information on using these surveys, e-mail YourMoneyYourGoals@cfpb.gov.

⁵ Please be aware that state and federal law may require your organization to provide certain accommodations. You should consult with an attorney if you have questions about what your organization is required to do or provide.

- Has good indoor air quality.

This also means being prepared to provide the following if participants request accommodations:

- Have and pay for American Sign Language (ASL) and/or Certified Deaf interpreters. If you don't know where to find qualified interpreters, you can visit the Registry of Interpreters for the Deaf at: <http://rid.org/about-interpreting/hiring-an-interpreter>. Depending on the length of the training and the needs of the participants, you may want to consider hiring a team of interpreters. A qualified interpreter can advise you on what is needed for your training event.
- Have and pay for Communication Access Real-time Translation (CART) or captioning service.
- Have other assistive devices that enable full participation from all training participants.

To identify and anticipate all accommodations that would ensure full participation, it's important to ask participants what their accommodation needs are before the training. The final section of this Implementation guide includes questions you can use to ask about accommodations.

For vision-impaired participants and trainers, The *Your Money, Your Goals* toolkit is currently available in a text-only version. The slides in the training deck are machine-readable, as is *Your Money, Your Goals: Focus on people with disabilities*.

Training activities

Finally, the trainer can take specific actions to make the training activities accessible and inclusive for everyone. Here are some of the ways you can ensure that a training meets that goal:

- State at the beginning of the training that people should feel free to keep themselves comfortable throughout the training. Let people know that if they need to move around, stand up, or take a break they can do so at any time.
- Ask people to let you or another person know if they need assistance or accommodation at any time during the training.
- Offer assistance but don't insist on it. Most people prefer to be as independent as they can be.

- ❑ Ask for instructions if offers of assistance are accepted and you're not sure what to do.
- ❑ Remember that service animals are working and should not be petted, distracted, or talked to in anyway.
- ❑ Speak at a normal volume unless someone requests that you raise your voice.
- ❑ Speak directly to individuals, not their interpreters or anyone else accompanying them.
- ❑ Use the term "people" if it's necessary to refer to a group of people specifically. This includes references to socio-economic status. Rather than "low-income person," try "a person with low income." Remember, however, that there may be differences in some communities' preferences. For example, some people may prefer "blind" or "visually impaired" to "a person with a vision-related disability."
- ❑ Make the materials available electronically in advance of the training.

Your Money, Your Goals provides you with visual aids through PowerPoint. Depending on your audience, you may want to include additional content in your training. If you develop additional slides, here are some general tips⁶ about ensuring that the content is accessible to everyone:

- ❑ Keep the background simple.
- ❑ Keep the contrast between the text and the background high – black, dark blue, or purple font on a white background or white or yellow font on a dark background.
- ❑ Use a large font. Anything less than 24 - 28 point font is probably too small.
- ❑ Use serif fonts for body text. For example, Garamond, Cambria, or Times New Roman.
- ❑ Use san serif fonts for header text. For example, Arial and Verdana.
- ❑ Avoid having items fly or spin onto the screen. Use the "appear" feature if you want to cover points individually.
- ❑ Use visuals – pictures – instead of words; but be sure to describe the visuals aloud.
- ❑ If you do distribute the slide deck, consider recording the presentation with audio.

⁶ The ACCESS Project, Department of Occupational Therapy, Colorado State University

- Make sure that all videos within the presentation are captioned and that the captioning is large enough to read. If you are distributing the slide deck that includes a video, be sure to include a written description of the video.

The same general principles apply when writing items on flip chart paper or white boards:

- Use dark ink.
- Write in big, clear letters.
- Describe what you are writing or drawing aloud.

Tool 1:

Steps for planning your training event

Use this tool to make sure you cover all the bases as you plan your *Your Money, Your Goals* training. Check off the task when it is completed.

Preliminary Planning

✓	Task	Planning notes
	Identify people to be trained. Who are the people they will be serving? Which programs do they participate in?	
	Which financial topics do training participants need to learn so they have the knowledge, skills, and confidence necessary to use <i>Your Money, Your Goals</i> with the people they serve?	

✓	Task	Planning notes
	<p>Identify the specific ways <i>Your Money, Your Goals</i> will be integrated into training participants' meetings with the people they serve.</p>	
	<p>List three to five results you want to achieve through the training for participants or the people they serve.</p>	

✓	Task	Planning notes
	If you are requesting copies of the toolkit, <i>Behind on Bills</i> , or the companion guides from the CFPB, submit your request four to six weeks in advance of the planned training date via http://promotions.usa.gov/cfpbfinemp.html . ⁷	
	Identify the trainer. <ul style="list-style-type: none"> ▪ Provide information about the target audience and priority training content. ▪ Schedule time to clarify roles and responsibilities. 	
	Secure a training location.	
	Develop invitations to the training. Invitations should include logistical information.	
	Develop your local financial empowerment resource and referral guide if one does not already exist.	
	Recruit any staff or volunteers needed to assist on the training day.	

Structuring and preparing for the training

✓	Task	Planning notes
	How much total training time will you have with staff or volunteers?	
	How will the training be delivered?	<input type="checkbox"/> At one time <input type="checkbox"/> Over two sessions <input type="checkbox"/> Over more than two sessions

⁷ Requests are fulfilled subject to availability. If copies are unavailable when you wish to hold a training, you may consider requesting donations or charging participants for the cost of printing the copies.

✓	Task	Planning notes
	<p>Read through the toolkit. Rank the content modules from most important to least important based on the needs of your target audience, the people they serve, and your desired results for the training.</p> <p><i>NOTE: Ranking is only important if you know you will not have sufficient time to provide training on all the content.</i></p>	<ul style="list-style-type: none"> ___ Setting goals and planning for large purchases ___ Saving for emergencies, bills, and goals ___ Tracking and managing income and benefits ___ Paying bills and other expenses ___ Getting through the month ___ Dealing with debt ___ Understanding credit reports and scores ___ Money services, cards, accounts, and loans: Finding what works for you ___ Protecting your money
	<p>Customize the training. Choose topics in the <i>Your Money, Your Goals</i> training slides that best meet your training objectives. The trainer may want to add stories and examples based on his or her own experience that would be most relevant to the case managers and other frontline staff being trained.</p> <p>Note that some training exercises have worksheets that will need to be copied for group activities.</p> <p>See consumerfinance.gov/educational-resources/your-money-your-goals for the latest version of the training slides.</p>	
	<p>Order training supplies and develop training props. See the trainer notes on Slide 1 of the <i>Your Money, Your Goals</i> training slides or use Tool 3: <i>Equipment and supplies checklist</i>.</p>	<p>See Tool 3: <i>Equipment and supplies checklist</i></p>
	<p>Provide accommodations so that all participants can fully participate in the training.</p>	

Training day

✓	Task	Planning notes
	If you plan for participants to sign-in, set up and provide staff for a welcome table.	
	Set up the training room to provide for interactive participation. It is ideal to have round tables or to configure tables and seats to accommodate smaller groups of up to 8 participants. Include flip charts, markers, an LCD projector, microphone, if needed.	

