



Helping People Achieve Financial Stability after Incarceration– New Resources from CFPB

May 24, 2017

Brought to you by the National Reentry Resource Center and the U.S. Department of Justice, Bureau of Justice Assistance



Speakers

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CONSUMER FINANCIAL PROTECTION BUREAU

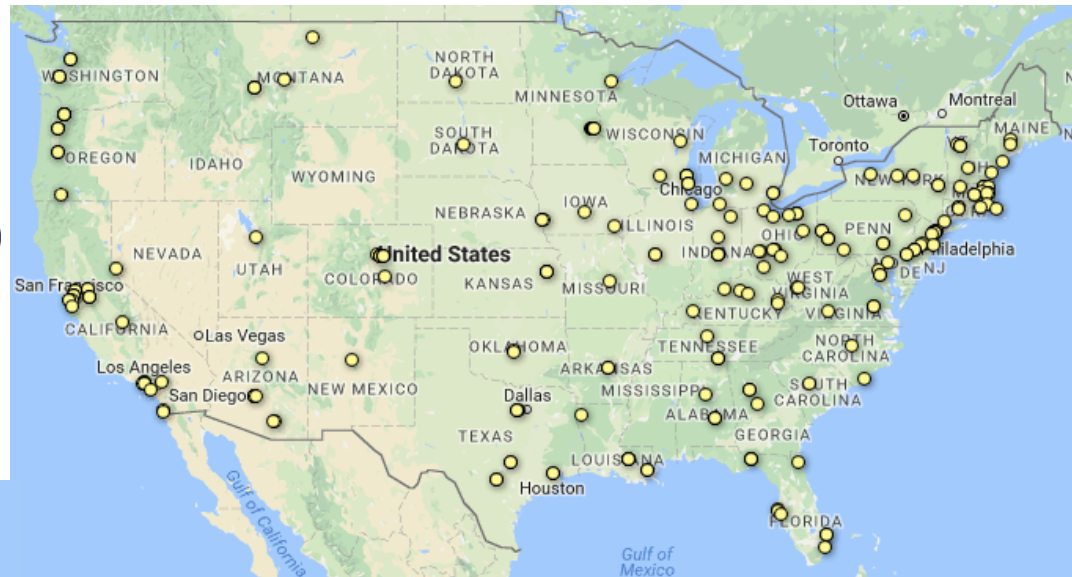
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ICF INTERNATIONAL

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THE COUNCIL OF STATE GOVERNMENTS JUSTICE CENTER

\$500 million for research, projects, and grants since 2009



More than 700 grant awards in 49 states

Your Money, Your Goals: Having the money conversation with justice-involved individuals

A Your Money, Your Goals training webinar

May 24, 2017



Poll 1

In your opinion, what is the most important role financial empowerment can play in an individual's life as they plan for reentry?

- A. Help individuals have conversations about financial issues
- B. Help individuals set goals and show them how money helps them reach those goals
- C. Help individuals deal with court-related and other debts
- D. Help individuals budget and manage their money
- E. Help individuals with their credit reports
- F. Help individuals with background screening reports
- G. Other

Training objectives

- Introduce participants to the Consumer Financial Protection Bureau, the Office of Financial Empowerment, and key resources.
- Provide an overview of the *Your Money, Your Goals* toolkit and *Focus on Reentry* companion guide for organizations that work with justice-involved individuals.
- Explore financial empowerment topics that include how to talk about money with individuals, cash flow, credit, debt, financial services and products, identity theft.

Your Money, Your Goals

Introduction to the CFPB and financial empowerment

This deck includes references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this third-party information. By including these references, the Bureau is not endorsing and has not vetted these third parties, the views they express, or the products or services they offer. Other entities and resources may also meet your needs.

Introduction to the CFPB



Consumer Financial
Protection Bureau

- Consumer Financial Protection Bureau
- The CFPB's mission is to make markets for consumer financial products and services work for Americans.

CFPB's work



Empower



Enforce




Educate


Office of Financial Empowerment

- Part of the CFPB's Division of Consumer Education and Engagement
- Serves populations who lack full, affordable access to financial services
 - Low to moderate incomes
 - Low wealth
 - Otherwise financially underserved or vulnerable
 - Includes focus on justice-involved individuals

Your Money, Your Goals

 An official website of the United States Government

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About Us

HOME > YOUR MONEY, YOUR GOALS


Your Money, Your Goals



ARE YOU HAVING THE MONEY CONVERSATION?

Your Money, Your Goals is a toolkit to help front line staff and volunteers as they work with consumers to...

- Make spending decisions that can help them reach their goals
- Order and fix credit reports
- Avoid tricks and traps as they choose financial products
- Make decisions about repaying debts and taking on new debt
- Keep track of their income and bills
- Decide if they need a checking account and understand what they need to open one



Getting the toolkit and resources

GETTING STARTED

THE TOOLKIT

Help people work through short- and long-term financial issues.

[English](#)  | [Spanish](#) 

[Order free copies](#)

THE TRAINING

Use these to train case managers:

[Implementation guide](#) 

[Training in English](#)

[Training in Spanish \(coming soon\)](#)

[Creating a referral guide](#) 


[Train the trainer videos](#)

FOLLOW-UP RESOURCES

Sample surveys trainers can use:

- [Pre-training](#) 
- [Post-training](#) 
- [Follow-up](#) 

COMPANION GUIDES

[Focus on Native Communities](#) 

A companion guide to assist tribal staff and organizations in their work with community members.

