



YOUR MONEY, YOUR GOALS

Focus on Reentry: Criminal Justice

A companion guide to assist those working with people with criminal records.

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Introduction

About the Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. Learn more at <https://www.consumerfinance.gov>

About Your Money, Your Goals

Your Money, Your Goals is a financial empowerment resource. Financial empowerment is about building the skills you need to manage money and to choose the financial products and services that work for you.

Your Money, Your Goals is designed for anyone who works with people living with low incomes. Maybe you are part of a nonprofit, community-based, or private sector organization, or work in a government agency dedicated to helping the public.

At the center of Your Money, Your Goals is the financial empowerment toolkit. The toolkit gives you the tools and information you need to help people set and achieve goals; build skills in managing money, credit, and debt; and choose financial products that are right for them. Each person has different circumstances and ideas they can benefit from, so you can select the tools that best meet their needs and just work with those topics.

Your Money, Your Goals for people with criminal records

There are an estimated 70 million to 100 million people with criminal records in the US. In 2019, jails reported more than 10 million¹ admissions. Every year, more than 600,000² individuals are released from prison. Blacks and Hispanics are disproportionately represented in prison and jail populations. For example, as of 2019 for every 100,000 residents in the United States in each group, there were 1,096 Black residents in prison, 525 Hispanic residents, and 214 White residents.

1 U.S. Dep't of Justice, Bureau of Justice Statistics, *Jail Inmates in 2019* (March 2021) available at <https://www.bjs.gov/content/pub/pdf/ji19.pdf>

2 U.S. Dep't of Justice, Bureau of Justice Statistics, *Prisoners in 2019* (Oct. 2020) available at <https://www.bjs.gov/content/pub/pdf/p19.pdf>

As noted in a CFPB report: "Because of demographic differences in incarceration rates among races, the difficulty of formerly incarcerated individuals in accessing the banking system upon release also reinforces racial disparities in access to financial products."³ Many of these justice-involved individuals face barriers to successful reentry. Many barriers to accessing jobs, housing, education and other key reintegration outcomes have financial challenges attached to them.

The CFPB developed the Your Money, Your Goals: Focus on Reentry guide to help frontline staff working with individuals affected by the criminal justice system address financial challenges. This guide includes tools and information from the toolkit along with information, tips and tools based on insights from people dealing with the impact of their criminal records. Your Money, Your Goals is centered on the core philosophy that everyone has the right to control their money and make their own financial decisions.

This guide, the toolkit and related materials are free and accessible to assist organizations, their staff and volunteers in using the Your Money, Your Goals resources. These resources make it easy for organizations to:

- Train others on the use of the toolkit, guides and booklets
- Integrate the resources and training into the organization's work
- Develop a referral guide for local, state, and national resources for consumer finance issues
- Assess whether the training and tools help staff and volunteers have more confidence about financial issues and decision-making

Your Money, Your Goals: Focus on Reentry is available as a downloadable PDF file. Hard copies can be ordered free of charge at <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?CatID=36> Each tool in this guide is dynamic and interactive and can also be downloaded individually here: <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>

If you are working with individuals in correctional facilities, we have individually wrapped, binderless booklets available at <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?NavCode=XA&CatID=36&PHPSESSID=1p4c55v1livkqpbdr70hjakt1>

³ Consumer Financial Protection Bureau, *Taskforce on Federal Consumer Financial Law Report*, Vol. 1, p. 556 (Jan. 2021) available at https://files.consumerfinance.gov/f/documents/cfpb_taskforce-federal-consumer-financial-law_report-volume-1_2021-01.pdf

How to use Focus on Reentry

This guide – Focus on Reentry – complements the Your Money, Your Goals financial empowerment toolkit. You can use this guide as a primary resource and supplement it with the full toolkit when you need additional information and tools.

The introduction to the Your Money, Your Goals toolkit is for you—the social services staff, volunteers, or other individuals who provide services. This information can help you prepare to use the toolkit. If you are not already familiar with the Your Money, Your Goals toolkit, we suggest reviewing it as the first step. www.consumerfinance.gov/your-money-your-goals

What's inside Focus on Reentry

Focus on Reentry - like the Your Money, Your Goals financial empowerment toolkit - consists of a set of ten modules that organizations may integrate into their daily work with the people they serve. It was not designed as a curriculum. These modules function independently of one another, can be used in any combination or order, and are appropriate for people in a wide variety of settings. Staff and volunteers using the modules also may benefit from financial empowerment in their own lives.

- Module 1: Setting Goals
- Module 2: Saving
- Module 3: Tracking Income and Benefits
- Module 4: Paying Bills

- Module 5: Getting through the Month
- Module 6: Dealing with Debt
- Module 7: Understanding Credit Reports and Scores
- Module 8: Choosing Financial Products and Services
- Module 9: Protecting your Money
- Module 10: Understanding Background Screening Reports

You can use the information and tools to help people with criminal records:

- Identify financial challenges to successful transition
- Obtain documents related to identification to help ease the transition process
- Develop a cash flow budget by tracking income and spending
- Identify and prioritize debt—both debt arising from involvement in the criminal justice system (criminal justice debt) and consumer debt
- Access and review credit reports
- Understand the background screening process and individual rights when applying for jobs

You can use the guide in one-on-one or small group settings. Each person's needs are unique and often complex. Even when there are multiple issues to address, you shouldn't try to cover all the information and tools with everyone you serve. Covering all the tools at once, or even a few tools at one time, would be overwhelming for most people. Only review one or two tools at a time, beginning with a key topic and the tools that make the most sense for their situation.

When in the reentry journey to use tools

Having conversations about money is important. Focus on Reentry is designed for use before, during and after incarceration, as well as anytime during the life of a person who has been involved in the criminal justice system. However, a few of the tools are designed to address needs at a particular point in the journey. For example, when you are incarcerated, you may want to focus on your credit report to help identify and address errors and take action to prevent identity theft. The chart below provides some suggestions for the tools to use.




PHASES OF JOURNEY REENTRY TOOLS

Phases of journey	Module or section	Focus on Reentry Tools
Before incarceration	<ul style="list-style-type: none"> ▪ Starting the money conversation 	<ul style="list-style-type: none"> ▪ My money picture ▪ Preparing your money situation before or during incarceration
During incarceration	<ul style="list-style-type: none"> ▪ Starting the money conversation ▪ Module 7, 9 	<ul style="list-style-type: none"> ▪ Setting SMART goals ▪ Preparing for release: Getting documents and identification ▪ Requesting your free credit reports by mail from a correctional facility ▪ How to handle identity theft ▪ Submitting a complaint
After incarceration	<ul style="list-style-type: none"> ▪ Starting the money conversation ▪ Module 5, 6, 7, 8, 10 	<ul style="list-style-type: none"> ▪ Setting SMART goals ▪ Reviewing your background screening reports ▪ Reentry debt log ▪ Creating a cash flow budget ▪ Knowing your prepaid card rights ▪ Saving at tax time

How to access Focus on Reentry



You may be working in a variety of settings such as a social services agency, a legal aid organization, or inside a correctional facility. Some of these settings may have strong online access while others may be in a paper-only environment. CFPB's resources are available in any setting in the reentry journey. The chart helps guide you depending on the level of access you may have.

TYPE OF ACCESS FOR YOUR MONEY, YOUR GOALS RESOURCES

Level of access	Setting	Accessing Your Money, Your Goals resources
 Online	<ul style="list-style-type: none"> ▪ Community, e.g., social services agencies, nonprofit organizations, community supervision ▪ Online access 	<ul style="list-style-type: none"> ▪ Visit www.consumerfinance.gov ▪ Use accessible, dynamic - autofillable and calculable - tools at www.consumerfinance.gov/your-money-your-goals (not fillable on mobile device) ▪ If you fill out any tools, remember to download and save those copies, or print them out.
 Digital, offline	<ul style="list-style-type: none"> ▪ Community ▪ Correctional facilities ▪ No online access ▪ Digital offline access 	<ul style="list-style-type: none"> ▪ Visit www.consumerfinance.gov ▪ Download accessible and dynamic PDFs, including Focus on Reentry and individual tools, at: www.consumerfinance.gov/your-money-your-goals ▪ If you fill out any tools remember to save them in a file or print them out
 Paper	<ul style="list-style-type: none"> ▪ Community ▪ Correctional facilities ▪ No online or digital access 	<ul style="list-style-type: none"> ▪ Visit https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php ▪ Order hard copies of Focus on Reentry and other Your Money, Your Goals resources free of charge at: https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?CatID=36 ▪ Order individually wrapped booklets for correctional facilities free of charge at: https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?NavCode=XA&CatID=36

Looking for more?

Focus on Reentry is part of a suite of materials and resources. They are all designed to help organizations, staff and volunteers integrate financial empowerment into their organization's work and train others on using the resources with the people they serve.

RESOURCE	📖 CONTENT	🌐 LANGUAGE	👤 AUDIENCE
 <p>YMYG Financial Empowerment Toolkit</p> <p>More than 240 pages of information, including 43 tools and handouts, that helps people engage in money conversations</p> <p>https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/</p>	<ul style="list-style-type: none"> ▪ A resource that includes recommendations on which tools to use based on the situation and time available 	<ul style="list-style-type: none"> ▪ English, ▪ Spanish ▪ Chinese 	<ul style="list-style-type: none"> ▪ Staff and volunteers who want to learn and train others ▪ Consumers seeking help with financial decisionmaking
 <p>Companion Guides</p> <p>Shorter guides to complement the main toolkit, designed to focus on unique needs of specific audiences and communities</p> <p>https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/</p>	<ul style="list-style-type: none"> ▪ Focus on Reentry: Criminal Justice ▪ Focus on People with Disabilities ▪ Focus on Native Communities ▪ Focus on Military Communities 	<ul style="list-style-type: none"> ▪ English 	<ul style="list-style-type: none"> ▪ Staff and volunteers working with the target populations ▪ Consumers in target populations
 <p>Booklets to help talk about money</p> <p>Colorful, compact booklets that include selection of 8 simplified tools from the Your Money, Your Goals toolkit—all focused on a common financial stressor.</p> <p>www.consumerfinance.gov/your-money-your-goals/booklets-talk-about-money</p> <ul style="list-style-type: none"> ▪ Booklets for correctional facilities ▪ Co-brand booklets <p>For booklets - https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?NavCode=XB&Sub2ID=238&CatID=36</p> <p>For co-branding - https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/co-brand-booklets-help-talk-about-money</p>	<ul style="list-style-type: none"> ▪ Behind on Bills? ▪ Debt getting in your way? ▪ Want credit to work for you? ▪ Building your savings? 	<ul style="list-style-type: none"> ▪ English ▪ Spanish (<i>Check for availability</i>) 	<ul style="list-style-type: none"> ▪ Staff and volunteers ▪ Consumers seeking help with specific financial situation ▪ Organizations interested in co-branding the booklets

RESOURCE	CONTENT	LANGUAGE	AUDIENCE
<p> Training decks, guides and videos</p> <p>Power point training presentations, videos, and guides to help those who want to train others on how to use the resources</p> <p>www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/training-implementation/</p>	<ul style="list-style-type: none"> ▪ Each resource is accompanied by a training deck for those who want to train other staff and volunteers 	<ul style="list-style-type: none"> ▪ English ▪ Spanish (<i>Check for availability</i>) 	<ul style="list-style-type: none"> ▪ Organizations ▪ Staff and volunteers interested in training others
<p> Surveys</p> <p>Pre-and post-training surveys</p> <p>https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/training-implementation/</p>	<ul style="list-style-type: none"> ▪ Brief surveys designed to gauge whether the training helped staff and volunteers gain confidence in having money conversations with the people they serve 	<ul style="list-style-type: none"> ▪ English 	<ul style="list-style-type: none"> ▪ Organizations ▪ Staff and volunteers
<p> Videos to spark action</p> <p>Short (1-3 minute) videos explain concepts from Your Money, Your Goals</p> <p>https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/videos/</p>	<ul style="list-style-type: none"> ▪ Videos introduce topics such as getting credit report, which can be followed up with an actionable tool 	<ul style="list-style-type: none"> ▪ English 	<ul style="list-style-type: none"> ▪ Organizations to help introduce topics and connect to toolkit for staff and volunteers ▪ Staff and volunteers to help train others on the toolkit topics ▪ Consumers to show how to take an action

How to get updates

CFPB revises and adds to resources to meet the needs of consumers and stay current with laws and policies. Check the website for updates to see if there are new or updated resources to help you help the people you serve. You can also sign up to receive email updates on the Your Money, Your Goals webpage <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/> or email yourmoneyyourgoals@cfpb.gov to ask to get on the email list.

Financial well-being: The ultimate goal

At the CFPB, we work to help people take control of their financial lives to reach life goals, achieve financial peace of mind, and avoid pitfalls that can derail them. The ultimate goal of our work is to help people improve their financial well-being. Financial well-being means how much your financial situation and money choices provide you with security and freedom of choice.

Financial well-being is not completely determined by factors like income, education level, or previous financial experiences. People with the same income and education level can experience different levels of financial well-being.

We developed a questionnaire and a scoring method as tools that can help you take stock of your financial well-being as well as the people you serve. Both you and the people you serve can reflect on values and feelings about money, which can help you connect financial decision-making and values.

Measuring financial well-being

Using *Your Money, Your Goals* can help you and those you serve take action to achieve financial goals. One of the key questions you might ask yourself after taking action is, “Am I better off than before?”

To answer that question, you can use our financial well-being questionnaire and your resulting score. Together, they let you accurately and consistently measure your financial well-being before and after taking steps to improve your financial situation.

You can use this tool for yourself and administer it to others.

What to do

- You can use the scale to **assess a person’s financial well-being** at intake.
- The questions can help **guide a conversation about money issues**.
- You can also use the scale to **track changes in an individual’s financial well-being** over time.
- The scale also provides a tool to measure whether your organization’s programs are improving the financial well-being of those you serve.

A step further

Use the Scoring Worksheet to get a score from the scale. To find out more about what the score means and how you compare to others, you can visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/>



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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I am securing my financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I am just getting by financially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I am concerned that the money I have or will save won't last	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I have money left over at the end of the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I am behind with my finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. My finances control my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 3: Tell us about yourself.