Post-training

✓	Task	Planning notes
	If you have conducted pre- and post-training surveys, review and prepare information for your organization.	
	If workshop participants have agreed to be contacted, follow up with a thank you e-mail and an invitation to join the <i>Your Money, Your Goals</i> learning community and listserv.	

Other considerations

✓	Task	Planning notes

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Tool 2:

Your Money, Your Goals sample training invitation

Dear [Recipient Name]:

We'd like to invite you to join us for a training on how to use the *Your Money, Your Goals* financial empowerment toolkit created by the Consumer Financial Protection Bureau (CFPB), which will take place [date] at [time]. Attached is a draft of the training agenda.

Your Money, Your Goals gives you information and tools to help you and the people you serve with money issues. You are in a unique position to provide this help – you have established trusted relationships with the people you serve.

What can you expect from this training? This is a highly interactive, engaging training on the toolkit. It will help you understand core financial topics and help empower you and the people you serve to identify and manage financial challenges.

After this training, you will be ready to help the people you serve:

- Set goals and plan for them
- Save money
- Track and understand their spending patterns
- Make plans to make it through the month when they do not have enough money
- Create cash flow budgets
- Request and review their credit reports
- Make plans to deal with debt
- Understand which financial products and services can meet their needs

- Understand their rights in the financial marketplace

Most importantly, you will be able to give them high quality, unbiased information so they can make informed decisions for themselves and their families.

Does this mean you have to be an expert on financial topics? The toolkit is designed specifically for people who are not experts. You'll be able to use the information and tools to start the conversation about finances and help you and the people you serve get on the path to making the changes they want to make to help them achieve financial goals.

The training is limited to [#] participants. Please RSVP via e-mail by [date]. Should you require accommodations related to a disability please contact [name] by [date].

Thank you for your consideration. Please contact me at [contact information] with any questions you might have.

Sincerely,

[Signature]

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Tool 3:

Equipment and supplies checklist

The notes section on the training deck's first slide includes a list of equipment and supplies that you may need for your training. This is a guide, not a list of requirements.

These basic supplies are used in most *Your Money, Your Goals* trainings:

- Computer
- LCD projector and screen
- Small table for projector and computer
- Extension cords
- Easel
- Flip chart pad(s)
- Tape
- Markers for facilitator and for participants
- A copy of the toolkit for each participant and a binder or large binder clip
- A copy of the local resource and referral list for each participant
- Pre- and post-training assessments for each participant

Supplies needed for specific exercises

Depending on which exercises you choose for your training, you may also need additional items.

- Large self-adhesive notes (4" x 6" or 5" x 8")
- Prepared flip charts for group exercises
- Envelopes with role play activity roles for groups of 3 and copies of notes sheets for the observer
- Copies of slides that are used for specific exercises

Saving on Supplies

Getting creative on meeting the needs of your training can help you minimize costs. For example: What can you do instead of using flip charts?

- Use a chalkboard or whiteboard. These are reusable resources that also cut down on paper waste.
- Use white board cling. This is a roll of whiteboard-like paper that is reusable when you use dry erase markers. The material itself clings to most walls that are not covered with fabric.
- Project a blank PowerPoint slide on the screen and type in responses to brainstorming activities.
- Make a set of flip charts that are reusable. Laminate prepared flip charts and use dry erase markers on them. This becomes a one-time expense that also reduces paper waste.
- Use paper and tape instead of post-it notes.

Because the toolkits do not arrive in a binder, some organizations have chosen to save on costs by purchasing large binder clips to secure the toolkit pages during training. Others have purchased inexpensive 1.5 to two-inch binders for participants.

Planning for the cost of accommodations

In addition to the costs included in the chart below, you may need to budget for accommodations if participants request them.

Sign language interpreters work in teams of two for assignments between 90 and 120 minutes. Fees for these services are regulated and standardized; significant discounts of certified and qualified interpreters are rare. The cost for this service can range from \$80 to \$100 per hour per interpreter, or a total of \$160-200 per hour. This means that for an eight-hour training session, organizers should budget between \$1,280 and \$1,600 to provide interpreter services.

Captioning provides people who have learning differences and significant hearing loss equal access to spoken information during presentations. Captioning is often presented on a large screen behind or next to presenters and can also provide a written transcript of the day's presentations. This captioning can be done remotely. The cost ranges from \$95 to \$120 per

hour. Thus, for an eight-hour training session, organizers should budget somewhere between \$760 and \$960 for this accommodation.

Create a budget

To help you plan for a training, use this basic budget:

Item	Estimated Cost	Notes
Training location	Use donated space where possible	
LCD and computer	Use organizational equipment or borrow it from an organization that has one	LCD Projectors can cost from \$80 to over \$1,500
Easel	Borrow or do not use	
Flip chart pad	\$50 - \$75 for two pads	This will last for 4 - 6 trainings; see options for avoiding use of flip chart paper
Tape	\$6 - \$8/roll	A roll of blue painter's tape will last for 10 or more trainings
Markers	\$24 - \$30	36 markers will last for 10 or more trainings
Large self-adhesive notes	\$10	Pack of three; these will last for up to 3 trainings
Copies of slides for group activities	Assuming \$.05 per copy and 25 participants: \$2.70 total	This will vary based on topics chosen and number of participants. See the instructions regarding slides to copy on slide 1 of the training PowerPoint deck.
Toolkits	If you want to make your own photocopies of the toolkit for each participant, assuming \$.05 per page, the estimated cost is \$17.10 per toolkit.	<u>You can order free copies of the toolkit at:</u> promotions.usa.gov/cfpbfinemp.html Assume a 4-6 week delivery timeframe.

Item	Estimated Cost	Notes
Binder clips	\$4 for a box of 12 clips	25 large capacity binder clips
Total estimated cost	<p>\$97 to \$130</p> <p>(This cost will be higher if you choose to produce your own photocopies of the toolkit.)</p>	<p>Many of these items will last for multiple trainings.</p> <p>This can reduce the cost per training to \$24 - \$32.</p>

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Creating a referral network

Frontline staff and volunteers can make a big difference in people's lives by introducing them to financial empowerment and providing them with some new information and tools to help them solve specific money management challenges. But some of the people you serve may need more help than you are equipped to provide.

The people you serve may look to you – an organization's staff and volunteers – for quality referrals on topics such as the following:

- “How do I fix my credit report? It has information that's incorrect.”
- “How do I know if the school loan I can get at the bank is better than one I can get at school?”
- “Should I borrow money from my credit card or from family to cover my bills until my next paycheck?”
- “How can I get a low cost bank account?”

This is where your resource and referral network will be important. This is something you will create for the people you train to use the *Your Money, Your Goals* toolkit. If your organization already has a resource and referral guide, you can use these tools to check to see if it includes the various types of financial resources that may be relevant to the financial needs and challenges of the people you serve.

