Your Money, Your Goals

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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

To sign up, email CFPB_FinEx@cfpb.gov
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.

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


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
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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](http://www.consumerfinance.gov/your-money-your-goals)
Focus on Native Communities

A complementary resource to Your Money, Your Goals
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

What’s inside?

- About the Consumer Financial Protection Bureau ..........1
- Introduction to Your Money, Your Goals: Focus on Native Communities .....5
- Native Communities and financial empowerment ......................11
- Cultural and emotional influences on financial decision making ....15
- Using Your Money, Your Goals in Native Communities ...............19
- Your Money, Your Goals content modules .........................31
  - Native communities tool: Using values to set goals .................35
  - Native communities tool: Savings and asset limits ...............41
  - Native communities tool: Making the most of the IIM ...........47
  - Native communities tool: Annual planning tool .................54
- Financial empowerment and elders ..................................67
  - Native communities tool: Identifying elder financial exploitation 70
  - Native communities tool: Getting help for elder financial exploitation 73
  - Native communities tool: Preventing elder financial exploitation ....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.
Module 3: Tracking and managing income and benefits

Income

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

Benefits

Wage garnishments

 Tracking and managing income and benefits empowers people to plan to take care of basic necessities, care for family members, and reach goals.
Native Communities Tool: Making the most of the IIM

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?

<table>
<thead>
<tr>
<th>PROS</th>
<th>CONS</th>
</tr>
</thead>
</table>

### 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?

<table>
<thead>
<tr>
<th>PROS</th>
<th>CONS</th>
</tr>
</thead>
</table>
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.
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.
# Annual planning tool

<table>
<thead>
<tr>
<th>Month</th>
<th>Estimated sources of income</th>
<th>Estimated spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td></td>
<td></td>
</tr>
<tr>
<td>February</td>
<td></td>
<td></td>
</tr>
<tr>
<td>March</td>
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<tr>
<td>April</td>
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<tr>
<td>May</td>
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<td>June</td>
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<td>July</td>
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<tr>
<td>August</td>
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<tr>
<td>September</td>
<td></td>
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<td>October</td>
<td></td>
<td></td>
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<tr>
<td>November</td>
<td></td>
<td></td>
</tr>
<tr>
<td>December</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.
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.
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.
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
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

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

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*cfpb Consumer Financial Protection Bureau*
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**

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**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

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Example</th>
<th>Your information</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Amount you earn from work a month</td>
<td>$585</td>
<td></td>
</tr>
<tr>
<td>B. You keep the first $85 of your pay</td>
<td>$85</td>
<td></td>
</tr>
<tr>
<td>The first $85 you earn does not affect your SSI; the remainder does.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Amount of income that affects your SSI (subtract row C from row B)</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>D. Divide this amount in half (divide row C by 2)</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>E. Amount that will be taken from your SSI</td>
<td>$250</td>
<td></td>
</tr>
</tbody>
</table>

### Calculate your new SSI amount

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>F. Amount you now get from SSI every month</td>
<td>$735</td>
</tr>
<tr>
<td>G. Subtract amount taken from your SSI (subtract row E from row F)</td>
<td>$250</td>
</tr>
<tr>
<td>H. New SSI amount</td>
<td>$485</td>
</tr>
</tbody>
</table>

### Calculate your total income

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Amount you earn from work a month</td>
<td>$585</td>
</tr>
<tr>
<td>J. Add new SSI amount (add row H to row I)</td>
<td>$485</td>
</tr>
<tr>
<td>K. Total amount you will take home per month</td>
<td>$1,070</td>
</tr>
</tbody>
</table>
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

### Unusual transactions

<table>
<thead>
<tr>
<th>SITUATION</th>
<th>SUSPECTED</th>
<th>OBSERVED</th>
<th>REPORTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>The individual transfers title of home or other assets to someone else for no apparent reason.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequent checks are made out to &quot;cash&quot; from the individual’s account.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unusual bank or credit card account activity is noticed on statements or reported by a financial institution.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The individual takes out a large, unexplained loan or reverse mortgage.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Changes are made to the individual’s will that are unexplainable or done when the individual is ill or otherwise incapacitated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unusual information in a tax return is spotted.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Signatures on checks, legal documents, or other communications do not match the individual’s signature.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
Why Reentry?

- 70 to 100 million individuals with criminal records\(^1\)
  - Impact on access to employment, housing

- Financial challenges
  - Background screening reports and employment
  - Consumer and criminal justice debt

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\(^1\) 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](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](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.

Available at: consumerfinance.gov/your-money-your-goals
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
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
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
Tracking your debt worksheet

- Help people list and prioritize debts

<table>
<thead>
<tr>
<th>To whom do you owe the debt?</th>
<th>How much do you owe in total?</th>
<th>How much can you afford to pay?</th>
<th>What could happen if you do not pay off the debt?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td></td>
<td></td>
<td>□ Reincarceration</td>
</tr>
<tr>
<td>□ Weekly</td>
<td>$</td>
<td>□ Reposssession (of something you own)</td>
<td>□ Loss of driver’s license</td>
</tr>
<tr>
<td>□ Monthly</td>
<td>$</td>
<td>□ Loss of housing</td>
<td>□ Loss of housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe)</td>
<td>□ Loss of service (utilities cut off or loss of cell phone service)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Lawsuit or other collection effort from a creditor or debt collector</td>
<td>□ Negative report to credit reporting company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Other _________</td>
<td>□ Other _________</td>
</tr>
</tbody>
</table>

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.
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.
Background screening report checklist

- Help people review background screening reports and dispute errors

Possible errors on a background screening report

- The record or report does not include correct identifying information.
  - Check if any of the 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 timeframe 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
Closer look handout: Disputing errors in your criminal records

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

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://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)*