11. How old are you?	<input type="checkbox"/> 18-61	<input type="checkbox"/> 62+
12. How did you take the questionnaire?	<input type="checkbox"/> I read the questions	<input type="checkbox"/> Someone read the questions to me



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



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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

Having the money conversation

Understanding how incarceration can affect their personal finances is the first step in empowering the people you serve

At a glance

These tools can help you start the money conversation with people facing difficult choices.

- 🔗 **My money picture**
- 🔗 **Preparing your money situation before or during incarceration**
- 🔗 **Documents and Identification**

Overview

Often, people who are in the criminal justice system - before, during or after incarceration - struggle with money or financial issues. Depending on the setting and where the person is in the transition process, there are different approaches you can use with them to reflect on their goals and values.

The tools in this Module can help you:

- Protect money before or during incarceration
- Discuss values around money
- Learn what documents are needed while transitioning from incarceration

Using the tools

- Use **My money picture** to help you determine the financial issues you want to focus on and which other tools will help you improve your situation. This tool can be used to help you think about your values and choices around money anytime - before, during or after incarceration.

- Use **Preparing your money situation before or during incarceration** to review a few key money decisions you may be facing and how to get help for them, such as getting a freeze on your credit report
- Use **Getting documents and identification** to identify important sources to verify identity and how you may secure them. Being able to verify your identity is always important. If you are incarcerated, focusing on getting your documents is essential to help with the transition process and to spot potential identify theft issues.

My money picture

This tool helps you build a picture of where you are and where you want to go financially. This can help point to your next step in this guide.

Values and money decisions can be sensitive and challenging for people transitioning from incarceration or facing challenges due to their criminal record. The tool is meant to help people reflect on their own values around money. Individuals may not want to discuss or share their responses. What is important is that they are honest with themselves, and they understand the tool is designed to help them with the reentry process.

What to do

You can use the method that you think works best with each individual and depending on the setting, for example:

- Print out the page and give it to the individual to complete.
- Read the questions and fill in the person's responses, in the PDF or on the printed copy.
- Weave the questions into a conversation with the person and note the responses in the PDF or on the printed copy.

Depending on the situation, you may want to ask the person to include members of their family. Discussing money goals together, or pooling resources, may help with transition.

A step further

If you keep a copy of this tool, be sure you have a system for keeping the information completely confidential. Be ready to describe your system for keeping this information secure. As you proceed, follow your organization's policies when it comes to storing and handling people's personal information. If you are working in a correctional facility setting, you may want to ask ahead of time about the procedures for the individuals you serve to keep and store documents.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides>



Use **My money picture** to find a place to start your conversation

1. Answer the questions below.
2. Use the answers to identify information and resources that can help you address the financial issues you care about.

If you could change one thing about your money situation, what would it be?

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

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

Questions	Yes	No	I don't know
Do you have dreams for you or your family that require money to make them happen?			
Do you have or will you have a safe and affordable place to live?			
Do you have or will you have reliable transportation?			
Do you have or have you applied for benefits, including Medicaid, Medicare, or other health care coverage?			

Questions	Yes	No	I don't know
When unexpected expenses or emergencies happen, do you think you have or will have some money set aside to cover them?			
Do you have court-ordered fines or debts related to your conviction that you are struggling or may struggle to pay?			
Do you have student loans or other debts such as child support, that you may have trouble paying?			
Do you have an idea of your credit score? Have you ever ordered your credit report?			
Do you have a copy of your criminal record or RAP (Record of Arrest and Prosecution)? If not, do you know how to get it?			
Do you or will you have a checking or savings account at a bank or credit union? A general purpose prepaid card?			
Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve?			

Preparing your money situation before or during incarceration

Incarceration poses many challenges, including accessing and maintaining finances. This tool is to help you identify and take action before or soon after incarceration to minimize some of your exposure to financial harm. For example, if you, or someone on your behalf, places a freeze on your credit report while in prison, that may help prevent identify theft.

What to do

You can use this checklist prior to or soon after incarceration.

- **Identify any of the issues that apply.** It is important to highlight that there are actions a person can take to protect themselves from loss, even when they are incarcerated.
- **Use the websites and the "Additional resources"** provided to access the appropriate tools or information to address the issue.
- **If you work with people in correctional facilities,** you can print the tools and information in advance.

A step further

If you are working with someone in a correctional facility, you can inquire ahead of time whether the facility has some of the resources discussed in the tool. Also, you can find out their policies for keeping confidential documents for people in their facilities.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>



Get ready by **Preparing your money situation before time of incarceration**

1. Review all the items on the list to see if any apply to you.
 2. For those you check, seek out the information by visiting the website or tool, or asking a trusted family member, friend or social services or legal services provider to get the information. If you are already in a correctional facility, you may want to seek out resources from staff in the library, other staff, or social services or legal services provider.
-

Child support

If you have child support obligations and will be unable to pay when you are incarcerated, you may want to seek assistance with getting a modification of the child support order. For state-by-state information on how to change a support order, visit: <https://www.acf.hhs.gov/css/parents/how-do-you-get-child-support/changing-order>

Student loan debts

Private and public student loans may feature a range of alternative repayment plans that may be available to an incarcerated individual. For federal student loans, you may be eligible for an income-driven repayment plan and qualify for reduced or \$0 monthly payments. But it is critical to look into these options as soon as you transition to incarceration to make sure all requirements are met. For more information, see <https://www.consumerfinance.gov/consumer-tools/student-loans/> and Additional resources of this guide. https://www.consumerfinance.gov/your-money-your-goals/companion-guides/#anchor_reentry

Protecting against identity theft

You may want to put a free credit freeze or fraud alert on your credit to help prevent identity theft when you are incarcerated. See Focus on Reentry guide Handout: How to handle identity theft in Module 9: Protecting your money. https://www.consumerfinance.gov/your-money-your-goals/companion-guides/#anchor_reentry

Bank or credit union account

If you have an account that you won't be using, you should check with your bank or credit union about the policies for inactive accounts and account closing. If the bank or credit union closes the account due to inactivity, you may incur fees and it may affect your ability to get an

account in the future. For more information on accounts, see Focus on Reentry guide Module 8, Tool: Opening a checking or savings account. https://www.consumerfinance.gov/your-money-your-goals/companion-guides/#anchor_reentry

Power of attorney

If you think you will need help managing your money or property while you are incarcerated, you may want to seek assistance to make a power of attorney. A power of attorney is a legal document that gives another individual (the “agent”) legal authority to make decisions about your (the “principal’s”) money or property. Anyone interested in setting up a power of attorney should seek legal assistance. Every state has its own rules about what’s in the document, witnessing requirements and the agent’s duties. For legal services programs in your state, see www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/

If you do set up a power of attorney, the CFPB’s Managing Someone Else’s Money, Power of Attorney Guides can help explain to you and your agent how the power of attorney works and the responsibilities of the agent. <https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/power-attorney-guides/>

Preparing for release: Documents and identification

This tool will help you identify the documents and types of forms of identification you need when you transition to the community.

If you are transitioning from incarceration, you may need help with getting or renewing identification documents. Applying for a job or benefits, opening a bank account, and many other activities require documentation of identity. Working to resolve identification and secure documents before release will make it easier for you to achieve goals such as securing housing or benefits.

To obtain your driver's license or identification cards, you have to complete an application and pay an application fee, although some states may provide identification cards for a reduced fee or for free.

What to do

- **Go through the list to see which documents you do and do not have.**
- **Get copies of the documents you don't have.** If you are incarcerated, it is important to find out what the facility's process is for getting documents such as a replacement Social Security card.
- **Store your documents in a safe place.** If you are incarcerated, check with staff at the facility to find out how to store and protect your documents.

A step further

Check with your state resource ahead of time so you know what documents are needed. Before you work with a person who is incarcerated, you might want to ask about the correctional facility's policies with regard to obtaining and storing identity documents.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>



Getting documents and identification will ease your transition

1. Review the list and check off those documents you already have.
2. Go back and see which documents you need to get and can get while you are incarcerated.

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

Document	Status	Where to get it
Green card or immigration documents (if applicable)	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	<p>For a list of acceptable documents visit https://www.uscis.gov/i-9-central/acceptable-documents/list-documents. To replace your green card visit https://www.uscis.gov/green-card/after-we-grant-your-green-card/replace-your-green-card. For other countries consulates, see https://travel.state.gov/content/travel/en/consularnotification/ConsularNotificationandAccess.html. For those with green cards or other immigration status, there are complicated legal issues involved after an arrest or conviction. Learn more at https://www.uscis.gov/citizenship/learners</p>
Proof of residency	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	<p>Find out which documents your state accepts, such as a rental or lease agreement, utility bills, or other documentation with your name. Check to see if there are any special rules for incarcerated or formerly incarcerated in your state. Visit https://www.usa.gov/motor-vehicle-services</p>
Medical records or immunization records	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	<p>To get a copy of your medical or immunization records, you need to contact your medical provider(s). Find out which documents you need to apply for Medicaid or health insurance at https://www.healthcare.gov/incarcerated-people</p>
Bank or credit union account information	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	<p>Contact your bank or credit union directly. In addition to picture identification, they may ask for Social Security cards and other information. See Module 8, Tool: Opening a checking or savings account. https://www.consumerfinance.gov/your-money-your-goals/companion-guides/#anchor_reentry</p>
Selective service record or draft registration	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	<p>Registration with Selective Service may be required for certain federal programs and benefits. Learn more about registering at https://www.sss.gov/register/who-needs-to-register/</p>

MODULE 1

Setting goals

Turn your hopes, wants, and dreams into reality by setting and achieving goals.

At a glance

This module can help you create a plan with weekly targets to help you reach your goals.

 **Setting SMART goals**

 **Putting goals into action**

Overview

Everyone has a different idea of the future they want to build. What do you want to accomplish in the near future? What do you want for yourself and your family in the long term? These ideas of your future are your hopes, wants, and dreams. But they don't just happen on their own. Accomplishing your dreams means thinking about the money you need to help make them come true. Setting goals along the way is a good strategy to help you achieve your dreams. Some goals may take a few weeks or months to reach, like saving money to buy gifts for the holidays or buying a new mattress. These are short-term goals. Others may take many months or even years to reach, like paying off a large debt. These are long-term goals.

Focus on Reentry

Even while you are incarcerated or in transition from incarceration, it's important to set financial goals for yourself. You can start with thinking about your values, which help you shape how you prioritize what to do with your money.

If your goals support your values, you'll be more likely to prioritize them, which gives you a greater chance of accomplishing them. Focus on small steps to achieve your goals to help you take back control of your finances.

Getting started is the most important step. Write down your goals to make them real to you. Sharing your goals with others helps you even more to achieve them.

Using the tools

- Use **Setting SMART goals** to identify short- or long-term goals and identify steps to achieve them.
- Use **Putting goals into action** to identify small, actionable steps you can take to achieve your goals.

Setting SMART goals

Setting goals is the first step toward achieving your dreams. This tool teaches you how to effectively set goals that are SMART—meaning they are **(S)**pecific, **(M)**easurable, **(A)**chievable, **(R)**elevant, and **(T)**ime bound

SMART goals provide an easy-to-follow structure for creating goals. This helps you really break down what you want into a format that makes it simpler to plan for, track, and ultimately achieve your goals.

To create your goals, first think about your values. When your goals match up with the values that are important to you and your family, you're more likely to prioritize achieving them.

If you're not sure what your goals are, think about what you want to change in your life. See if there's a goal you can create that would help bring about that change.

It's likely there are many things you want to achieve. But if you can focus on one or two priorities that align with your values, you'll have a better chance of reaching that goal.

What to do

- **List your values** to help you think about what is important to you and your family.
- **Brainstorm a list of dreams and goals.** Remember, dreams are aspirational and usually vague. Goals are specific things you can achieve to help you reach your dreams.
- **Create a SMART goal** from one or two items on your list of goals. Write down what makes this goal specific, measurable, achievable, relevant, and time bound.

A step further

After you've written down your SMART goals, take a look at the "Putting goals into action" tool to create an easy-to-follow plan for achieving your goals.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Setting SMART goals based on your values motivates you to achieve them

1. Think about your values and choose which ones are most important to you.
2. List some things you'd like to change about your life and dreams you have.
3. Pick one or two items from your list of brainstormed ideas and create a SMART goal.
Make copies of the next page if you want to set more than one goal.

Which values are most important to you?

- | | | |
|---|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> Family/friends | <input type="checkbox"/> Reputation | <input type="checkbox"/> Status |
| <input type="checkbox"/> Freedom | <input type="checkbox"/> Self-respect | <input type="checkbox"/> Other:_____ |
| <input type="checkbox"/> Happiness | <input type="checkbox"/> Spirituality | <input type="checkbox"/> Other:_____ |
| <input type="checkbox"/> Health | <input type="checkbox"/> Stability | <input type="checkbox"/> Other:_____ |

What are your hopes, wants, and dreams?

Thinking about your values, write a list of things you'd like to change and dreams you have. They can be short term (less than six months to achieve) or long term (more than six months to achieve).

Things I'd like to change	Dreams I have for myself and my family

Use your list of dreams to create a SMART goal.

Remember that SMART goals are **S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime bound.

My SMART goal is...

To make sure your goal is SMART, write in what makes your goal specific, measurable, achievable, relevant, and time bound.

SMART characteristic	Questions to ask yourself	Your answers
Specific	What will I achieve? Who will benefit from the goal? What specific thing will I accomplish?	
Measurable	How much? How many? How will I know when it's done?	
Achievable	Is this goal something that I can actually reach? Do I have the tools and support I need to accomplish this?	
Relevant	Is this something that I really want? Is now the right time to do this? Why is this goal important?	
Time bound	When will I reach this goal? Is the time frame reasonable?	

Putting goals into action

Before you can accomplish a goal, you need a plan for how to achieve it. This tool helps you turn your SMART goals into an easy-to-follow action plan.

All goals take time and commitment to achieve. One of the most effective ways to accomplish your goals is to create an action plan outlining the steps you'll take.

Many goals also require external resources to achieve. These resources could include needing information, tools, transportation, or even a professional financial coach or counselor to help you. These kinds of resources should be added to your action plan.

Research shows that people who write down specific goals are much more likely to reach their goals than if they don't write them down.⁴ Sharing those goals with a friend and checking in with them regularly about your progress also increases the chances that you'll reach your goals.