If you do not have a resource and referral guide, common referral partners include: certified nonprofit credit counselors, free tax assistance sites sponsored by the IRS, and other financial educators. Many of these referral partners may be found at nonprofit agencies and through local coalitions.

Building a resource and referral guide

How do you create a resource and referral guide? The first step is to check with the social service agencies in your community to see whether they have developed a financial empowerment referral guide. A good place to start is with the organization that administers your community's 211 Program. You may be able to use it "as is" or as the basis for a resource and referral guide that is specifically focused on financial empowerment.

If you decide you need to add to an existing resource and referral guide or want to create one from scratch, follow these steps:

Step 1: Figure out the areas in which you need a referral resource.

Use this list, which is included in the tool that follows, to get started:

- Cash flow budgeting
- Benefits screening
- Income tax preparation and filing
- Managing debt
- Dealing with debt collectors
- Understanding credit reports and scores
- Fixing errors on credit reports and scores
- Using financial services
- Protecting consumer rights
- Asset building

Step 2: Brainstorm a list of organizations, businesses, and individuals you know that have expertise in these areas of financial empowerment.

Ask colleagues for their recommendations.

Step 3: Develop a list of criteria for evaluating a potential resource and referral partner.

Setting clearly established criteria for your resource and referral partners can help ensure that the people you refer are provided with high quality services that focus on helping them meet their goals. For example, experience working with individuals with low- to moderate-incomes may be important to you. Another example of a criterion could be that the organization, business, or individual agrees to not promote its own business, including the products or services it sells, to the people you refer. *Tool 1: Ensuring information from referral sources is unbiased* provides some specific criteria to consider when determining whether to include an organization, business, or individual on your referral list.

Step 4: Get and check references.

This is an important step if you are unfamiliar with an organization, business, or individual on your list. On resource and referral lists generated by others, you may find that many organizations indicate financial empowerment (financial literacy, financial education, financial counseling, or financial coaching) as an area of expertise. When you look into it, you may find that some of these organizations in fact have little experience or only provide service intermittently. By getting and checking references as you build your referral guide, you can ensure that users will be confident in referring people to partners that are fully prepared to provide service.

Step 5: Meet with potential referral partners.

Once you have screened potential referral partners against your criteria and checked references, meet with them. Explain the reason you are building a resource and referral list. Try to get a deeper understanding of the work they are doing and how your people can be reliably served by them should a referral be appropriate. Identify one specific person (a key contact person) within organizations or businesses that you can contact when a referral is made.

Step 6: Make your list.

Include all relevant contact information including your key contact person. You may find that you have some individuals, businesses, or organizations that can provide multi-faceted assistance—they know cash flow budgeting and debt management. Use the tool that follows to develop your list.

Step 7: Update your list.

Because of staff turnover and organizational priorities that may shift, consider updating your list periodically. This will ensure you have the right information on your list and avoid handing out information that will lead people to dead ends.

Tool 1:

Ensuring information from referral sources is unbiased

Referral partners in your community may include certified, nonprofit credit counselors, free volunteer tax assistance sites sponsored by the IRS, and financial education programs, among others. These referral partners are often found at nonprofit agencies.

It is important that your referral base of experts is able to provide unbiased, accurate, and up-to-date information. Unbiased individuals and organizations 1) do not try to sell products and services to the people you refer for assistance, 2) do not ask for payment up front, and 3) are able to show people the impact the actions they help them take may have on their financial situation.

Key questions about referral sources	Response
1. Does the individual, organization, or business earn revenue by selling financial products or services?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If the answer is yes, you may wish to request that they refrain from offering products and services in their meetings with the people you refer.</i>
2. Does it require cash up front?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If the answer is "yes," you may want to consider finding a different referral source.</i>
3. Has the state Attorney General's Office, Better Business Bureau, or another entity taken action against it?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If the answer is "yes," you may want to consider finding a different referral source.</i>
4. Can the individual, organization, or business provide references?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If the answer is "no," you may want to consider a different referral partner for the people you serve.</i>

Key questions about referral sources	Response
5. Will the individual, organization, or business agree to provide unbiased information and not try to sell its financial products or services as they meet with the people you refer?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If the answer is "no," you may want to consider a different referral partner for the people you serve.</i>
6. Do you personally know anyone whom it has helped?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If the answer is "no," you may want to consider a different referral partner for the people you serve.</i>

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Tool 2:

Resource and referral guide template

Use the template below to assemble a resources and referral guide for your community. In addition to the links found in the *Possible referral partner* column, visit the Consumer Financial Protection Bureau website (consumerfinance.gov) to access a growing set of resources, including the site's *AskCFPB* and *Submit a Complaint* features.

Please be sure to include the statement that follows this chart when you develop and distribute this resource and referral list for the people you serve.

Financial empowerment resource and referral guide for:

(Insert name of your community)

Cash flow budgeting resources

Possible referral partner	Local contact information
<ul style="list-style-type: none"><input type="checkbox"/> Financial education providers<input type="checkbox"/> Housing counseling agency: https://www.consumerfinance.gov/find-a-housing-counselor<input type="checkbox"/> Community action agency: communityactionpartnership.com<input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt<input type="checkbox"/> Tribal organization<input type="checkbox"/> Other community-based nonprofit organization<input type="checkbox"/> Community college	

Benefits screening resources

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Community action agency: communityactionpartnership.com <input type="checkbox"/> Other community-based nonprofit organization <input type="checkbox"/> Tribal organization <input type="checkbox"/> Community college <input type="checkbox"/> Local social services network <input type="checkbox"/> Social Security Administration: ssa.gov and benefits management through <i>My Social Security</i> at ssa.gov/myaccount 	

Income tax preparation and filing

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Local VITA site: irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep <input type="checkbox"/> Public library <input type="checkbox"/> Local social services network 	

Managing debt

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> CFPB.gov, Paying for college: consumerfinance.gov/paying-for-college/repaystudentdebt <input type="checkbox"/> CFPB.gov, Mortgage help: consumerfinance.gov/mortgagehelp <input type="checkbox"/> CFPB.gov. Debt collection: consumerfinance.gov/consumer-tools/debt-collection <input type="checkbox"/> Legal aid: lsc.gov/what-legal-aid/find-legal-aid <input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt <input type="checkbox"/> Tribal organization <input type="checkbox"/> Bank or credit union 	

Dealing with debt collectors

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> CFPB.gov, Debt collection: consumerfinance.gov/consumer-tools/debt-collection <input type="checkbox"/> Legal aid: http://www.lsc.gov/what-legal-aid/find-legal-aid <input type="checkbox"/> Local pro-bono attorneys' network or countybar association legal referral services: http://www.americanbar.org/groups/legal_services/flh-home.html <input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt 	

Understanding credit reports and scores

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Financial education provider <input type="checkbox"/> Housing counseling agency: consumerfinance.gov/find-a-housing-counselor <input type="checkbox"/> CFPB.gov, Credit reports: consumerfinance.gov/consumer-tools/credit-reports-and-scores <input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt <input type="checkbox"/> Bank or credit union 	

Fixing errors on credit reports

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt <input type="checkbox"/> Financial education provider <input type="checkbox"/> Housing counseling agency: consumerfinance.gov/find-a-housing-counselor <input type="checkbox"/> Community action agency: communityactionpartnership.com <input type="checkbox"/> Bank or credit union <input type="checkbox"/> CFPB.gov Credit Reports and Scores: consumerfinance.gov/consumer-tools/credit-reports-and-scores 	

Using financial services

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Financial education provider <input type="checkbox"/> Housing counseling agency: consumerfinance.gov/find-a-housing-counselor <input type="checkbox"/> Community action agency: communityactionpartnership.com <input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt <input type="checkbox"/> Individual development account provider: idaresources.acf.hhs.gov <input type="checkbox"/> Local Bank On: joinbankon.org or Alliance for Economic Inclusion coalition <input type="checkbox"/> Bank or credit union <input type="checkbox"/> CFPB.gov, Bank accounts and services https://www.consumerfinance.gov/consumer-tools/bank-accounts 	

Protecting consumer rights

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Legal aid: lsc.gov/what-legal-aid/find-legal-aid <input type="checkbox"/> State attorney general <input type="checkbox"/> State consumer protection offices: https://www.usa.gov/state-consumer <input type="checkbox"/> Submit a complaint to CFPB: consumerfinance.gov/complaint 	

Asset building

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Financial education provider <input type="checkbox"/> Housing counseling agency: https://www.consumerfinance.gov/find-a-housing-counselor <input type="checkbox"/> Community action agency: communityactionpartnership.com <input type="checkbox"/> Nonprofit credit counseling organization: usa.gov/debt <input type="checkbox"/> Individual development account provider: idaresources.acf.hhs.gov <input type="checkbox"/> Tribal organization <input type="checkbox"/> Other community-based nonprofit organization 	

Other

Possible referral partner	Local contact information
<ul style="list-style-type: none"> <input type="checkbox"/> Cfpb.gov - Information for: <ul style="list-style-type: none"> <input type="radio"/> Students <input type="radio"/> Older Americans <input type="radio"/> Servicemembers and veterans <input type="radio"/> Economically vulnerable consumers <input type="checkbox"/> Social Security Administration: ssa.gov and benefits management through My Social Security at ssa.gov/myaccount 	

This resource list has been created by your local provider to be used in conjunction with the Consumer Financial Protection Bureau's Toolkit. Your local provider developed this resource list. The CFPB does not endorse the organizations or entities included on this Resource List nor does it make any representations about the capabilities or quality of services of the entities identified on the Resource List by the local provider. If you choose to pursue particular products or services, the CFPB is not responsible for any losses or other problems you may experience in connection with these products or services.

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Integrating into legal aid organizations

How to use the toolkit with legal aid

The *Your Money, Your Goals* toolkit and training is designed for use by frontline staff, including those in legal aid organizations. In this section, we provide additional information for use in legal aid organizations to help integrate the toolkit and make the most of the legal aid setting and relationships.

The general structure and staffing of the legal aid organization may influence how financial empowerment is integrated and how staff members use the toolkit. Each legal aid organization should consider how its organizational structure corresponds to these potential roles for legal aid staff members:

Intake staff

- Incorporate questions from the toolkit into the routine intake process to assess the financial empowerment needs of the people you serve.
- Use their organizations' case management systems to flag individuals that are candidates for financial empowerment information, referrals, or other support from paralegal staff, attorneys, and others.
- Distribute tools and available information throughout the organization—including the tools found in this toolkit—based on the intake.

Paralegal or staff attorney

- Use assessment information gathered by intake staff and other knowledge about the individual being served to help identify specific modules and tools that would benefit them.
- Consistent with attorney ethical obligations and constraints, integrate conversations about finances into meeting(s) with individuals based on the amount of time you have, provide instruction in how to use specific tools to address financial challenges, and possibly provide tools as “homework” for the person.
- Follow up on information and tools covered in previous meetings. This provides accountability and momentum in dealing with financial challenges.

Legal aid quiz – a training tool

The toolkit contains a financial empowerment self-assessment for frontline staff to assess what they know and don't know about financial topics. There is also a “[Knowledge assessment quiz](#)” at cfpb.gov/your-money-your-goals developed specifically for legal aid organizations to assess staff knowledge of consumer protection laws and rules. The 25 question quiz and answer key can be used as part of the training process or separately as a way to develop staff knowledge and interest in consumer finance laws. It is useful to demonstrate the complexity of consumer finance laws to help staff understand better the difficulties the people they serve may face in navigating consumer financial decisions or understanding their own rights.

Here is an example of the Q and As you will find in the Knowledge assessment quiz.

Question #6: You can only be charged overdraft fees when using your debit card if you “opt in” for this service.

- a. True b. False

Answer: a. True

Regulation E prohibits financial institutions from charging overdraft fees for ATM and POS (point-of-sale) debit transactions unless a consumer opts in to overdraft coverage.

Prior to 2010, some banks automatically enrolled consumers in their standard overdraft practices for all types of transactions when they opened accounts. **Under rules that took effect in 2010, a bank must provide a consumer with a disclosure regarding the bank's overdraft fees and program and must obtain the consumer's affirmative opt-in to the program if it wishes to charge fees for an ATM or one-time debit overdraft.** If a consumer does not opt in, these transactions typically will be declined if the consumer doesn't have enough money in their account, but they will not be charged overdraft fees.

These new rules **do not cover checks or automatic bill payments** that consumers may have set up. Banks may still automatically enroll consumers in their standard overdraft practices for these types of transactions.

Benefits of using the toolkit

Sharing financial empowerment information and tools with clients may feel like a completely different job—one more thing added to an already-heavy workload. But once legal aid staff learns the contents of this toolkit, it can become natural to integrate these materials into the organization's work.

One of the jobs of legal aid staff is likely to involve assessing individuals' financial situations. The toolkit includes an assessment to help discern individuals' financial goals and the financial challenges they may be facing. This can help staff find the right information or tools to help the people they serve.

Benefits for people served by legal aid

For individuals, integration of financial empowerment means that at a single point of service, their legal issues may be addressed, and they are able to access information, tools, and referrals to begin to address their most pressing financial problems.

The *Your Money, Your Goals* toolkit can equip legal aid staff to help the people they serve:

- Bring their cash flow budgets into balance to help pay bills on time.
- Set goals and calculate how much money they need to save to reach these goals.
- Establish an emergency savings fund.
- Access and use tax refunds.
- Track the specific ways they are using their money.
- Make a simple plan to pay down debt.
- Know better how to respond to debt collectors.
- Get and review their credit reports.
- Fix errors on their credit reports.
- Evaluate financial products and services.
- Recognize when their consumer rights may have been violated and know how to take action.