What to do

- **Break up your goal into small, actionable steps.** Write each step in a separate box.
- **Consider what resources you will need** to take each step and write them next to that step.
- **Set a deadline for each step's completion.**
- **Think about sharing your progress** with a friend or family member. Add their name next to the step and how often you will check in with them. This can help keep you motivated.

A step further

Now that you have an action plan for accomplishing your goals, take a look at Module 2: Saving to learn more about how to save money to achieve your goals.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>

⁴ Based on research performed by Dr. Gail Matthews, Dominican University of California.



Make a plan for **Putting goals into action**

1. Pick a SMART goal that you want to achieve and break it up into steps.
2. Write down each step, the resources you'll need to achieve it, and the due date for completing it.
3. Pick a friend or family member to tell about your goal and check in with them on a regular basis. This will help you keep yourself accountable.

Select a SMART goal you want to achieve.

My SMART goal is...

Make an action plan for your SMART goal.

Steps List one specific step in each box for achieving your goal	Resources I need This can be things like tools, information, transportation, assistance, or money	Date to complete step	Who will I check in with? And how often will I check in?
1.			
2.			
3.			
4.			


MODULE 2

Saving

Saving on a regular basis can help you make progress toward achieving goals and better handle unexpected expenses when they come up.

At a glance

This module can help you think about and plan for savings to help you reach your goals.

 **Saving at tax time**

 **Saving and asset limits**

Overview

Savings is money you set aside today to use in the future. It could be for something you need in the next few months or even years from now.

People save for many reasons:

- Unexpected expenses and emergencies
- A bill they know will be due every few months, like car insurance
- Annual expenses like children's school supplies
- To pay for future purchases or life events, like a new TV, appliances, assistive devices, a car, a home, or retirement

Focus on Reentry

If you are transitioning from incarceration and without a job, saving may not be your first priority. If you can include savings among your goals, identifying easy ways to save even very small amounts is worth it.

Saving money is particularly important if your income fluctuates or varies from week to week. This could be because your income changes depending on how many hours you are scheduled to work each week. It could also be because you work seasonally, rather than year-round. In both situations, setting aside money in weeks or months with higher income can help you pay your bills on time when your income decreases or stops.

Some things you can think about saving for include:

- Saving for your immediate needs such as a security deposit for an apartment, and basic expenses like transportation, food and housing. If you have any criminal debt, you may want to prioritize saving to pay that debt because it may prevent you from getting a license or place you at risk of violating parole or probation.
- If you receive benefits payments, you may face restrictions that limit options for saving money. Because savings are an asset, there may be "asset limits" associated with the public benefits you receive. Review the Asset limit tool to see if your benefits are affected.
- If you are disabled, there are savings options that do not impact the asset limits associated with SSI, Medicaid, or other benefits. For more information, see Focus on Disabilities, Module 2, Tool: Setting up an ABLÉ account <https://www.consumerfinance.gov/your-money-your-goals/companion-guides/>

If you are working and make under a certain level of income, you may be eligible for the Earned Income Tax Credit or other tax credits. It is important to find out whether you are eligible. See the Handout: Saving at tax time in this module.

Using the tools

- Review the **Saving at tax time** handout for tips on how to prioritize saving when you get your tax refund. For information about incarceration and filing taxes, see Additional resources and visit <https://www.irs.gov/individuals/prisoner-re-entry-program>
- Use **Saving and asset limits** to get a clear picture of how much you can save while still maintaining your public benefits. Public benefits may be affected by incarceration, which is discussed in Module 3.



Saving at tax time

Ways to save throughout the tax process.

TAKE ADVANTAGE OF FREE TAX SERVICES

If you need assistance in preparing and filing your returns one of your choices is to visit a Volunteer Income Tax Assistance (VITA) site. IRS-certified volunteers can help you file your taxes and make a plan for your refund, all for free. Eliminating preparation fees can make a big difference in your ability to start or build your savings, or pay bills and expenses. Find a site by visiting <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers> or call (800) 906-9887.

UNDERSTAND FEES FOR PAID PREPARERS

If you use a paid preparer to do your taxes, they may offer you a refund anticipation check. This is when any fees you owe for tax preparation are taken out of your refund amount, which is deposited onto a prepaid card or into a bank account. There are additional fees you pay for this service (typically ranging from \$25-\$55), on top of the tax preparation fees.

Despite their name, refund anticipation checks don't get you money faster than filing your taxes online and using direct deposit.

CLAIM ALL OF YOUR TAX CREDITS

You may qualify for one of these common tax credits:

- The **Earned Income Tax Credit (EITC)** is a benefit for people who are working, but have low-to-moderate income. The amount of the

credit is based on your income and filing status. Income limits and other rules for the EITC change every year. You can look them up by visiting <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit>.

- The **Child Tax Credit (CTC)** is available to taxpayers for each qualifying child that meets certain criteria. The CTC can reduce the taxes you owe, and if you owe no taxes it may result in a refund. In order to receive the child tax credit a taxpayer must be able to claim the child as a dependent and must include a Social Security number for each qualifying child for whom the credit is claimed on the tax return. For the most current information visit <https://www.irs.gov/publications/p972>.
- The IRS is required to do additional verification of information on tax returns claiming the EITC and the CTC. This may cause some delay in the receipt of refunds that include these tax credits.

CONSIDER DIRECT DEPOSIT

If you're receiving a refund, using direct deposit is free and faster than a check. Depositing part or all of your refund into your account or onto a prepaid card keeps your money secure until you need it.

Have your account information ready. If you're filing your own return there's space on the form or in the software to enter your account information for direct deposit. If you're getting help filing your return make sure to bring your account information with you.

KICK-START YOUR SAVINGS

Your tax refund can help you pay for things you need right now or help you save for things you want down the road.

Great, no-hassle ways to save:

- **Keep part of your tax refund in a separate account**, like a savings account, so you'll have money for sudden expenses.
- **Purchase a Series I Savings Bond** and earn interest from the government. You don't need a bank account and you can give bonds as a gift. For more information visit https://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_ibuy.htm

Saving and asset limits

If you receive public benefits there can be limits on how much you can have in assets before the benefit is cut off. It's important to understand these limits to make sure your savings goals don't affect the benefits you receive or are applying for.

Assets are things you own that have value. Your money in a savings or checking account is an asset. A car, home, business inventory, and land are also assets.

Each program has different rules about what counts as an asset and the total value of your assets allowed to qualify for assistance. For some programs, these rules are the same regardless of where you live. For others, each state determines its own rules.

In general, your liquid assets (like cash or money in savings or checking accounts) are counted as assets. In some states, if the value of your car exceeds a certain amount, anything over that amount may be counted as an asset as well.

What to do

- **Identify which public benefits the person you're working with currently receives** or may be applying for in the near future.
- Use the websites provided to **figure out their state's specific asset limit for each program** and write it on the tool.
- If you regularly work with people who receive public benefits, **consider completing this tool in advance**. Make copies and review it with the people you serve.

A step further




Asset limit rules change regularly, so check the rules every year to make sure you have the most up-to-date information.


To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Learn how **Saving and asset limits** can affect your benefits

1. Select the programs that you're enrolled in or plan to apply for in the future.
2. Review the asset limit listed and learn more about each program's asset limit rules by visiting their website.

PROGRAM TYPE	PROGRAM	YOUR STATE'S ASSET LIMIT
 Disability	<input type="checkbox"/> Social Security Disability Insurance (SSDI) https://www.ssa.gov/benefits/disability/	No limit
	<input type="checkbox"/> Supplemental Security Income (SSI) https://ssa.gov/benefits/ssi/	\$
 Groceries and household expenses	<input type="checkbox"/> Supplemental Nutrition Assistance Program (SNAP) https://www.fns.usda.gov/snap/state-directory	\$
	<input type="checkbox"/> Temporary Assistance for Needy Families (TANF) https://www.acf.hhs.gov/programs/ofa/help	\$
 Housing and home energy	<input type="checkbox"/> Low Income Home Energy Assistance Program (LIHEAP) https://www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap	\$
	<input type="checkbox"/> Public housing https://www.benefits.gov/benefit/863	\$

PROGRAM TYPE	PROGRAM	YOUR STATE'S ASSET LIMIT
	Medical	
	<input type="checkbox"/> Family Medicaid https://www.medicaid.gov/state-overviews/index.html	No limit
	<input type="checkbox"/> Medicare Part D Extra Help (Low-Income Subsidy) https://www.shiptacenter.org/	\$
	<input type="checkbox"/> Medicare Savings Programs https://www.shiptacenter.org/	\$
	<input type="checkbox"/> State Child Health Insurance Program (SCHIP) https://www.medicaid.gov/state-overviews/index.html	\$


MODULE 3

Tracking income and benefits

You have to know what's coming in before you can plan for what's being spent. Tracking the money and benefits you receive is the first step in creating a budget that works for you.

At a glance

This module can help you track the income you're earning and any public benefits you're receiving to better budget your money. It also helps you understand things like deductions and garnishment, which affect how much money you bring home.

 **Income and benefits tracker**

 **Understanding your pay stub**

Overview

Income is the money you receive from part-time or full-time work, including in prison or jail, self-employment and investments. You use income to pay for the things you need and want or can save it to spend toward one of your goals. Money can also come from things like tax refunds and gifts from family, which can also be spent or saved like income.

Public benefits are payments you may receive from the government to help pay for necessities. Most benefit payments have restrictions about how they can be spent. So while these payments help increase your spending power, they aren't as flexible as income earned from a job.

Focus on Reentry

It's important to track benefits the same way you'd keep track of your income because certain rules and restrictions apply for people with criminal records. For more information about Social Security benefits, visit <https://www.ssa.gov/reentry/>

- **Social Security benefits** are not payable if you are incarcerated for more than 30 days. Benefits to your spouse or children will continue as long as they remain eligible. You can be reinstated in Social Security benefits the month after your release. For more information about social security benefits, see *What Prisoners Need to Know* at <https://www.ssa.gov/pubs/EN-05-10133.pdf>
- **Supplemental Security Income (SSI) benefits.** If you are incarcerated for 12 or more consecutive months, your SSI benefits will terminate and you will need to file a new application for SSI benefits upon release. If you are incarcerated for fewer than 12 consecutive months and your benefits have been suspended, you apply to reinstate your SSI payments upon release. You can start receiving SSI payments the month you are released.
- **Social Security Disability (SSDI) benefits** will be suspended if you have been convicted of a criminal offense and sent to jail or prison for more than 30 consecutive days. Your benefits can be reinstated after your release without filing a new claim.
- **Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP) benefits.** According to federal law, people with felony drug convictions are banned from receiving TANF or SNAP benefits. However, check with your state first because most states have opted out, eliminated, or modified the ban.

Using the tools

- Complete the **Income and benefits tracker** to see how much money you're bringing home each month. If you are incarcerated and receiving wages, you can use the tools to keep track of any wages coming in. Using the tools can also help prepare for managing your money as you transition to the community.
- Use **Understanding your pay stub** to understand what is deducted from your paycheck to come up with your net pay. Then you can fill out the example for your own paycheck to help you see how much money is being taken out.

Income and benefits tracker

Get a total picture of your income and benefits to help you plan when to pay your expenses.

Your income and benefits provide you with the financial resources to pay for your living expenses. It's important to get a clear picture of how much you have coming in every month, so you can better budget to pay your bills and possibly save toward your goals.

Remember that income isn't the same as benefits. While income (money earned from a job) can be used to pay for anything, some benefits can only be used for a particular purpose, like paying for food or medical costs.

Also, income may not always come on a regular basis. Knowing what income is regular, irregular, seasonal, and one-time-only can help you be prepared for when you have less coming in.

What to do

- **Gather all of your pay stubs**, benefits statements, and records of electronic payments.
- **Enter the amount of income or benefits you receive** next to the correct category in the appropriate week of the month.

A step further

Look at your total monthly income. If it's less than what you think you need, use the "Increasing income and benefits" tool in the toolkit for tips on how to make more.

If you haven't already, consider completing the "Spending tracker" (in Module 4). This will help you build a cash flow budget, which is covered in Module 5: Getting through the Month.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Plan the best times to save and spend with this **Income and benefits tracker**

1. Fill in the net income amount you receive each week for any category that applies to you. Note any income that comes at predictable times and in the same amount to help show you what income you can count on each month.
2. Add up the amounts you receive each week and write that in as the weekly total.
3. Add up the weekly totals to figure out your income for the month.
4. Make copies of the tracker to follow your income from month to month.

Term to know: net income

Net income is what you actually bring home in your paycheck. It's your total pay (gross income) minus taxes, insurance, and other deductions that are taken out.

Income for month of

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1					
Job 2					
Child support					
Disability benefits					
SNAP					
TANF					
Other government programs					
Other:					
Total weekly income					
Total income for this month					

Understanding your pay stub

This tool helps you understand what is in, and taken out of, your paycheck. It helps you figure out what you will take home in pay, which will help you create a budget and manage your money.

For many in transition, their first job brings their first paycheck, and the terms and the amounts on the pay stub are not always easy to understand. Income tax and employee benefit programs can seem like abstract concepts. When you see how your total hourly or yearly pay amount is reduced by taxes and deductions to the “net” or “take-home” pay amount, you can think more realistically about how much money is available for spending and saving.

What to do

This tool helps you see the difference between gross pay and net pay. You can go over all the entries and deductions on the same pay stub. Then, fill in the form with the information from your pay stub.

Based on what you discover through this activity, consider ways to keep the conversation going. For example, you could:

- **Look at the deductions on the W-4 form** to see how much is being withheld.
- **Think about how you can use this information on your take-home pay.** For example, you could think about a realistic budget for ongoing expenses like rent or start to save up for something in the future, like a car.
- **When you receive your W-2 at tax time,** you can see how these deductions are listed. The W-2 form is what you will typically need to file your taxes.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides>



The first step in budgeting is Understanding your pay stub

1. Review the sample pay stub to explore how the paycheck amount is calculated and what the entries mean.
2. Get a copy of your pay stub and fill in the amounts on the second page so you can see what the deductions are and how your "net pay", or the amount you take home, is calculated.
3. Review any employee benefit programs that you may be eligible for at work. Some of those benefits could reduce taxable income and reduce taxes at the end of the year.
4. Look at the deductions on your W-4 form to see how much is being withheld and decide whether you want to change it.