This toolkit helps link relevant financial information through a trusted source. Often, information from a lawyer or other legal aid staff carries more weight than the same information from another source. **Hearing about the importance of financial empowerment from legal aid staff may prompt individuals to take action when they otherwise wouldn't.** That action may prevent future problems that could become legal problems.

Benefits for legal aid organizations

Legal aid organizations will benefit from integration of financial empowerment services as well.

- **Financial empowerment aligns with the mission of legal aid organizations** to help individuals with low income address legal challenges that may affect their ability to achieve financial stability.
- **Financial empowerment may help legal aid organizations achieve their outcomes.**

- **Financial empowerment may help clients resolve their legal issues more quickly.** Clients of legal aid organizations sometimes find themselves repeatedly facing the same legal challenges. Without a change in underlying financial conduct, these clients are likely to seek the same service again and again. For example, a client may repeatedly face eviction due to late rent. By using a tool that helps clients manage bill payments more effectively, the toolkit offers a means to help individuals begin to address what may be an underlying cause of the legal issue. The result can be a reduction in repeated services for clients, freeing up the organization’s resources to help other individuals.
- **Discussing financial issues and resources can help link legal aid to more resources in the community.** Building partnerships with other organizations that can help individuals with their financial challenges helps strengthen the reach and connection of legal aid organizations in the community.

Submitting a complaint on behalf of someone else

Protecting your money, which is *Module 9* of the toolkit, includes a tool on how to submit a complaint to the CFPB. In addition, legal aid staff can submit a complaint on behalf of an individual. This is another opportunity for legal aid staff to provide financial empowerment assistance to the people they serve. Providing a clear description of the complaint is very helpful in the CFPB’s enforcement and supervision efforts, because complaints help identify bad actors and prioritize resources.

To submit a complaint on behalf of another individual, legal aid staff should go to: consumerfinance.gov/complaint.

- Choose the option to submit on another’s behalf.
- Follow the form’s instructions on where to provide your contact information.
- Follow the form’s instructions on where to provide contact information for the person you are assisting.

- When submitting a complaint on behalf of another person, you should attach a third-party authorization form that shows you have the authority to act on another's behalf.

Where to go for information on consumer issues related to debt

The toolkit includes a module on debt that discusses various types of debt and approaches to paying it off. It also provides information on consumers' rights under the federal Fair Debt Collection Practices Act (FDCPA), which might be relevant to legal aid offices. Each consumer seeking assistance with debt collection issues has a unique set of facts and story to tell. But many of the issues that arise in the debt collection area are similar. The following are some examples of the typical questions that arise when consumers face debt collection issues and need places to go for information. There are links to relevant sections of the federal law and sample letters. This information is current as of March 2017.

Consumer issues and relevant laws	Information and links
What are a client's rights under FDCPA? FDCPA: §1692 https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV.pdf	CFPB.gov - Debt collection consumerfinance.gov/consumer-tools/debt-collection
What type of debt does the client have? FDCPA: §1692a(5) https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692a.pdf (list of covered debt)	Module 6, Dealing with Debt The FDCPA covers personal debt, not debts incurred for business purposes.

Consumer issues and relevant laws	Information and links
<p>Who is trying to collect from the client?</p> <p>FDCPA – §1692a(6)</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692a.pdf</p> <p>DFA § 1031, as codified at 12 U.S.C. § 5531</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title12/pdf/USCODE-2015-title12-chap53-subchapV-partC-sec5531.pdf</p>	<p>Generally, the FDCPA applies to:</p> <ul style="list-style-type: none"> • Entities, including attorneys, who regularly collect debts for third parties • Entities whose principal purpose is debt collection, including purchasers of debt that is in default at the time it is obtained • A creditor, if it collects in a name other than its own that would lead a person to think a third party is attempting to collect the debt <p>Generally, the Dodd-Frank Act's prohibition against unfair, deceptive, or abusive acts or practices applies to:</p> <ul style="list-style-type: none"> • A debt collector • A creditor (the original lender and others). • Also see the CFPB Bulletin on prohibition of unfair, deceptive, or abusive acts or practices in the collection of consumer debts (July 10, 2013): <p>http://files.consumerfinance.gov/f/201307_cfpb_bulletin_unfair-deceptive-abusive-practices.pdf</p>
<p>How can the client tell whether it is a fake debt collector?</p>	<p>How to identify fake debt collectors: consumer.ftc.gov/articles/0258-fake-debt-collectors</p>
<p>How can the client indicate that the debt is not his?</p>	<p>Sample letter: I do not owe this debt.</p> <p>For this and other sample letters: consumerfinance.gov/askcfpb/1695/What-should-I-do-when-a-debt-collector-contacts-me.html</p>

Consumer issues and relevant laws	Information and links
<p>Is the debt old?</p> <p>Fair Credit Reporting Act – 15 USC §1681 et seq.</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2011-title15/pdf/USCODE-2011-title15-chap41-subchapIII.pdf</p>	<p>Check FCRA, FDCPA, and State law. If a debt is too old, debt collectors may be prohibited from suing to collect the debt. But, it depends on the type of debt, the statute of limitations and the state law.</p> <p>For information about time-barred debts: consumer.ftc.gov/articles/0117-time-barred-debts.</p>
<p>Has the client been harassed by debt collectors?</p> <p>FDCPA – 15 USC §1692d</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692d.pdf</p>	<p>See sample letters:</p> <p>Sample letter: I want the debt collector to stop contacting me.</p> <p>See: files.consumerfinance.gov/f/201307_cfpb_debt-collection-letter-3_stop-contacting.doc (But note that stopping communication does not cancel the debt.)</p> <p>Sample letter: I want the debt collector to only contact me through my lawyer.</p> <p>See: http://files.consumerfinance.gov/f/201307_cfpb_debt-collection-letter-4_contact-my-lawyer.doc</p> <p>Sample letter: I want to specify how the debt collector can contact me.</p> <p>See: files.consumerfinance.gov/f/201307_cfpb_debt-collection-letter-5_heres-how-to-contact-me.doc</p>
<p>The client is afraid she'll continue to be called and doesn't know what to do or say. What can she do?</p> <p>FDCPA – 15 USC §1692c</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692c.pdf</p>	<p>See sample letters (above).</p>