How to read a pay stub

BIG BOX STORE				EARNINGS STATEMENT		
EMPLOYEE NAME	SOCIAL SEC. NO.	EMPLOYEE ID	CHECK NO.	1 PAY PERIOD	PAY DATE	
Casey Smith	123-45-6789	101	123	8/01/21-8/15/21	8/22/21	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR TO DATE
2 GROSS WAGES			200.00	5 FEDERAL TAX	8.63	93.51
				6 FICA SS TAX	12.40	125.40
				7 FICA MEDICARE	2.90	31.90
				8 STATE TAX	0.74	8.21
				RETIREMENT	20.00	220.00
3 YTD GROSS	YTD DEDUCTIONS	YTD NET PAY		TOTAL	9 DEDUCTIONS	4 NET PAY
2,800.00	479.02	2320.98		200.00	44.67	155.33

1 Pay period

Calendar days included in the paycheck. Your employer sets up the schedule of when you are paid.

Money you've earned

2 Gross wages

How much you made before deductions were taken out.

3 YTD gross

Summary of total gross wages, deductions, and net pay from the beginning of the year to end of the current pay period (year to date).

4 Net pay

Gross pay minus all the deductions. This is your "take-home" pay.

Money taken out of your paycheck

5 Federal tax

Amount withheld for federal income tax. This is deducted each pay period so you do not have a large tax bill when you file your tax return.

6 FICA tax

Amount withheld by your employer to pay your Social Security tax. Social Security primarily provides benefits to retired people and the

disabled. You and your employer both contribute to Social Security, and your paycheck shows the part you pay.

7 FICA Medicare

Amount withheld by your employer to pay your Medicare tax. Medicare is a federal health insurance program generally available to those who are 65 and older or disabled.

8 State tax

Amount your employer withholds to pay your state income tax. (Not all states have income tax.) This is deducted each pay period so you do not have to pay a large amount when you file your tax return.

9 Deductions

Taxes, insurance premiums, and the cost of other programs that are subtracted from your gross wages. (Because contributions to programs like a 401(k) retirement plan or health insurance plans are subtracted before your tax withholdings are calculated, they reduce your tax liability.)

✓ Your own paycheck example

Pay rate: _____	Other deductions: _____
Hours worked: _____	Total deductions: _____
Gross wages: _____	Net pay: _____
FICA Medicare: _____	YTD gross: _____
FICA SS tax: _____	YTD deductions: _____
Federal tax: _____	YTD net pay: _____
State tax (if applicable): _____	

Put your money to work for you

Most employers offer to deposit your paychecks directly into your checking or savings account, instead of giving you a paper check. Direct deposit usually makes your money available faster.

And, you can instruct your employer to split your paycheck between your checking account and your savings account. This can help your savings add up automatically, a little at a time.

Questions about opening a checking or savings account? See Module 8 for information and tools.

MODULE 4

Paying bills

Learn to organize, track, and prioritize bills and expenses.

At a glance

This module can help you better understand where your money goes and learn how to reduce expenses and pay bills more efficiently.

 Spending tracker

Overview

To stay financially healthy, "you should spend less than you earn." This simple rule may work for many people, but it isn't very helpful if you can't afford to pay all of your bills and living expenses.

For some, balancing personal priorities and family expectations can sometimes be a challenge. And if your work is seasonal or irregular, you may be able to cover everything when you're working, but struggle to cover expenses in the months or weeks when you're not.

Focus on Reentry

As you transition from incarceration, you need to figure out how to pay for your immediate needs such as food, housing, and transportation. It's impossible to know if you're going to be able to afford all your bills unless you're familiar with how much you're expected to pay each month. Make sure you know what bills are due, how much they usually are, and what time of the month they're due.

Tracking your spending is a good way to plan for bills, especially if you haven't had the opportunity to spend in a while. When you categorize and write down how you're spending your money, it makes it easier to see what's important to you and where

you might be able to cut back. It also helps you think about how much of your spending is on needs versus wants.

Using the tools

- Use the **Spending tracker** to get a clear picture of where you're using your money and financial resources. If you are incarcerated, you can keep track of any commissary or other spending. Using the tool may help you when managing money during transition.

Spending tracker

Before deciding on changes to your spending, it's a good idea to understand how you use your money now.

Keeping track of what you earn and everything you spend money on for a month, rather than just a week or two, lets you see all of your income and expenses in one place. Many people who track their spending for a month discover that they're spending money in small ways that add up and sometimes don't match their priorities. Once they track their spending, many people can find money to save for emergencies, unexpected expenses, and goals. Others are able to balance their budgets.

What to do

- **Get a small container or envelope.** Every time you spend money, get a receipt and put it into the case or envelope. If the receipt doesn't list what you purchased, take a few seconds and write it on the receipt. If you don't get a receipt, write down the amount and what you purchased on a piece of paper and add it to the stack. If you use a mobile device to keep track of your spending, make sure you read the "Protecting your information on digital money apps" tips in Module 4 of the toolkit.
- **Analyze your spending.** Go through your receipts and enter the total you spent in each category for each week. Add the weekly amounts per category. Write these down in the "Category totals" column. Once you have these totals, add them together to get your total spending for the month. If tracking your spending for a whole month seems too difficult, try it for just one or two weeks.
- **Notice trends.** Circle items that are the same every month (like rent, car, or cell phone payments). These are often your needs and obligations. This will make creating your budget easier. Identify any areas you can eliminate or cut back on—these will generally be wants.

A step further

Once you've tracked your spending, be sure to add it into your budget or cash flow budget.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



A Spending tracker can help you analyze and change your spending habits

1. Get an envelope to collect your receipts.
2. Use the table to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.

Spending for the month of: _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTALS
 Cell phone						
 Debt payment						
 Eating out						
 Education + childcare						
 Entertainment + personal care						
 Groceries + Other Supplies						
 Health expenses						
 Helping others						
 Housing + utilities						
 Pets						
 Transport						
 Other						

Total spending this month:

CATEGORIES USED IN THE SPENDING TRACKER

	Cell phone	Any costs related to having and using your cell phone
	Debt payment	Credit card payments, payday loan payments, pawn loan payments, auto title loan payments, other loan payments
	Eating out	Any meals or beverages purchased outside of the home
	Education + childcare	Childcare costs, school supplies, school materials fees, field trips, other activity fees
	Entertainment + personal care	Movies or concerts, sports equipment/fees, sporting events, lottery tickets, alcohol, books/CDs, subscriptions, streaming services, haircuts, hygiene items, dry cleaning
	Groceries + other supplies	Food and beverages brought into the home, household supplies (diapers, paper towels, etc.)
	Health expenses	Co-payments, medication, eye care, dental care, health insurance premiums
	Helping others	Donations to religious organizations or other charities, gifts
	Housing + utilities	Rent, mortgage, insurance, property taxes, electricity, gas, water and sewage, landline, television, Internet service
	Pets	Food, vet bills, and other costs associated with caring for your pets
	Transport	Gas, car payment, insurance, repairs, transit fares, ride services, cabs
	Other	<ul style="list-style-type: none"> ● Court-ordered expenses (child support, restitution) ● Household items (things for your home like cleaning supplies, kitchen appliances, furniture, other equipment) ● Savings (saving for emergencies, goals, back-to-school expenses, holiday purchases, children's education, retirement) ● Tools or other job-related expenses (equipment, special clothing, job-related books, machinery, working animals or livestock, union dues)

MODULE 5

Getting through the month

Tracking when your money comes in and goes out can help you understand if you'll have enough each week or month.

At a glance

This module helps you understand cash flow by looking at how money flows into and out of your household. It also provides suggestions for how to improve your cash flow if you're having trouble making ends meet.

Creating a cash flow budget

Overview

When it comes to money, timing matters. If the timing of your income doesn't match the timing of your expenses, you may come up short without planning in advance. That's why monthly budgets sometimes don't work out from week to week.

Focus on Reentry

When you are transitioning from incarceration, it's important to stay focused on achieving key financial goals that help you successfully transition into civilian life.

The more frequently you track your money, the easier it is to identify the areas where you can make changes to move toward your goals and avoid distractions that can take you off course. Some changes you can make to get through the month with more ease include:

- Negotiating a new due date on your bills
- Splitting large payments like rent
- Consolidating debts such as student loans

For more information on strategies to help you get through the month, see Module 5 of the toolkit. https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_financial-empowerment_toolkit.pdf

Using the tools

- Complete **Creating a cash flow budget** to see how your income and expenses line up. If you are incarcerated, you can use the tool for tracking any money you may have or as a tool to prepare for managing money as you transition.

Creating a cash flow budget

A cash flow budget is all about tracking the timing of your income and expenses to make sure you have enough from week to week.

Before you can build a cash flow budget, you will need to track your income, resources, and expenses for at least one month. Use the Income and benefits tracker in Module 3 and the Spending tracker in Module 4 to help you get started. You'll need the information from both of these tools to create your cash flow budget.

What to do

- **Enter your beginning balance for the week.**
- **Add all of the income and benefits you receive that week. Subtract all of your expenses for that week.** Include the money you spend on everyday expenses, bills, and savings. Also include benefits you use to pay for things that would otherwise be paid for with cash, such as SNAP and TANF. Remember that some benefits may only be used for specific expenses. For example, SNAP benefits can be used for food, but not household items, like paper towels. If you receive a housing subsidy, include the full value of the subsidy under income and resources and the full market rate of your rent under expenses.
- **What's left is your ending balance.** If it's positive, you have enough income and benefits to make it through the week. If it's negative, you're falling short.
- **Copy your ending balance for the week to the beginning balance of the next week.** Repeat these steps for the rest of the weeks that month.

A step further

If it looks like there are weeks where your expenses are more than your income and benefits, you can use the "Improving cash flow" tool in the toolkit to brainstorm some strategies for getting back on track.



To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Consider expense and income timing by **Creating a cash flow budget**

1. Enter your starting balance for the month under Week 1. This is the total amount of money available to you from cash on-hand, prepaid cards, and checking and saving accounts.
2. Write down the amounts you receive during Week 1 from the categories listed. If you have income from other categories, add them together and write them under "Other."
3. Add up all your income for Week 1 and enter under "Total income."
4. Write down the amounts you spend during Week 1. If you have expenses from other categories, add them together and write them under "Other."
5. Subtract all the expenses for Week 1 from the "Total income" for Week 1. Write this amount in "Ending weekly balance."
6. Copy the amount from "Ending weekly balance" from Week 1 into the "Starting balance" for Week 2. Repeat steps 2 through 5 for the remaining weeks in the month.

		WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
BEGINNING WEEKLY BALANCE	1	Starting balance \$250	\$400	\$	\$	\$
+ ADD MONEY YOU RECEIVE EACH WEEK	2	+ 300				
		+ 100				
		+				
	3	Total income = 650	=	=	=	=
- SUBTRACT YOUR WEEKLY EXPENSES	4	- 200				
		- 35				
		- 15				
ENDING WEEKLY BALANCE	5	= 400	6 =	=	=	=

		WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
BEGINNING WEEKLY BALANCE	Your starting balance is a total of your cash, prepaid card, and account balances.	Starting balance \$	Wk. 1 ending balance \$	Wk. 2 ending balance \$	Wk. 3 ending balance \$	Wk. 4 ending balance \$
 ADD MONEY YOU RECEIVE EACH WEEK	Job 1	+				
	Job 2	+				
	Housing subsidy	+				
	SNAP	+				
	TANF	+				
	Other	+				
	Total income	=	=	=	=	=
 SUBTRACT YOUR WEEKLY EXPENSES	Cell phone	-				
	Debt payment	-				
	Eating out	-				
	Education and childcare	-				
	Entertainment	-				
	Groceries and other supplies	-				
	Health expenses	-				
	Helping others	-				
	Housing and utilities	-				
	Pets	-				
	Savings for emergency fund	-				
	Savings for goals like education or retirement	-				
	Transport	-				
Other	-					
ENDING WEEKLY BALANCE		=	=	=	=	=

MODULE 6

Dealing with debt

Learn about ways to manage your consumer and criminal debt. The more you know about how debt works, the easier it is to make choices that are right for you.

At a glance

This module helps you get a picture of what you owe, get a handle on your payments, and cut down on stress from growing debt.

 **Reentry debt log**

 **Lowering your debt**

Overview

What is debt? Debt is money you owe to another person or business. Whether you took out a loan, used a credit card, or got behind on a bill payment, that's debt. Debt can be hard to face when it feels like a barrier to your goals, but it's important to remember that there are resources you can use to help you take control of your debt. Even small steps toward paying down debt can make a big difference in making it feel more manageable.

Focus on Reentry

Understanding debt, how to manage it, and how to reduce or get rid of it are important components of financial empowerment. Debt, however, is a current reality for many people transitioning from incarceration or facing the challenges of having a criminal record. When transitioning to the community, it is important to determine whether you owe consumer debt and the amount you owe.

But it is also important to determine whether you owe criminal justice debt, or legal financial obligations. Failure to pay criminal justice debt can carry serious consequences such as returning to prison or jail.

You may owe various fees, fines, and restitutions because of your arrest, conviction, and incarceration. These vary from state to state and may be called by different names. Types of debt you may owe as a result of incarceration include:

- Pre-conviction fees, such as jail fees for pretrial incarceration or fees for electronic monitoring devices.
- Sentencing fees, such as restitution to compensate victims and public defender or prosecution reimbursement fees.
- Incarceration fees, such as fees for room and board while in jail or prison, or health care and medication fees.
- Probation and parole supervision fees, such as drug testing or vehicle interlock device fees.
- Mandatory treatment fees
- Other fees

It is important to find out whether you have any outstanding criminal debt from any of your cases. You can find out from the court(s), your attorney or probation officer or other supervision personnel. Find out whether the debt has been sent to collections, and if so, to which collection agencies. Unlike other kinds of debt, criminal justice debt can be subject to extraordinary collection procedures. Criminal justice debts also may not be deemed “debts” by state law, which means that collectors are not subject to the Fair Debt Collection Practices Act (FDCPA).

Using the tools

- Complete the **Reentry debt log** to help you prioritize which debts to pay, including any criminal debt you may owe. Keeping track of your debt while incarcerated may help you manage your money and keep track as you transition.
- Review **Lowering your debt** to help understand your options for reducing debt.

Reentry debt log

This tool gives you a clearer picture of your debt.

If you have been involved with the criminal justice system, you may have criminal justice debt. The consequences of not paying this debt may affect your terms of supervision or create a risk of reincarceration, so it's important to find out which debts would have the worst consequences if you couldn't pay them. Identifying and tracking criminal justice debt, along with other debt, can help you prioritize debt payments.

What to do

- **Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay.**
- **For each debt list the potential consequences of delaying payment.**
- **You can check your state's law or resources to find out if there are protections you may have regarding the criminal debt.**

A step further

After you've taken stock of what debts you have and the consequences of delaying their payment, complete the tool "Lowering your debt" to explore some strategies to help you manage your debt.

For a state-by-state list of legal aid offices, which may offer resources or assistance with criminal debt issues, visit <https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/>

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>












Track your debts and how much you owe with this **Reentry debt log**

1. 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.
2. Then list the potential consequences of delaying payment.
3. If you have criminal debts make sure you understand the consequences of not paying them.

Remember, a bill isn't always debt.
 For instance, your phone bill isn't debt, but any past due amount is debt.

Common debt types to help you brainstorm:

								
Auto loan	Back child support	Credit card debt	Friends and family	Medical debt	Mortgage or past-due rent	Justice system debt such as fees and fines	Payday loan	Student loan

To whom do you owe the debt?	Total amount left to pay	Weekly or Monthly payment	Code (A-I)	Consider the consequences of not paying each type of debt
	\$	\$		A. Reincarceration B. Repossession (of something you own) C. Loss of driver's license D. Loss of housing E. Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe) F. Loss of service (utilities cut off or loss of cell phone service) G. Lawsuit or other collection effort from a creditor or debt collector H. Negative report to credit reporting company I. Other
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		

Total weekly (or monthly) payment

Lowering your debt

This tool will help you think of strategies to help you manage your debt.

Before you select strategies to help you manage your debt, you need to think about which debts are the most important to pay down right now. Some debts, especially those that are criminal justice-related, have worse consequences than others when payments are missed or delayed. Prioritize your debts using the Reentry debt log tool before completing this tool.

What to do

- **Show your checklist to the counselor you are working** with and ask that person which strategies might be helpful
- **Work with the counselor to check off the strategies that can help you**

A step further

Start putting these strategies to use. Pick one strategy and try to see if you can use it to help you manage one or more of your criminal justice debts.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>



Strategies for Lowering your debt

1. Review and list all your debts, including any criminal justice debt.
 2. Prioritize your debt based on the consequences of not paying.
 3. Review the strategies and check the ones that seem possible for you to pursue.
-

Debt prioritization

List your debts starting from those with the most serious consequences first. Use Tool: Reentry debt log and toolkit Module 6: Dealing with debt to prioritize your debts based on the consequences of not paying.

Negotiate a payment plan or a reduction of your debt

Contact the governmental organizations, courts, and businesses where you owe money. See if they are willing to set up a payment plan or reduce the amount you owe. Before beginning to negotiate, figure out what you can afford to pay each month. Don't agree to a repayment plan that you cannot afford.

If you owe money on a debt that is in collections, you may want to contact an attorney through a legal aid organization before contacting the creditor or debt collection company. See last box below for your rights in debt collection. To find a legal aid organization, see <https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/>

Be sure you are not settling a debt without understanding the potential impact. If you settle a debt, any savings you get from paying less than the full amount owed may be considered income and taxable. If you make a small payment on an old debt, one that is past the statute of limitations, it may restart the clock for suing you on that debt.

Watch out for businesses that say they can eliminate your debts

Watch out for debt settlement or consolidation businesses that:

- Charge any fees before they settle your debts.
 - Tout that there is a "new government program" to bail out personal credit card debt.
 - Guarantee to make your debt go away or that unsecured debts can be paid off for pennies on the dollar.
 - Tell you to stop communicating with the creditors.
 - Tell you they can stop all debt collection calls and lawsuits.
-

Visit a nonprofit Consumer Credit Counseling Service agency

They can often give you advice or create a Debt Management Plan (DMP) for you. They may

also negotiate with your creditors on your behalf. There may be fees for these services. To find a Consumer Credit Counseling Service (CCCS) agency in your community, visit <https://www.nfcc.org/agency-locator>

For court-related debts, explore payment plans, reductions, and waivers

Payment plans involve creating an installment plan of the amount owed where an individual will make regular payments on the debt. Reductions are a lessening of the amount owed. Waivers are a setting aside of the fee or fine. Check with your state or locality to see if there are any programs or protections in place related to criminal debt.

Court-ordered debt related to your involvement in the criminal justice system may affect the terms of your supervision/probation and failure to pay this debt may lead to reincarceration. If you do not know whether you owe fees, fines, or restitution, contact the court(s) and/or ask your lawyer or probation officer.

Know your rights in debt collection

The Fair Debt Collection Practices Act says people collecting debts can't harass, oppress, abuse, or deceive you or anyone else they contact. For example, debt collectors can't:

- Call you before 8 a.m. or after 9 p.m., in general
- Make repeated phone calls that are intended to annoy, abuse, or harass you or any person answering the phone
- Use obscene or profane language
- Make threats of violence or harm
- Lie about the amount you owe
- Deceive you to collect money, for example by falsely claiming to be law enforcement officers or saying you'll be arrested if you don't pay your debt
- Publish lists of people who refuse to pay their debts (this does not include reporting information to a credit reporting company)
- Talk to you without telling you they are a debt collector, or use a fake company name

If debt collectors harass or deceive you, they may be breaking the law. It's a good idea to keep a file of all letters or documents a debt collector sends you and anything you send to a debt collector. Record the dates and times of your conversations and take notes about what you discussed. These records can help you if you have a dispute with a debt collector, meet with a lawyer, or go to court. For updates and more information, visit <https://www.consumerfinance.gov/consumer-tools/debt-collection>

Need to submit a complaint? Visit <https://www.consumerfinance.gov/complaint> or call 855-411-CFPB(2372).

Note: If debt collection efforts seek to recover criminal-justice debt, these protections may not apply.





MODULE 7

Understanding credit reports and scores

Building a positive credit history (which is measured through credit reports and scores) can help you when getting a job or approval for housing or a loan.

At a glance

This module explains the importance of credit reports and scores and reviews ways to improve and maintain your credit history.

-  **Requesting your free credit reports**
-  **Requesting your free credit reports by mail from a correctional facility**
-  **Reviewing your credit reports**
-  **Disputing errors on your credit report**

Overview

The concept of “credit” can be complicated. People sometimes confuse the words debt and credit. A simplified way to tell them apart is to think of credit as the ability to borrow money and repay it later, while debt is the amount of money that you have to repay when you’ve used credit. You can have credit available to use without having debt. For example, you may have a credit card that is paid off—meaning you have credit available to use but don’t owe any debt. When you take out a credit card or other loan, you create (or add to) your credit history. Sometimes when people talk about their financial situation, they say they have “good credit” or “bad credit.” This usually refers to their credit history.

Credit reporting companies gather information from your credit history into a credit report. A credit report may show some of your bill payment history, along with some

public record information and a record of how often you have applied for credit.

A credit report may also show how much available credit you have, how much of your available credit you're using, whether you have made your payments on time, and whether debt collectors have reported that they're attempting to collect debt that you owe.

The information in your credit report is used to create credit scores. Many lenders use credit scores to decide how much money they can lend you and how much interest to charge. In general, the higher your credit score, the better the loan terms may be.

Focus on Reentry

Credit reports have particular significance for people who have been involved in the justice system. Civil judgments, child support, bankruptcies, tax liens, and other debts can and do appear on credit reports. Credit reports typically do not include arrests or criminal convictions but background screening reports do. Background screening reports are often used by employers and landlords when considering prospective employees and renters. See Module 10, Background screening reports for more information and tools.

Incarcerated individuals may have difficulty accessing and reviewing their credit reports, making it harder to spot, stop, or fix identity theft. You may want to get a free credit freeze or fraud alert on your credit report. See Module 9, Tool: How to handle identity theft. For information on how to spot the signs of identity theft, visit <https://www.identitytheft.gov>

Many individuals transitioning from incarceration may have a poor credit history or are "credit invisible," meaning they have no or little credit history. Building or rebuilding credit is important to getting jobs, housing and credit. There are ways to build credit, including with products such as secured credit cards or credit building loans. For more information and tools about credit, see "Want credit to work for you?" booklet at <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/booklets-talk-about-money/>

Using the tools

- Complete **Requesting your free credit reports** to plan when you're going to order your free annual credit reports

- If you are incarcerated, review the **Requesting your free credit report by mail from a correctional facility** handout and pay close attention to the items you need to provide in your letter of request
- Complete **Reviewing your credit reports** to make sure all the information in them is correct and up to date
- Review the **Disputing errors on your credit reports** handout to learn how you can dispute mistakes on your reports

Requesting your free credit reports

Make a plan for requesting your free credit reports once every 12 months.

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In addition to your free annual credit report, you also can now request your free credit reports weekly from each of the nationwide credit reporting agencies through April 20, 2022 at <https://www.AnnualCreditReport.com>. You can also get six free credit reports every twelve months from Equifax through December 31, 2026.

Your credit report can be used for more than just a loan approval. That's why it's important to look at your reports each year to make sure your information is correct.

You should request your credit report from all three nationwide credit reporting companies—Equifax, Experian, and TransUnion—since each report can have different information in it. Learn more about requesting credit reports for minors at <https://www.consumerfinance.gov/ask-cfpb/should-i-request-credit-reports-for-my-children-en-1271/>. If you work with youth in foster care, visit <https://www.consumerfinance.gov/ask-cfpb/im-a-caseworker-for-a-youth-in-foster-care-how-do-i-check-a-credit-report-for-a-youth-in-foster-care-en-1871/>.

What to do

- **Pick a method to order your credit reports.** You can get them online, by phone, or by mail. If you get your reports online, be sure you're accessing them from a safe and secure device and location. Be very cautious doing this on public computers, since you're accessing sensitive personal information and you want to keep it safe.
- **Be ready to answer some security questions if you request your report online or by phone.** You'll be asked questions that are meant to be hard for anyone but you. If you can't answer, you'll have to request the report by mail. Questions might be:
 - How much is your monthly mortgage or car payment?
 - Which bank is your auto loan from?
- **Decide when you'll order each report.** Consider getting a report from a different credit reporting company every four months, as a way to monitor your credit for free.

A step further

Review your credit reports carefully. They'll probably be similar, but there may be differences between them, and that's okay. The most important thing is to make sure that the information listed about you is accurate. Use the "Reviewing your credit reports" tool to check your credit reports for any mistakes.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/>



Pick a strategy for **Requesting your free credit reports**

1. Pick when you'll request your credit reports using the strategy that works best for you.
2. Write down when you'll request them from each company, Experian, Equifax, and TransUnion. You can get a free report from each company once every 12 months.
3. Create a reminder on your calendar or phone to help you follow through.

! CONSUMER ALERT

In addition to your free annual credit report, you also can now request your free credit reports weekly from each of the nationwide credit reporting agencies through April 20, 2022 at <https://www.AnnualCreditReport.com>. You can also get six free credit reports every twelve months from Equifax through December 31, 2026.

Strategies for requesting your credit reports

REQUEST ON THREE SEPARATE DATES

Check your reports on three different dates throughout the year. Staggering them can help you see if anything is changing throughout the year or if any fraud has occurred.

I will request my reports on these three separate dates:

DATE	COMPANY
	Equifax
	Experian
	TransUnion

REQUEST ON A SINGLE DATE

Choose a single date that's easy to remember, like a birthday or holiday, to request all three of your reports at once. This is good if you're buying something big soon, that requires new credit, so you can correct errors right away.

I will request a report from all three companies on this day:

DATE	COMPANY
	Equifax, Experian, TransUnion

How to request your free reports

The federal government authorizes only one source for your free credit reports. You can make a request online, by phone, or by mail.

Visit <https://www.AnnualCreditReport.com>

Call (877) 322-8228

Request by mail. Download and complete the form at <https://www.AnnualCreditReport.com/manualRequestForm.action>.

Mail the completed form to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281



Requesting your free credit reports by mail from a correctional facility

Incarcerated individuals who may not have access to the internet or phone can opt to request a free credit report by mail. In your letter, you can request credit reports from all three credit reporting companies: TransUnion, Equifax, and Experian.

The credit reporting companies request the following information for mail requests from prisons or jails:

- Consumer's first, middle, and last names, plus any suffix used
- A prisoner identification number
- Current address
- Address(es) during the two years preceding incarceration
- Social Security number
- Date of birth
- The name of the correctional institution as the return address and the prisoner identification number on the envelope used to mail the request.

To request your credit reports by mail, write to the address below and include the name of the credit reporting company or companies you want the report from:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
(877) 322-8228

Correctional facilities have different rules related to retaining personal information. Check with the correctional facility to determine how to keep copies of your credit report.

If you hit barriers as you request your credit report from prison or jail, you can submit a complaint to the CFPB.

Be sure to include your prison identification number and prison address when submitting a complaint to CFPB.

HOW TO SUBMIT A COMPLAINT



Online

www.consumerfinance.gov/complaint



By phone (180+ languages)

M-F, 8 a.m. - 8 p.m. ET

(855) 411-2372

(855) 729-2372 TTY/TDD



By mail

Consumer Financial Protection Bureau

P.O. Box 2900

Clinton, IA 52733-2900

Reviewing your credit reports

Look through your credit reports carefully to make sure all the information is correct.

Errors on your credit reports can negatively affect your credit scores and ability to get a loan. Reviewing your reports on a regular basis can also help you monitor for things like identity theft and fraud.

Sometimes your information isn't reported to all three nationwide credit reporting companies. As a result, some things may not be listed on all three reports, especially information about older accounts, accounts you've closed, or some of your older jobs or addresses.

This can cause inconsistencies among your credit reports. It's most important to make sure that the information that is listed on each report is correct.

What to do

- **Start by getting free copies of your credit reports.** Use the "Requesting your free credit reports" tool to find out how.
- **Read through each credit report carefully,** using the checklist as a guide for what errors to look for.