Consumer issues and relevant laws	Information and links
<p>The client received notice that there was a judgment against him. Can this affect his credit report?</p> <p>FCRA – 15 USC §1681c</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2010-title15/pdf/USCODE-2010-title15-chap41-subchapIII-sec1681c.pdf</p>	<p>Generally, the judgment can stay on the credit report for seven years, but there are exceptions. See Module 7 in the <i>Your Money, Your Goals</i> toolkit for information on “negative information” and how long judgments can stay on a person’s credit report.</p>
<p>The client acknowledges the debt, but says it was paid off years ago. What can he do?</p> <p>FDCPA – 15 USC §1692g(a),(b)</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2011-title15/pdf/USCODE-2011-title15-chap41-subchapV-sec1692g.pdf</p>	<p>The consumer should dispute the debt. Before engaging in further collection activity, the collector will have to verify that the consumer owes it and send that verification to the consumer. See:</p> <p>consumerfinance.gov/askcfpb/331/what-information-do-debt-collectors-have-to-give-me-about-my-debt.html</p> <p>consumerfinance.gov/askcfpb/338/if-i-dispute-a-debt-that-is-being-collected-can-debt-collectors-still-contact-me-about-it-how-can-i-stop-debt-collectors-from-contacting-me.html</p>
<p>Is the client “collection proof”?</p>	<p>Information from Department of Labor’s Employment Law Guide on wage garnishment:</p> <p>dol.gov/compliance/guide/garnish.htm</p>
<p>Does the client want the creditor to contact him in a certain way?</p> <p>FDCPA – 15 USC §1692c</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV.pdf</p>	<p>Sample letter: I want to specify how the debt collector can contact me</p> <p>files.consumerfinance.gov/f/201307_cfpb_debt-collection-letter-5_heres-how-to-contact-me.doc</p>

Consumer issues and relevant laws	Information and links
<p>Does the client only want to be contacted through a lawyer representing the client?</p> <p>FDCPA – 15 USC §1692c(a)(2)</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692c.pdf</p>	<p>Sample letter: I want the debt collector to only contact me through my lawyer</p> <p>See: files.consumerfinance.gov/f/201307_cfpb_debt-collection-letter-4_contact-my-lawyer.doc</p>
<p>The client has medical bill debt. Does FDCPA apply?</p> <p>FDCPA – 15 USC §1692a(5), (6)</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692a.pdf</p> <p>Who is collecting the medical debt?</p> <ul style="list-style-type: none"> ▪ Medical provider – the FDCPA may not apply ▪ Third-party debt collector – the FDCPA applies 	<p>A health care provider can disclose information to a debt collection agency under the Health Insurance Privacy Administration Act (HIPAA). See hhs.gov/ocr/privacy/hipaa/faq/disclosures/268.html and related FAQs.</p> <p>Whether the FDCPA applies generally depends on which entity is trying to collect: the creditor, like the medical provider who sent the bill, to which the consumer originally owed the debt or a third-party collector.</p>
<p>The client has federal student debt. What are her rights?</p>	<p>See Module 6, <i>Tool 4</i> about federal student loans.</p> <p>consumerfinance.gov/askcfpb/655/what-are-my-options-when-dealing-collection-agency-working-us-department-education.html</p> <p>studentaid.ed.gov/repay-loans</p>
<p>The client is a co-signer on a loan. Can the debt collector contact him?</p> <p>FDCPA – 15 USC §1692a(3)</p> <p>https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692a.pdf</p>	<p>Yes, see https://www.consumerfinance.gov/askcfpb/813/i-was-asked-co-sign-financing-car-what-am-i-being-asked-do-and-what-does-this-mean-for-me.html</p>

Consumer issues and relevant laws

The client states that the debt was owed by a person who is now deceased. What should he do?

FDCPA – 15 USC §1692c

<https://www.gpo.gov/fdsys/pkg/USCODE-2015-title15/pdf/USCODE-2015-title15-chap41-subchapV-sec1692c.pdf>

Information and links

A debt collector generally may not contact someone who is not the spouse, executor, or administrator of the consumer's estate to collect a debt unless the person is also a debtor on the loan.

<https://www.consumerfinance.gov/askcfpb/1467/am-i-responsible-pay-debts-my-deceased-spouse.html>

Integrating into services for people with disabilities

How to use *Your Money, Your Goals* to serve people with disabilities

Your Money, Your Goals and the companion guide, *Your Money, Your Goals: Focus on people with disabilities* can be used in one-on-one or small group settings, training sessions or workshops, or as a complementary resource used in providing services.

***Your Money, Your Goals* can be used in one-on-one settings.** For example, *Your Money, Your Goals* can support:

- A vocational rehabilitation counselor providing case management to individuals
- Staff at the Social Security Administration helping individuals make Plans to Achieve Self-Support (PASS)
- Representative payees financially empowering the individuals they serve
- Financial coaches helping community members reach their goals

Using the toolkit in a one-on-one setting allows staff, volunteers, relatives, and other individuals that provide support to target the information and tools based on the specific needs of each individual. Using the *Starting the money conversation questionnaire* in the companion guide can help you and the person that you are serving understand the financial empowerment information they may need. This can help you figure out together which information and tools are the right starting points. *Your Money, Your Goals* also includes tips for starting the money conversation.

***Your Money, Your Goals* can also be used with small groups or as part of training with the people you serve.** For example, you can include information or tools from *Your Money, Your Goals* and the companion guide in:

- **Job training workshops.** *Your Money, Your Goals* contains information and tools relevant to this setting. For example, you can introduce information on different ways to receive pay – cash, paychecks, direct deposit, payroll cards, and electronic benefits transfer. Workshop participants would compare the advantages and disadvantages of the ways to receive their pay. With this information, they can make an informed choice that is best for them.
- **Independent living skills building training sessions.** Select content from *Your Money, Your Goals* or the companion guide that corresponds to the needs and interests of your participants. For example, you can introduce information on getting a credit report using information in the module titled *Understanding Credit Reports and Scores*. Using that content, training session participants would learn:
 - What a credit report is
 - Why a credit report may be important
 - What is included in a credit report
 - How to get credit reports for free
- **Asset building training, including homeownership education and small business education.** The *Your Money, Your Goals* content you could feature includes information on getting financial services and products to meet participants' asset building needs. This information can be found in the section on *Module 8: Using Financial Products and Services*. Training participants will first identify their needs and then match them to different financial product, services, and providers.

 The companion guide, *Your Money, Your Goals: Focus on people with disabilities*, contains information, tips, and tools based on the insights and experiences of people with disabilities and from organizations that serve the disability community. It is free, and the downloadable file is screen readable. Hard copies can be ordered at consumerfinance.gov/educational-resources/your-money-your-goals.

For organizations that already provide financial education workshops, *Your Money, Your Goals* may be a complementary resource. The toolkit can be used to deliver additional training or help translate concepts learned in other financial education training programs to their own specific situations.

Providing services to the disability community

If you do not typically provide services to people with disabilities, start by identifying organizations in your community that do. Meet with them to build support across the local disability community. You may want to consider collaborating to offer *Your Money, Your Goals* training.

Potential partners can include:

- State vocational rehabilitation agencies and rehabilitation counselors
- State councils on development disabilities
- Centers for independent living
- Aging and disability resource centers
- Regional, state, or local affiliates of advocacy organizations
- Job centers
- Work Incentives Planning and Assistance (WIPA) Benefits Specialists – contact your local Social Security Administration Office to locate these specialists
- Mental health associations and providers
- Career and technical education centers
- Other post-secondary education providers

You may also want to reach out to caregivers or associations of caregivers in your community as well as parents and family members that may provide support to individuals with disabilities.

Training staff and volunteers who serve people with disabilities

This *Guide to implementing the toolkit and training* incorporates facets of universal design. The material beginning on page 12 of the guide provides suggestions to enable you to choose accessible locations, develop appropriate and considerate training activities, and plan to provide accommodations.