A step further

If you find any mistakes on your credit reports, you should dispute them. Use the "Disputing errors on your credit reports" tool to get started.

In addition to your free annual credit report, you also can now request your free credit reports **weekly** from each of the nationwide credit reporting agencies through April 20, 2022 at <https://www.AnnualCreditReport.com>. You can also get six free credit reports every twelve months from Equifax through December 31, 2026.




To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Monitor and find errors by **Reviewing your credit reports** regularly

1. Make a copy of this tool, one for each of the three nationwide credit reporting companies.
2. Use the checklist to review the five sections of each of your credit reports.
3. Write down any questions you have or incorrect information you need to dispute.



Name of credit reporting company: _____

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 Header and identifying information	<input type="checkbox"/> My name (including spelling)	
	<input type="checkbox"/> My Social Security number	
	<input type="checkbox"/> My current telephone number	
	<input type="checkbox"/> My current address	
	<input type="checkbox"/> My previous addresses	
	<input type="checkbox"/> My employment history	
 Public record information	<input type="checkbox"/> My financial public record information, like bankruptcies, judgments, or tax liens	
 Collection agency account information	<input type="checkbox"/> My accounts, if any, in collections	
	<input type="checkbox"/> The status of each of my accounts	

SECTION

IS THIS INFORMATION CORRECT?

QUESTIONS OR ERRORS

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 Credit account information	<input type="checkbox"/> All of the accounts are mine	
	<input type="checkbox"/> The status of each of my accounts, such as whether they are open or closed; and whether I paid on time, missed payments, or paid less than the amount due.	
	<input type="checkbox"/> I'm accurately listed as an authorized user, co-signer, or joint owner	
	<input type="checkbox"/> All accounts I've closed are listed as "closed by the consumer"	
 Inquiries made to your account	<input type="checkbox"/> I recognize all "hard inquiries" or times when I've applied for credit and a lender reviewed my credit report. To learn more about inquiries, visit https://www.consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317	



Disputing errors on your credit reports

If you find mistakes on your credit reports, you should dispute them. Here's how you can dispute errors you find.

Errors can appear on one or more of your credit reports due to an error in the information provided about you or as the result of fraud or identity theft.

If you find errors on your credit reports, you should dispute them with the credit reporting company (most often Equifax, Experian, or TransUnion) and the furnisher of the information.

GETTING READY TO DISPUTE

Review the mistakes you identified in the "Reviewing your credit reports" tool. Then gather any documents you have that support your dispute.

This can include things like:

- Your credit report with the mistake circled or highlighted
- Copies of anything that proves there is an error—for example, if your report incorrectly shows that you're late paying a credit card, make copies of bills or cleared checks (or money order stubs) that show you've paid on time
- Copies of your Social Security card, birth certificate, or other personal identity information, if you're disputing a mistake related to that information

If you suspect that the error on your report is a result of identity theft, visit <https://www.identitytheft.gov>. See Module 9: Protecting your Money for more information about identity theft and steps to take if you are a victim, including filing a fraud alert or security freeze.

SUBMITTING THE DISPUTE

You can submit a dispute to the credit reporting company by phone, by mail, or online. **Explain the error and what you want changed.** Clearly identify each mistake separately, state the facts, explain why you are disputing the information, and request that it be removed or corrected.

Some of the credit reporting companies provide a dispute form you can use. You'll also want to send a letter explaining the mistake(s)—there's a letter template you can use on the next page.

Make sure you also include copies of all of your supporting documentation. Keep your originals.

You can also choose to send a copy of the dispute to the business or individual that provided the incorrect information (furnisher). You can usually find that address on your credit report.

If you're mailing the dispute information, it's a good idea to use certified mail with a return receipt requested, if that's available to you. That way, the post office will send a postcard telling you when your dispute letter was delivered.

WAITING FOR MISTAKES TO GET FIXED

The credit reporting company generally has 30 calendar days (45 days in some cases) to investigate your dispute. They have five business days to notify you of the results once the investigation is complete.

If the error is fixed, you'll receive a copy of your updated credit report, which doesn't count as your free annual report.

If, as a result of your dispute, a furnisher determines they sent the wrong information to a credit reporting company, they must send the correction to various credit reporting companies to which they had provided the incorrect information.

IF YOU DISAGREE WITH THE RESULTS

You can send the credit reporting company a letter stating you don't agree with the outcome. The credit reporting company has to clearly note that the information has been disputed and provide your explanation on any future reports.

You can also submit a complaint to the Bureau at <https://www.consumerfinance.gov/complaint>. We'll forward it to the company and work to get you a response.

You may also want to seek assistance from a lawyer. Learn more at <https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/>

Ways to contact the credit reporting companies

	EQUIFAX	EXPERIAN	TRANSUNION
Online	https://www.equifax.com/personal/disputes	https://www.experian.com/disputes	https://www.transunion.com/credit-disputes/dispute-your-credit
Mail	Mail letter explaining mistakes and completed dispute form	Mail letter explaining mistakes	Mail letter explaining mistakes and completed dispute form
	Dispute form: Use form below	Dispute form: None needed	Dispute form: https://www.transunion.com/docs/rev/personal/InvestigationRequest.pdf
	Mail to: Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30348	Mail to: Experian P.O. Box 4500 Allen, TX 75013	Mail to: TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016
Phone	(800) 864-2978	(888) 397-3742	(800) 916-8800

I am writing to dispute information that appears on my consumer report.

I am disputing the items on the following page. Please investigate the items I have described below, make necessary corrections and notify me when complete.

Thank you for your assistance. Sincerely,

Name

My information

Name and return address

Today's date

Credit reporting company name and address

Phone number

 - -

Date of birth (any format)

Report confirmation number, if available




MODULE 8

Choosing financial products and services

Learning about financial products and services and how they work can help you better manage your money, improve your credit scores, and save for your goals.

At a glance

This module helps you understand the different kinds of financial products and services available, with a focus on checking and savings accounts and prepaid cards.

-  **Opening a checking or savings account**
-  **Evaluating your prepaid or payroll card**
-  **Knowing your prepaid rights**

Overview

Financial products and services are the tools you use to store and access money, make payments and purchases, send money to other people or businesses, and pay for purchases over time. They include things like checking and savings accounts, prepaid cards, payroll cards, government benefits and EBT cards, credit cards, money transfers, bill payment services, and loans.

One important key to finding the right financial product or service is first thinking about the reason you need one. You may want a secure place to put the money you're saving for your goals, unexpected expenses, or emergencies. You may want a convenient way to pay your bills or to use your mobile phone to access your financial accounts. You may be looking for a loan to buy a car. Or you may want to repair or build your credit history to improve your credit scores.

Focus on Reentry

Individuals with criminal records may face barriers in opening accounts. One common barrier to opening a bank or credit union account is a lack of identification. Another is negative information on a report from a specialty consumer reporting company, showing your checking account or banking history. Specialty consumer reporting companies may also use public records, including criminal records, in the reports they create about you and provide to banks and credit unions. If you are interested in getting an account at a bank or credit union, you should check to see if one or more of these checking account screening companies has compiled a report on you, and if their information is accurate. Similar to background screening and credit reports, you can review the report and file a dispute if you find mistakes. The CFPB has compiled a list of consumer reporting companies at https://files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list_03-2021.pdf

Even if you've been denied an account based on information that is accurate, you may still be able to get access to the financial services that you need. Ask the bank, credit union or other financial provider if they offer accounts that are designed to reduce risks for both you and financial institution, typically by helping you manage your spending and avoid overdraft and overdraft fees. For more information, about bank and credit union account services, see <https://www.consumerfinance.gov/consumer-tools/bank-accounts/>

Before selecting or using a financial product or service, take time to understand the conditions and fees associated with each one to help you avoid unexpected charges. If you already have a bank account, and you are not using it or you haven't used it in a while, check with your bank to see if they closed the account or charged you fees you didn't expect. If you opt for a prepaid card, make sure to check the fees and terms, and understand your rights. The tools in this section can help you.

For more information about your financial choices and tools to help with those choices, see Module 8 in the toolkit https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_financial-empowerment_toolkit.pdf

Using the tools

- Complete **Opening a checking or savings account** to make sure you have all the documentation and answers you need. Be sure to shop around and compare accounts and features to get the account that meets your needs.
- Complete **Evaluating your prepaid or payroll card** to make sure you understand the details and fees associated with using the card
- Review the **Knowing your prepaid card rights** handout before you buy or use a prepaid card so you know about your rights and responsibilities. You may be given a prepaid card as you transition from prison. Register the card to help make sure any protections are in place.

Opening a checking or savings account

Learn what documents you need and what questions to ask before you open an account.

Showing up prepared to the bank or credit union when you're ready to open an account will help you save time and money.

Most banks and credit unions require two forms of identification to open an account. Some will take one form of identification (such as your driver's license or passport) and a bill with your name and address on it. The other part of being prepared is understanding the terms and costs of opening an account. Get answers to common questions before you sign your paperwork.

What to do

- **Gather your documents.** Make sure you have the proper identification and documents to open an account.
- **Bring the required amount of money to open the account.** You'll usually need between \$25 and \$100 to open a checking or savings account at a bank. Some credit unions and banks don't require an opening deposit and some require a deposit as low as \$5 to open an account.
- **Get all the facts.** Call the bank or credit union or do research online to answer the questions in the checklist. Make sure you know how the account works and what fees are involved.

A step further

Make the most of your account and keep your costs low by reviewing the "Avoiding checking account fees" tool.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Gather what you need before **Opening a checking or savings account**

1. Review the items you need to open the account and check them off as you gather them. Write down any questions you have.
2. Get answers to all the questions listed to make sure you're aware of the terms, costs, and limitations of the account.

WHAT I NEED TO OPEN AN ACCOUNT

QUESTIONS I HAVE

<input type="checkbox"/> A picture ID issued by a state, or the U.S. or foreign government (check which foreign IDs your bank or credit union accepts)	
<input type="checkbox"/> One of these second forms of identification: <ul style="list-style-type: none"> ▪ Social Security card ▪ Birth certificate ▪ Bill with your name and address on it 	
<input type="checkbox"/> Your Social Security number or ITIN; if you don't have one, you may be able to open only a no-interest account	
<input type="checkbox"/> Money to put into the account	

QUESTIONS I WILL ASK THE BANK OR CREDIT UNION

RESPONSES

<input type="checkbox"/> Is there a monthly fee? If so, how much is it and can it be waived?	
<input type="checkbox"/> Is direct deposit available?	
<input type="checkbox"/> Do I have to pay for checks?	
<input type="checkbox"/> Are there per-check or transaction fees? How much are they?	

QUESTIONS I WILL ASK THE BANK OR CREDIT UNION**RESPONSES**

<input type="checkbox"/> Are there convenient, free ATMs located near where I live, work, or shop?	
<input type="checkbox"/> Is there access to online banking? What's the cost to use?	
<input type="checkbox"/> Is there access to online bill paying services? What's the cost to use?	
<input type="checkbox"/> What happens if I try to spend or withdraw more money than I have in my account (overdraft)?	
<input type="checkbox"/> Are there alerts when my balance gets low?	
<input type="checkbox"/> Will I earn any interest on the money in the account? What is the interest rate?	

DEFINITIONS OF COMMON PREPAID CARD FEES

All fees vary from card to card, so check your cardholder agreement for terms, conditions, and costs. Here are some of the fees you might see.

Additional card	For a second card when adding another person as an authorized user to your account
ATM withdrawal	To use your card to withdraw money from an ATM; usually varies depending on if the ATM is within your card provider's network or not
Balance inquiry	To check your card balance using certain methods, like at an ATM or by calling customer service (there might be a fee for some methods or if you check often)
Bill payment	To pay a bill online through the card provider's website; may be charged a fee for each bill paid
Card cancellation	To cancel a card at any time (there usually isn't a fee); you might pay a fee to get a check for the remaining balance on the card
Card replacement	To replace your card if it's lost, stolen, or damaged
Card-to-card transfer	To transfer money between two prepaid cards (also called a person-to-person transfer fee)
Cash reload	For adding money to your card at a retail location
Decline	If you attempt to use your card for something that costs more than the amount of money you have left on your card
Foreign transaction	When you use your card in a foreign country or to pay in a foreign currency
Inactivity	If you don't use your card for a certain period of time
Monthly	A fixed fee you pay each month, even if you don't use your card, that's automatically deducted from your account balance (often waived if you sign up for direct deposit)
Paper statement	If you request paper statements for your card transactions
Transaction	Charged every time you use the card for certain types of transactions (sometimes called a "per purchase fee")

Evaluating your prepaid or payroll card

Carefully read the terms and fee descriptions when you get your prepaid or payroll card to learn how much you'll pay each month to have and use your card.

Each prepaid and payroll card has its own set of rules and fees. Before you use your card, it's important to understand the fees you'll pay to maintain your account, make purchases, and withdraw money. After adding up the fees, you can compare cards and also compare the cost of a card to the costs of a bank or credit union account.

Most prepaid cards have their own policies about loss, theft, and errors. Information about these policies can be found in the cardholder agreement.

Most prepaid cards also offer details about terms and fees on their website, so you can look online if you want to compare cards before buying one.

What to do

- **Review the definitions** of common prepaid card fees so you know what they are.
- **Find the terms and fees** for your prepaid or payroll card. These are usually on the back or inside of the card packaging.
- **Get all the facts.** Make sure you have all the answers about how the card works and what fees are involved. Consider researching prepaid cards online, so you can read about all the features before you buy it.

A step further

A prepaid or payroll card can also give you the services that you would get with a debit card linked to a checking account. Review the "Finding financial products and services" tool to learn more. If your employer pays wages by payroll card, you must be offered at least one other option to get paid. Learn more with the "Knowing your prepaid card rights" handout.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/your-money-your-goals/tools>



Learn about fees by **Evaluating your prepaid or payroll card**

1. Look at your cardholder agreement to answer the questions about fees and card protections.
2. Write in the response for each question. If there is no fee, enter \$0.
3. Use these answers to help manage the cost of having and using your card.

Don't forget to register your prepaid card to get all the protections offered.

Adding money and getting cash

Questions to ask before using your card	Notes
<p>What's the fee to withdraw money from an ATM that's in-network? That's out-of-network?</p> <p>Things to consider: You may pay zero or smaller ATM fees by using your prepaid card at in-network ATMs, depending on the terms of your cardholder agreement.</p> <p>Your payroll card may allow you a certain number of free ATM withdrawals each month.</p>	
<p>What's the fee for reloading my prepaid card with cash at a retail location? Can I reload my card at the retail location where I purchased it?</p> <p>Things to consider: Many retail stores don't allow you to reload your card at the store and those that do sometimes charge a fee. Most prepaid cards provide other options for loading money to your card without a fee, such as direct deposit.</p> <p>Payroll cards usually don't allow you to reload with cash.</p>	
<p>What's the fee for spending or withdrawing money in another country?</p> <p>Things to consider: Also called a currency conversion fee, this is usually a percentage of your purchase, withdrawal, or other transaction, rather than a flat fee.</p>	

Checking my balance

Questions to ask before using your card	Notes
<p>What ways can I check my balance and what do they cost? How do I check my balance for free?</p> <p>Things to consider: Most cards offer at least one free way to check your balance, such as online or request by email or text.</p>	
<p>Is there a fee for receiving a paper statement in the mail?</p> <p>Things to consider: You may be able to go online to get a statement, or at least a list of your recent card purchases and other transactions, without a fee.</p>	

Loss and errors

Questions to ask before using your card	Notes
<p>What's the fee for replacing a lost, stolen, or damaged card?</p> <p>Things to consider: Write down your card number and the customer service phone number and keep it in a safe place. Call customer service right away to report a lost or stolen card.</p>	
<p>What protections do I have if my card is lost or stolen? Am I responsible for the charges?</p> <p>Things to consider: Your rights to recover money taken from your card account depend on what type of card it is, whether it's been registered, and how quickly you report the loss after you discover it. Call your provider right away if your card or PIN is lost or stolen or if you see unauthorized charges.</p>	
<p>What protections do I have if there are charges I didn't authorize or some other error with my card?</p> <p>Things to consider: If your card is registered (or is a payroll card or a certain type of government benefit card), you may have certain "error resolution" rights that require that you get your money back after an error or theft (as long as you report it promptly).</p>	

Managing my card

Questions to ask before using your card	Notes
<p>What’s the monthly fee for having my card?</p> <p>Things to consider: Some prepaid cards that charge a monthly fee may waive the fee under certain circumstances, such as if you arrange to have your pay or benefits directly deposited into your account. Payroll cards usually don’t charge a monthly fee.</p>	
<p>Will I be charged a fee if I don’t use my card for a certain length of time? If so, what is the fee and how long can I go without using my card before I am charged?</p> <p>Things to consider: If your card charges inactivity fees, try to see what kinds of transactions or activity you can conduct to avoid the fee. Many cards don’t charge inactivity fees.</p>	
<p>What’s the fee if I get an additional card for an authorized user?</p> <p>Things to consider: That additional card lets someone else spend your money, so think carefully about whether to add an authorized user to your account. Any new authorized users will have to register online or call customer service to verify their identity.</p>	
<p>Is there a fee to cancel my card? What about to receive a check for the remaining unused balance after I cancel?</p> <p>Things to consider: You can spend or withdraw the remaining funds on your card before you cancel the card to avoid a potential fee for sending you any unused funds. Most cards don’t charge to cancel the account.</p>	

Using my card

Questions to ask before using your card	Notes
<p>What's the fee for paying bills through my card provider's website?</p> <p>Things to consider: Consider whether there are free ways to pay your bills, such as setting it up for the biller to debit your card account.</p>	
<p>What's the fee to transfer money between two cards?</p> <p>Things to consider: Not all card providers allow you to transfer funds to another person using the same type of card.</p> <p>Compare this cost with other money transfer services.</p>	
<p>Is there a fee if my transaction is declined because there's not enough money on the card?</p> <p>Things to consider: To avoid a decline fee, check your card balance before making a purchase to make sure there's enough money on the card. Many cards offer free ways to check your balance, such as with a mobile app, by text message, or calling a toll-free number.</p>	
<p>Is there a fee for each transaction I make? Do I have a choice between a "pay-as-you-go" plan that charges a fee per transaction and a monthly fee plan?</p> <p>Things to consider: Some cards let you choose between a plan that charges transaction fees and one that charges a single monthly fee. Depending on how much you use your card in a month, one plan could be significantly cheaper than the other.</p>	
<p>Can I set aside funds on the card for a specific purpose?</p> <p>Things to consider: Some prepaid cards offer a savings wallet feature that allows you to save for your goals.</p>	



Knowing your prepaid card rights

You have certain rights under the law and the terms of your cardholder agreement for your prepaid card. It's important to know your rights and how to exercise them.

YOU'LL HAVE THE MOST PROTECTION IF YOU REGISTER YOUR PREPAID CARD

Your use of a prepaid card might be limited until it's registered. Instructions for how to register your card are usually provided on the card packaging. Registration provides you with more protections if your card is lost or stolen. Some prepaid card providers may require you to register your card and verify your identity when you buy or receive the prepaid card, or soon after.

CHOOSING HOW YOU GET PAID

Some employers might pay you only using a traditional paper check. If your employer offers to pay your wages by payroll card, you must be offered at least one other option. That option might be a paper check, or it could be direct deposit to an account of your choosing (such as a checking or savings account or your own prepaid card). Some states require employers to offer paper checks, while others permit employers to mandate electronic pay for wages. In those cases, you might have to choose between a payroll card and direct deposit.

CHOOSING HOW YOU RECEIVE SOME GOVERNMENT BENEFITS

For some types of government benefits, you may have a choice between receiving the benefits on a government-arranged prepaid card and having them directly deposited into your bank account or onto your own prepaid card. Check with the benefit program to see what your choices are.

PROTECTIONS FROM FRAUD AND ERRORS

For most prepaid cards, you have protections in case of an unauthorized transaction or other error if you have registered your card (or if it's a payroll card or certain type of government benefit card). These protections are not available for needs-tested government benefits provided on a prepaid card and administered by state or local government, such as SNAP or TANF. Benefits administered by the federal government, such as SSI, are protected.

For example, you generally can't be held responsible for unauthorized charges or other errors if you report them promptly. The card provider may be required by federal law to credit the disputed amount to your account while investigating the problem if the investigation will take longer than 10 business days. **You should call your card provider as soon as you notice your card is missing or notice charges you don't recognize.**

MODULE 9

Protecting your money

Learn about ways you can protect yourself and your money with practical tips and information about your financial rights and responsibilities.

At a glance

This module can help you understand your rights and responsibilities within the financial marketplace, how to protect yourself from identity theft and fraud, and what you can do if you've been affected by identity theft, fraud, or a problem with a financial product or service.

 **How to handle identity theft**

 **Submitting a complaint**

Overview

When you're an empowered consumer, you understand your rights and responsibilities. There are many laws that protect you when it comes to financial products and services. It's the CFPB's job to enforce these laws and handle consumers' complaints about financial products and services. Knowing what your rights are can help prevent you from being taken advantage of during financial negotiations and transactions. And understanding your obligations can help you avoid late fees or problems with an account.

Focus on Reentry

You are also the first line of defense when it comes to protecting your financial information from fraud or theft. There are things you can do to be proactive about keeping your information safe before, after, or during incarceration:

- Be aware of your credit. Check your credit reports regularly, and consider freezing your credit reports during incarceration. Make sure that someone you trust is taking care of your money.

- Practice safe money habits. Make sure your passwords on important accounts are strong and varied. Destroy all papers, or safely digitize those you need, that have personal information like your Social Security number, address, and information about your court filings. Don't share information with anyone you don't know.
- If you are online or on mobile, practice safe digital habits by protecting your device with a passcode; using a secure, private channel (not public wireless networks); and opting for two-step authentication, e.g., a code via text to confirm identity, for extra security. And pay attention to the privacy and security options you are given - they are important.
- Check all your information: Whether it is your criminal record, your background screening report, or your credit report, make sure your information is accurate and up to date.

Using the tools

- Review the **How to handle identity theft** handout to learn what steps to take if your identity has been stolen. To help prevent identity theft, especially if you are incarcerated, think about getting a freeze on your credit reports.
- Learn how **Submitting a complaint** can help you if you've had a problem with a financial product or service.



How to handle identity theft

Here's what you can do if you suspect you're the victim of identity theft or fraud.

ORDER YOUR CREDIT REPORTS FROM ALL THREE NATIONWIDE CREDIT REPORTING COMPANIES

Each company's credit report about you is slightly different, so order a report from each company. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company to take further action.

See Module 7: Understanding Credit Reports and Scores for tools that can help you order, review, and correct mistakes on your credit reports.

REPORT IDENTITY THEFT

Report identity theft to the Federal Trade Commission (FTC) at identitytheft.gov or (877) 438-4338 or by mail to:

FTC Consumer Response Center
600 Pennsylvania Ave, N.W.
Washington, DC 20580

You'll answer some questions about what happened and they'll use your information to:

- Create a personal recovery plan
- Pre-fill letters to send to merchants, banks, and others affected by the identity theft
- Complete an "Identity Theft Report," which is your official statement about the crime

In most cases, you can use your Identity Theft Report in place of a police report to clear your account and credit history of transactions that resulted from the identity theft.

Contact the police to report identity theft if:

- You know who did it or have information that could help a police investigation
- An identity thief used your name in a traffic stop or any encounter with police
- You're asked to produce a police report

CONSIDER A CREDIT PROTECTION TOOL

There are three types of credit protection tools that you can request from credit reporting companies: a security freeze, an initial fraud alert, or an extended fraud alert. These are all free.

SECURITY FREEZE

A freeze on your credit report generally helps prevent new credit accounts from being opened in your name. Usually, third-party-access to your credit file is completely blocked from new users without your express authorization.

A freeze helps prevent identity thieves from opening fraudulent accounts in your name. This also means you won't be able to apply for credit as easily if you were planning to open a new account or apply for a loan.

You must contact each of the credit reporting companies to freeze your credit report. You will have to contact them to lift the freeze before a third-party can access your credit report.

INITIAL FRAUD ALERT

An initial fraud alert requires creditors to verify your identity before opening a new account, issuing an additional card, or increasing the credit limit on an existing account. This is a good first step if you're worried that your identity may be stolen, like after a data breach. The alert lasts for one year and can be renewed after it expires.

EXTENDED FRAUD ALERT

An extended fraud alert requires creditors to contact you before approving credit and lasts for seven years. It also requires credit reporting companies to remove you from lists prepared for pre-screen offers of credit or insurance for five years. This is available if you've filed an identity theft report with one of the three nationwide credit reporting companies.

CREDIT PROTECTION AND REQUIREMENTS	SECURITY FREEZE	INITIAL ALERT	EXTENDED ALERT
Lender is required to verify your identity before approving new credit		✓	✓
Completely prevents your report from being shared with most third parties unless lifted	✓		
Triggers heightened verification procedures for the people who use your credit report		✓	✓
Request if you believe you're a victim of ID theft	✓	✓	
Requires an identity theft report			✓
Extra free credit report		✓	✓
Exclusion from prescreening lists			✓
Free in every state	✓	✓	✓

CONTACT INFO FOR THE THREE NATIONWIDE CREDIT REPORTING COMPANIES

Equifax Security Freeze

P.O. Box 105788
Atlanta, Georgia 30348
(800) 685-1111

[https://www.equifax.com/
personal/credit-report-
services/credit-freeze/](https://www.equifax.com/personal/credit-report-services/credit-freeze/)

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
(888) 397-3742

[https://www.experian.com/
freeze/center.html](https://www.experian.com/freeze/center.html)

Transunion

P.O. Box 2000
Chester, PA 19016
(800) 680-7289

[https://www.transunion.com/
credit-freeze/place-credit-
freeze](https://www.transunion.com/credit-freeze/place-credit-freeze)



Submitting a complaint

Having an issue with a financial product or service? If so, you can submit a complaint to the CFPB and we'll work to get you a response from the company.

The CFPB has handled over three million complaints, helping consumers connect with financial companies to get direct responses about problems with mortgages, student loans, debt collection, credit reports, and other financial products and services.

Every complaint we receive gives us insights into problems that people are experiencing in the marketplace and helps us to identify and prioritize problems for potential action.

THE COMPLAINT PROCESS

After you submit a complaint, it goes through several steps.

1. Complaint submitted

You submit a complaint about an issue you have with a company about a consumer financial product or service. You'll receive email updates and can log in at <https://www.consumerfinance.gov/complaint/> to track the status of your complaint.

2. Review and route

We'll forward your complaint and any documents you provide to the company and work to get a response from them. If we find that another government agency would be better able to assist, we'll forward your complaint to them and let you know.

3. Company response

The company reviews your complaint, communicates with you as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint.

4. Complaint published

We publish information about your complaint—such as the subject and date of the complaint—on our public Consumer Complaint Database (<https://www.consumerfinance.gov/data-research/consumer-complaints>). If you consent, we also publish your description of what happened, after taking steps to remove personal information.

5. Consumer review

We'll let you know when the company responds. You'll be able to review the company's response and will have 60 days to give us feedback about the complaint process.

HOW TO SUBMIT A COMPLAINT



Online

www.consumerfinance.gov/complaint



By phone (180+ languages)

M-F, 8 a.m. - 8 p.m. ET

(855) 411-2372

(855) 729-2372 TTY/TDD



By mail

Consumer Financial Protection Bureau

P.O. Box 2900

Clinton, IA 52733-2900

If you are sending complaint from prison, remember to include your prison number.




MODULE 10

Understanding background screening reports

Your credit report is only one type of consumer report that may affect your financial life. Learn about how background screening reports are used to check your criminal records.

At a glance

This module helps you understand your rights when it comes to background screening reports and how to review them for any errors about your criminal history.

-  **Background screening reports**
-  **Reviewing your background screening reports**
-  **Obtaining your criminal records**

Overview

When you apply for a job or want to rent a house or apartment, a background screening report or check may be part of the process. The reports are used to evaluate prospective or current employees or tenants. Background screening reports may include many types of information, including credit history, public records from civil court proceedings – such as bankruptcy filings, evictions and other court documents – and information related to employment history. They may also include other public record information on arrests and convictions of individuals.