You may choose to focus your training on the *Your Money, Your Goals* toolkit, on the companion guide, or both.

 The accompanying training PowerPoint slide deck is 508 compliant. Participants using a screen reader should utilize key shortcut navigation keys to access both the slide content and any associated notes. For a screen reader guide to PowerPoint visit [Microsoft Office support](#).

Your Money, Your Goals: Focus on people with disabilities, contains information, tips, and tools based on the insights of people with disabilities and from organizations that serve the disability community. It is free, and the downloadable file is screen readable. Hard copies can be ordered at consumerfinance.gov/educational-resources/your-money-your-goals. Be sure to place your order five to six weeks prior to your training date.⁸

Include disability community resources in your local referral guide

This implementation guide contains information on creating a local financial empowerment resource and referral guide. You can enhance the guide by including resources specific to the disability community. Information from the American Disabilities Act (ADA) National Network

⁸ Toolkit and companion guide orders are fulfilled subject to availability. If toolkits are unavailable when you wish to hold a training, you may consider requesting donations or charging participants for the cost of printing the copies.

at <https://adata.org> is a good place to start as you explore the service networks and other resources available in your region. In addition to the usual referral sources, you may want to consider including the following national resources relevant to the disability community⁹:

- **Access Board:** 1-800-872-2253 (Voice), 1-800-993-2822 (TTY), or <http://www.access-board.gov>
- **Assistivetech.net** (online database of devices that can be searched by function): <http://assistivetech.net/>
- **Association on Higher Education and Disability (AHEAD):** <http://www.ahead.org>
- **The Job Assistance Network:** <http://askjan.org/>
- **Center on Technology and Disability (CTD):** <http://ctdinstitute.org/>
- **Division of Adult Education and Literacy**, Office of Vocational and Adult Education, U.S. Department of Education: <https://www2.ed.gov/about/offices/list/ovae/index.html>
- **Job Access and ABILITYJobs:** <http://abilityjobs.com/>
- **National Center on Workforce and Disability/Adult (NCWD):** <http://www.onestops.info/>
- **National Council on Independent Living (NCIL):** <http://www.ncil.org/>
- **Social Security Administration (SSA):** <http://www.ssa.gov> and <http://www.ssa.gov/disabilityssi>
- **State Technology Act Projects.** Find your state's program: <http://assistivetech.net/webresources/stateTechActProjects.php>

⁹ This implementation guide includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this third-party information. 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.

Measuring success, tracking outcomes

Every organization tracks outcomes and measures success differently, but there may be certain types of information that can help inform the effectiveness of the program and provide insights into what works for the people they serve. Including financial empowerment measures in program objectives, volunteer engagement plans, staff work plans, and individual performance goals can help organizations more effectively integrate financial empowerment into their service delivery.

The following sections provide various ways to measure outcomes for your organization and the individuals you serve. These approaches can be used together or separately. Some of the outcomes identified are based on “self-reported” information, and others may be determined through program or other “administrative” information your program may collect or have access to.

As you work to integrate *Your Money, Your Goals* into your program, a discussion about the outcomes your organization would like to achieve is a good starting point for determining how you will use the toolkit or which modules and tools would best serve your organization’s and consumers’ needs.

Surveys – Measuring users’ confidence

In designing the *Your Money, Your Goals* toolkit, the CFPB began with a field scan of existing financial empowerment training programs for social services staff. The scan highlighted the fact that in many places, case managers whose work did not explicitly focus on financial issues often lacked confidence in their ability to provide the people they served with accurate information and tools related to money management.

The toolkit was designed to empower individuals receiving services. However, results of the field scan indicated that social service providers may also benefit from its tools and information for their own financial education and empowerment. In this way, social service providers were seen as both transmitters and recipients of the skill-building information and tools found in *Your Money, Your Goals*.

The CFPB developed pre- and post-training surveys to measure training participants' confidence in their ability to assist the people they serve with financial issues. These surveys are available on the *Your Money, Your Goals* webpage at cfpb.gov/your-money-your-goals and can be used by programs to measure the level of confidence and knowledge gained by staff or volunteers trained on the toolkit. They could also be used on an ongoing basis to determine whether confidence and knowledge increases hold up or whether there is a need for refresher training.

CFPB's Financial Well-Being Scale

Another way that your organization can measure success is through measuring the financial well-being of the individuals you serve. The CFPB developed a consumer driven definition of financial well-being that includes the following four elements:

- Having control over one's finances in terms of being able to pay bills on time, not having unmanageable debt, and being able to make ends meet.
- Having a financial "cushion" against unexpected expenses and emergencies. Having savings, health insurance, and good credit, and being able to rely on friends and family for financial assistance were factors that increase consumers' capacity to absorb a financial shock.
- Having financial goals—such as paying off one's student loans within a certain number of years or saving a particular amount toward one's retirement—and being on track to meet those financial goals also made people feel like they were in good shape financially.
- Being able to make choices that allow one to enjoy life—such as taking a vacation, enjoying a meal out now and then, going back to school to pursue a degree, or working less to spend more time with family—was also deemed an essential ingredient in financial well-being.

After developing the definition of financial well-being and its main components, the CFPB developed a 10-item scale and conducted extensive testing and validation of the scale to ensure

its quality and reliability. The scale incorporates consumers' perceptions of financial well-being to deliver a single financial well-being score that captures the four elements of financial well-being. The scale is constructed so that it is possible to compare different people's scores directly or to see how an individual's financial well-being changes over time.

Below are some Q and As about the scale and the questionnaires. For more information, consumer questionnaires, and a guide to help practitioners use the scale with the people they serve, please visit consumerfinance.gov/financial-well-being. A standard questionnaire and scoring sheets appear on pages 65-67 below.

What is the CFPB Financial Well-Being Scale?

The CFPB Financial Well-Being Scale is a free tool to measure an individual's level of financial well-being. The scale consists of 10 questions and a scoring method.

Financial well-being is a state wherein a person can fully meet current and ongoing financial obligations, can feel secure in his or her financial future, and is able to make choices that allow him or her to enjoy life.

How was it developed?

The Consumer Financial Protection Bureau developed this scale with input from experts and consumers. The questions in the scale were selected through a rigorous testing process to ensure their quality and reliability.

How can I use the scale?

The CFPB Financial Well-Being Scale can be used (1) to assess a person's financial well-being before providing a service, (2) to track changes in an individual's financial well-being over time, and (3) to measure the extent to which programs are improving the financial well-being of the individuals that they serve.

How do I interpret the score?

CFPB Financial Well-Being Scale score is a number between 0 and 100. A higher score indicates a higher level of measured financial well-being, but there is not a specific cut-off for a "good" or "bad" financial well-being score. Most people's scores will fall somewhere in the middle—extremely low or extremely high scores will be uncommon.

What else do I need to know?