Focus on Reentry

A check for criminal record history is typically included in the request an employer or landlord makes as part of a background screening report. Before you apply for a job or housing, check your credit reports to look for any errors you could address ahead of time. If you have a criminal record, you may want to make sure you have your correct criminal history or Record of Arrest and Prosecutions (RAP) sheet. Check to see if any records are eligible for sealing or expungement in your state. Background checks may be done as part of the hiring process, or for employees, during the promotion, reassignment, or retention process. Special rules apply when an employer uses a background screening report for employment purposes. Use the background screening handout to review your rights when employers use background screening reports.

If an employer gets a background report on you without your permission, you can submit a complaint against the employer and the company that provided the background screening report. You can submit a complaint with the CFPB at <https://www.consumerfinance.gov> or the Federal Trade Commission at <https://www.ftc.gov>

Employers are required to give you a copy of the report and a summary of your rights before they take action based on any information from the report. After you get your report, use the background screening checklist tool to review the report. Various types of errors can appear in background reports, including:

- Identity mix-ups. People with the same or similar Social Security numbers can get their records mixed up with each other.
- Multiple listings. Convictions are listed multiple times, which makes it appear that there are multiple offenses on your record.
- Incomplete information. Record doesn't reflect dismissals, deferred prosecutions, or other key information.
- Old arrests. Arrests that are older than seven years.

For more information about background screening reports, visit <https://www.consumer.ftc.gov/articles/0157-background-checks> and CFPB background report snapshot at https://files.consumerfinance.gov/f/documents/201909_cfpb_market-snapshot-background-screening_report.pdf

Individuals with criminal records may face discrimination in the employment and housing application process. For more information about rights under employment

discrimination laws, visit the EEOC at eeoc.gov or call (800) 669-4000 (voice) or (800) 669-6820 (TTY). The Department of Housing and Urban Development (HUD) in 2016 issued guidance advising that blanket policies denying housing on the basis of arrests alone may violate the Fair Housing Act. For more information, see https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF. You can report housing discrimination at HUD by visiting https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint.

Using the tools

- Review the **Background screening reports** handout to understand your rights when employers use background reports. If you are incarcerated, you can read this as you prepare for release.
- Use the **Reviewing your background screening reports** to help make sure the information in the report is accurate and identify any errors. If you find an error, it is important to file a dispute with the background screening company.
- Review the **Obtaining your criminal records** handout to help understand the process for criminal records. You may need to seek help from your lawyer, legal aid or expungement clinics to obtain and address any errors in your criminal records.

It is good practice to keep an accurate RAP (Record of Arrest and Prosecution) sheet on hand as you apply for jobs.



Background screening reports

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

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

So that you know what a potential employer may see about you, it's a good idea to request your own background screening report and check it for errors. However, keep in mind that not every consumer reporting company has information on everyone. For a list of several employment background screening providers see <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/>

Know your rights

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

Under federal law, you have the right to receive:

Prior notice: The employer must tell you that it might use information from the report to make a decision about your employment.

Prior written consent: The employer must ask

for your written permission before getting the report (except in the trucking industry where, under certain circumstances, it also may be given by oral or electronic means). You are not required to give permission. However, if you don't, the employer may reject your application. If an employer obtains your background report without your permission, you can submit a complaint with the Consumer Financial Protection Bureau (CFPB) or the Federal Trade Commission (FTC).

Your own copy and a summary of your rights before the employer takes any "adverse action":

The employer must give you a copy of the report, and a document called "A Summary of Your Rights under the Fair Credit Reporting Act" before taking any action - such as not hiring, retaining or promoting you - because of something in the report.

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

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

Some employers might say not to apply if you have a criminal record. That could be discrimination. If this happens, contact the EEOC at <https://www.eeoc.gov/contact-eeoc>

Disputing errors

If possible, request the name of the background screening company the employer plans to use at the time you provide consent. You can use this information to request a copy of that report.

If there is a mistake in the background screening report and you wish to dispute it, immediately inform the background screening company that provided the report. For example, when the background screening report includes information about an arrest that happened more than seven years ago.

First, inform the background screening company in writing of the error or information you are disputing. You can tell the employer about the mistake as well. You can also include documentation to show the accurate or complete information, either online or through the mail. You may wish to choose to use certified mail, return receipt requested so that you have a record. Don't send originals, but send copies of documents. You may need to get the underlying criminal history data from the courthouse or state repository (See Handout: Obtaining your criminal records).

The background screening company generally has 30 days (an additional 15 days in some circumstances) from the time it receives your dispute to investigate and respond to it. The background screening company must review and consider all relevant information that you submit. Once the company completes the investigation it has 5 business days to notify you.

If there is a mistake in the background screening report, the background screening company must fix it, and send a copy of the corrected report to the employer. If the background screening company does not correct the errors, and remove the inaccurate, incomplete, or unverifiable information, you can submit a complaint with the CFPB or the FTC. Go to <https://www.consumerfinance.gov/complaint> or <https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>. You can also file a lawsuit.

Request additional help

Obtaining, checking, and correcting your background screening report may include many steps. It may involve requesting and/or correcting criminal records and other data from multiple states, which may involve visiting each court that originated the records. Help from an attorney may be necessary to ensure your background screening report and your criminal records are accurate. Visit <https://cleanslateclearinghouse.org/states/> to find help in your state.

Reviewing your background screening reports

This tool will help you identify inaccurate or incomplete information about your criminal history on your background screening report.

Since background screening reports are used by employers and include information from criminal records, it's important to make sure that your criminal records and background screening reports are accurate and up-to-date.

What to do

- **Go through the checklist** while reviewing your background screening report.
- **Check off the boxes** next to any errors you find on your report.
- **Highlight the information you think may or may not be correct** on your report as you compare it with the checklist.

A step further

The information in your background screening reports is pulled from your criminal records, so it's important that your criminal records are also accurate and up-to-date. You may need to seek help from legal aid, expungement clinics, or other organizations that provide assistance on this topic. Visit <https://cleanslateclearinghouse.org/states/> for help finding assistance with criminal records issues in your state.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/>



Find errors by **Reviewing your background screening reports**

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

Possible errors in criminal history on a background screening report

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

Check if any of following are incorrect:

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

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

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

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

- The report includes incomplete records.

- The report lists single charges multiple times.

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

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

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

Possible errors in criminal history on a background screening report

The report misclassifies misdemeanors as felonies.

The report includes a charge, arrest or conviction that is not yours - you were not charged or convicted of such an offense.

Get help from your attorney, legal aid, a pro bono (volunteer) or other attorney, or organization to check and correct your record. For a list of legal aid offices visit <https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/> For a list of state-by-state legal assistance related to criminal records, visit <https://cleanslateclearinghouse.org/find-a-lawyer/>.



Obtaining your criminal records

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

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

Where to get your records

Local or state police department

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

State criminal records authority

Each state has its own agency, or repository, that keeps criminal record information and its own process for getting criminal record information. For state-by-state information on

state criminal records repositories and other resources, visit <https://clearinghouse.lac.org/>. (If a state does not have a repository, see below for information about getting records from the courthouse.)

State or county court records

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

For a state-by-state listing of state court records sites from the National Center for State Courts visit <https://www.ncsc.org/information-and-resources/state-court-websites>

Federal court records

Public Access to Court Electronic Records (PACER) is an electronic public access service that allows users to obtain case and docket information online from federal courts. Visit <https://pacer.uscourts.gov/> for more information.

FBI (Federal Bureau of Investigation)

The Criminal Justice Information Services (CJIS) Division of the Federal Bureau of Investigation (FBI) centralizes criminal justice information and provides information and services to local,

state, federal, and international law enforcement agencies, the private sector, academia, and other government agencies.

An *Identity History Summary*—often referred to as a criminal history record or a “rap sheet”—is a listing of certain information taken from fingerprint submissions kept by the FBI and related to arrests and, in some instances, federal employment, naturalization, or military service.

For information on the various options for how to obtain your *Identity History Summary* from the FBI, visit <https://www.fbi.gov/services/cjis/identity-history-summary-checks>

Expungement

Some criminal history records may be subject to expungement or sealing. There are no uniform rules, processes or definitions of “expungement.”

In general, expungement refers to destroying a record and sealing refers to removing a record from public view. But terms and their meanings may vary depending on the jurisdiction. This process may be referred to as “erasure,” “destruction,” “sealing,” “setting aside,” “expunction,” “purging” “clearing” and “automatic record clearance.” States have different criteria and processes for “expunging” records - or making them generally unavailable through federal or state databases. For information about state expungement laws and resources, visit <https://cleanslateclearinghouse.org/states/>

For help with criminal records

Criminal record data, including expungement data, may be difficult to understand and hard to correct. But, you have the right to ensure

records about you are correct. You may need to seek help from legal aid, expungement clinics, or other organizations that provide assistance. For state-by-state resources such as where to find legal assistance and other information related to criminal records and reentry please visit <https://cleanslateclearinghouse.org/states/> and <https://clearinghouse.lac.org>

Additional resources

Help with general guidance in reentry

- The National Reentry Resource Center (NRR): <https://nationalreentryresourcecenter.org/about-national-reentry-resource-center>
 - For a state-by-state list of reentry services, visit <https://nationalreentryresourcecenter.org/reentry-services>
- State resources for people who need assistance with their criminal records: <https://cleanslateclearinghouse.org/states/> and <https://clearinghouse.lac.org/>
- Searchable national inventory of legal and regulatory sanctions and restrictions for people with criminal records: <https://niccc.nationalreentryresourcecenter.org/>
- List of consumer reporting companies from the CFPB: <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/>

Help with employment and hiring

- Department of Labor American Job Centers: <https://www.careeronestop.org>
- Department of Labor employment resources: <https://www.dol.gov/general/audience/aud-unemployed>
- State-based support for people with criminal records seeking jobs: <https://www.careeronestop.org/ExOffender/FindAJob/FindOpenings/search-for-jobs.aspx>
- The Equal Employment Opportunity Commission (EEOC): <https://www.eeoc.gov/laws/guidance/what-you-should-know-eeoc-and-arrest-and-conviction-records>

Resources for workforce practitioners

- Help and technical assistance for workforce professionals: <https://www.workforcegps.org/>

Help with housing

- Find your local public housing agency (PHA): https://www.hud.gov/program_offices/public_indian_housing/pha/contacts
- Find a housing counselor: <https://www.consumerfinance.gov/find-a-housing-counselor/>
- Report housing discrimination: www.hud.gov/program_offices/fair_housing_equal_opportunity/online-complaint

Help with benefits

- For information about the rule on SNAP eligibility for felons: <https://www.fns.usda.gov/snap/fr-041519>
- Social Security benefits: <https://www.ssa.gov/reentry/benefits.htm>
 - What prisoners need to know (PDF): <https://www.ssa.gov/pubs/EN-05-10133.pdf>
 - Entering the community after incarceration: <https://www.ssa.gov/pubs/EN-05-10504.pdf>
- Impact of incarceration on Veteran's Benefits: <https://www.benefits.va.gov/BENEFITS/factsheets/misc/incarcerated.pdf>

Help with healthcare

- Health coverage for incarcerated people: <https://www.healthcare.gov/incarcerated-people>
- Health Care for Reentry Veterans Services and Resources: <https://www.va.gov/HOMELESS/Reentry.asp>
- Veterans Justice Outreach Program: <https://www.va.gov/homeless/VJO.asp>

Help with student loans

- Information about federal student loans: <https://www.consumerfinance.gov/paying-for-college/>
- For incarcerated individuals with student loans: <https://studentaid.gov/sites/default/files/aid-info-for-incarcerated-individuals.pdf>
- Federal Pell Grants for incarcerated individuals: <https://studentaid.gov/sites/default/files/aid-info-for-incarcerated-individuals.pdf>

Help with taxes

- "Do I need to file a tax return?" <https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>
- Get right with your taxes: <https://www.irs.gov/pub/irs-pdf/p4925.pdf>
- Find a location for free tax help: <https://irs.treasury.gov/freetaxprep/> or call (800) 906-9887
- Prisoner Reentry program: <https://www.irs.gov/individuals/prisoner-re-entry-program>
- Taxpayer Advocate Service (TAS): <https://www.irs.gov/taxpayer-advocate> or call (877) 777-4778

Help with child support

- State and Tribal Child Support Agency Contacts: <https://www.acf.hhs.gov/css/map/state-and-tribal-child-support-agency-contacts>
- State-by-State: How to change a child support order: <https://www.acf.hhs.gov/css/map/state-state-how-change-child-support-order>

Links sometimes change. Try a search for content from your web browser.

For more information, you can refer to the full *Your Money, Your Goals* toolkit online at <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/>

If you're having a problem with a bank account, credit card, student loan, consumer loan or other financial products or services you can submit a complaint to the CFPB at <https://www.cfpb.gov/complaint>

For answers to commonly asked questions you might have about other money matters, visit "Ask CFPB" at <https://www.consumerfinance.gov/ask-cfpb>

Mail

Consumer Financial Protection Bureau
1700 G St. NW
Washington, DC 20552

Email

YourMoneyYourGoals@consumerfinance.gov

Toll-free phone

(855) 411-2372
Monday-Friday
8:00 a.m.-8:00 p.m. (EST)

TTY/TDD phone

(855) 729-2372

About the Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. Learn more at <https://www.consumerfinance.gov>

This guide and related materials are free and accessible

The Your Money, Your Goals toolkit and this companion guide are available as a PDF download or can be ordered in hard copy for free. Both documents are accessible to people with disabilities. The individual tools and handouts in the toolkit and the guide are available as separate, downloadable PDF documents. You can add information directly into the fields of the tools and all calculations are done automatically.

You can find the toolkit, this guide, and additional resources such as the training slides and videos, and pre- and post-training surveys on the Your Money, Your Goals webpage at www.consumerfinance.gov/your-money-your-goals

DISCLAIMER

Consumer Financial Protection Bureau prepared the tools included in the Your Money, Your Goals: Focus on Reentry companion guide as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

The tools may ask you to provide sensitive information. The CFPB does not collect this information and is not responsible for how your information may be used if you provide it to others. The CFPB recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.

This 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 outside 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 outside site, or products or services offered on the outside 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.

Content good as of July 2021. For updates or change to laws, check website www.consumerfinance.gov

For updates, check [consumerfinance.gov](https://www.consumerfinance.gov)