In order for the scale to work properly, you must not change the wording of questions or responses and the person must answer every question in the questionnaire. In order to produce a final score, you must know the person's age and whether the person read the questions by him/herself or someone else read the questions.

How to score:

Once the individual has completed the questionnaire:

1. Determine the total response value (or raw total): Using the scoring worksheet, add the person's responses to find the "total response value."
2. Convert the total response value to a final score: On part two of the scoring worksheet, locate the total response value in the first column, then follow the row across to the appropriate column based on the person's age group and how the questionnaire was administered.

This will give you the person's CFPB Financial Well-Being Scale score.

The final scores are comparable across individuals and over time for the same individual, regardless of the respondent's age and how the questionnaire was administered.

Standard version questionnaire



CFPB FINANCIAL WELL-BEING SCALE

Questionnaire

NAME OR NUMBER

Part 1: How well does this statement describe you or your situation?

This statement describes me	Completely	Very well	Somewhat	Very little	Not at all
1. I could handle a major unexpected expense	<input type="checkbox"/>				
2. I am securing my financial future	<input type="checkbox"/>				
3. Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>				
4. I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>				
5. I am just getting by financially	<input type="checkbox"/>				
6. I am concerned that the money I have or will save won't last	<input type="checkbox"/>				

Part 2: How often does this statement apply to you?

This statement applies to me	Always	Often	Sometimes	Rarely	Never
7. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month	<input type="checkbox"/>				
8. I have money left over at the end of the month	<input type="checkbox"/>				
9. I am behind with my finances	<input type="checkbox"/>				
10. My finances control my life	<input type="checkbox"/>				

Part 3: Tell us about yourself.

11. How old are you? 18-61 62+
12. How did you take the questionnaire? I read the questions Someone read the questions to me

Standard version scoring worksheet



CFPB FINANCIAL WELL-BEING SCALE

Scoring worksheet

NAME OR NUMBER _____

1. Select the person's answers, record the response value in the right hand column and add up the total values for each part of the questionnaire.

This statement describes me	Completely	Very well	Somewhat	Very little	Not at all	Response value
1. I could handle a major unexpected expense	4	3	2	1	0	
2. I am securing my financial future	4	3	2	1	0	
3. Because of my money situation, I feel like I will never have the things I want in life	0	1	2	3	4	
4. I can enjoy life because of the way I'm managing my money	4	3	2	1	0	
5. I am just getting by financially	0	1	2	3	4	
6. I am concerned that the money I have or will save won't last	0	1	2	3	4	
Part 1 subtotal:						_____

This statement applies to me	Always	Often	Sometimes	Rarely	Never	Response value
7. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month	0	1	2	3	4	
8. I have money left over at the end of the month	4	3	2	1	0	
9. I am behind with my finances	0	1	2	3	4	
10. My finances control my life	0	1	2	3	4	
Part 2 subtotal:						_____

Total response value: _____

2. Find the financial well-being score

How old is the person?

18-61 62+

How did the person take the questionnaire?

Self-administered
 Administered by someone else

Because scores vary based on age and how the questionnaire was administered, you must convert the total response value to a financial well-being score.

- Find the row that corresponds to the total response value.
- Follow that row across to the column that corresponds to the person's age and how the questionnaire was administered.
- Record the final score.

Financial well-being score:

Learn more at
consumerfinance.gov/financial-well-being



Total response value	Questionnaire self-administered		Questionnaire administered by someone else	
	18-61	62+	18-61	62+
0	14	14	16	18
1	19	20	21	23
2	22	24	24	26
3	25	26	27	28
4	27	29	29	30
5	29	31	31	32
6	31	33	33	33
7	32	35	34	35
8	34	36	36	36
9	35	38	38	38
10	37	39	39	39
11	38	41	40	40
12	40	42	42	41
13	41	44	43	43
14	42	45	44	44
15	44	46	45	45
16	45	48	47	46
17	46	49	48	47
18	47	50	49	48
19	49	52	50	49
20	50	53	52	50
21	51	54	53	52
22	52	56	54	53
23	54	57	55	54
24	55	58	57	55
25	56	60	58	56
26	58	61	59	57
27	59	63	60	58
28	60	64	62	60
29	62	66	63	61
30	63	67	65	62
31	65	69	66	64
32	66	71	68	65
33	68	73	70	67
34	69	75	71	68
35	71	77	73	70
36	73	79	76	72
37	75	82	78	75
38	78	84	81	77
39	81	88	85	81
40	86	95	91	87

Core outcomes to consider tracking

In addition to the Financial Well-being Scale, the CFPB has identified a core set of financial outcomes that could be broadly relevant across different types of financial capability and empowerment strategies.

The core set of recommended financial outcomes is designed to augment, not displace, current programmatic outcomes in a broad range of program types. It can help inform and guide organizations and those who design, fund, or evaluate service programs as they assess or document the value of integrating financial capability and empowerment into the delivery of services.

“Outcomes” refers to categories from which organizations can choose or develop specific indicators or measures that are feasible and relevant to collect in their programs. Programs can choose to identify outcome *measures* from all or a few of the five categories of outcomes. Programs should determine the outcome *measures* within the categories that are appropriate to the needs of the specific program.

As shown in the table below, the five core financial capability and empowerment outcomes we identified are 1) planning and goals, 2) savings, 3) bill payment, 4) credit profile, and 5) financial well-being. Financial well-being is included in the core set because it is the ultimate goal of financial empowerment, capability, and education efforts.

	Core One	Core Two	Core Three	Core Four	Core Five
	Planning and goals	Savings	Bill payment	Credit profile	Financial well-being
Description	Setting up a plan or goal	Having savings or a habit of saving	Improvement in bill paying	Improvement in credit profile; thin file / no score to demonstrate credit history	Individual's sense of financial security and freedom of choice
Examples of indicators (not exclusive list)	Plan in place Goal in place Plan execution Goal achieved	Regularity of savings Automaticity of saving Setting up a rainy day or emergency fund	On-time bill payment Fewer late fees How person prioritizes if insufficient funds	Fewer late payments / Number of delinquent payments Increase in credit score or credit quality tier	CFPB Financial Well-Being Scale 10 item (standard) version or 5 item (abbreviated) version

Your organization may be interested in using this core set of outcomes alongside its other programmatic outcomes. To learn more about this core set, please see *Tracking success in financial capability and empowerment programs: Suggested set of individual financial outcomes when integrating financial capability and empowerment into human services programs* issued in April 2017. (See https://www.consumerfinance.gov/documents/4672/201704_cfpb_tracking-success-outcomes.pdf.)

The value of stories

In addition to using surveys and other measures, personal success stories are important too. These stories can help motivate case managers, other frontline staff, and volunteers to use *Your Money, Your Goals*. Encourage your staff or volunteers to share their *Your Money, Your Goals*

success stories in meetings and office communications in ways that are in accordance with your organization's privacy policies. Hearing examples of how colleagues used the toolkit to help people, including lessons learned on how to integrate tools and information in various client situations/settings will encourage other staff members and volunteers to make use of the tools and information.