[Focus on Reentry](#) 

A companion guide for organizations working with justice-involved individuals.

Your Money, Your Goals and Focus on Reentry

An orientation to the toolkit and companion guide

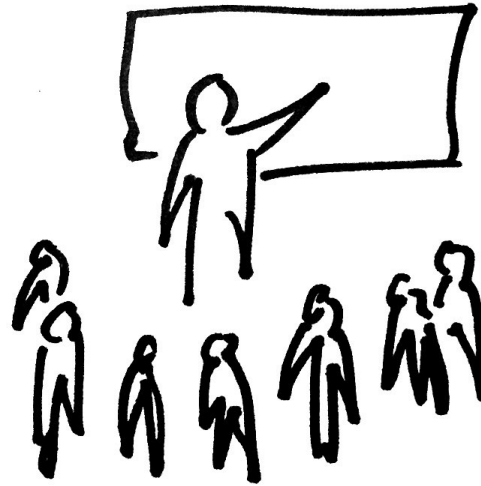
Your Money, Your Goals toolkit and training



Working through national, regional and local organizations

- Public and private
- Social services
- Legal aid
- Community based, incl. faith based
- Worker

Your Money, Your Goals toolkit and training



Trained 16,000+ frontline staff and volunteers of direct services organizations

- Gain confidence and knowledge about consumer finance issues
- Identify financial challenges and provide actionable tools to the people they serve

Organization of *Your Money, Your Goals*

- Introductory modules
 - Introduction Part 1: Introduction to the toolkit
 - Introduction Part 2: Understanding the situation
 - Introduction Part 3: Starting the money conversation
 - Introduction Part 4: Emotions, values, and culture: What's behind our money choices?

Organization of *Your Money, Your Goals*

- Content modules

- Module 1: Setting goals and planning for large purchases
- Module 2: Saving for the emergencies, bills, and goals
- Module 3: Tracking and managing income and benefits
- Module 4: Paying bills and other expenses
- Module 5: Getting through the month
- Module 6: Dealing with debt
- Module 7: Understanding credit reports and scores
- Module 8: Money services, cards, accounts, and loans: Finding what works for you
- Module 9: Protecting your money

Poll 2

Which area of someone's life do finances most affect as he or she reenters the community following time in jail or prison?

- A. Getting stable housing
- B. Getting a job
- C. Accessing transportation
- D. Generally, being able to provide for him/herself
- E. Making and maintaining familial connections
- F. Other

Why Reentry?

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

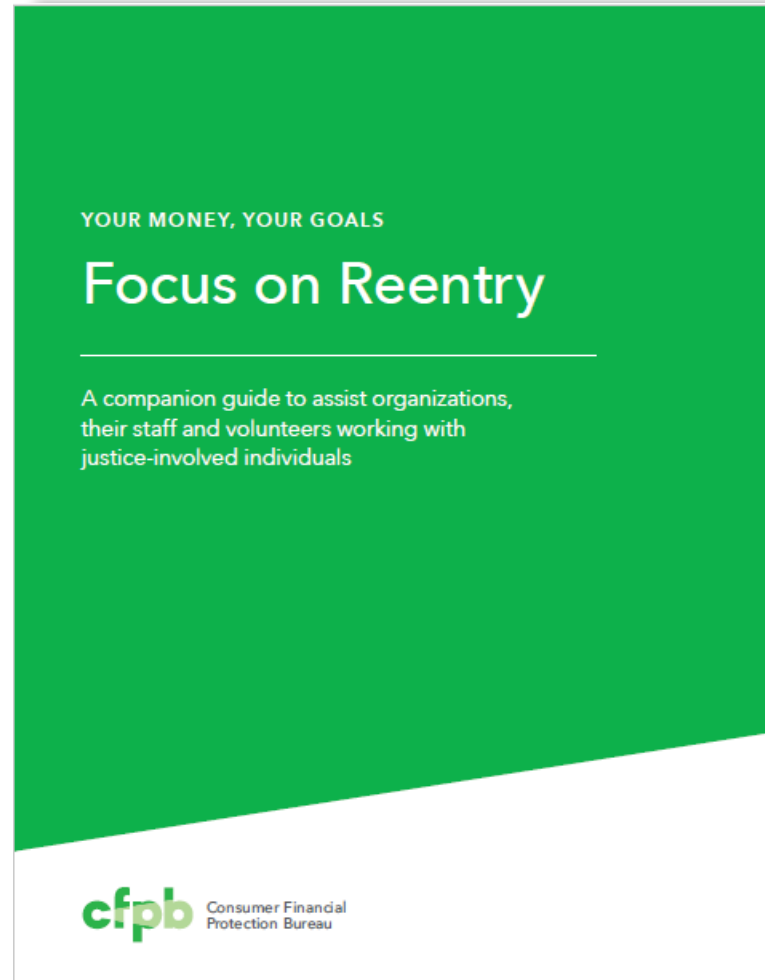
Why Reentry?

- Federal Interagency Reentry Council
 - Working with other federal agencies
 - Assist those returning from prison or jail successfully transition
- Assist organizations working with justice-involved individuals identify financial challenges and provide actionable tools to help

Focus on Reentry

Purpose:

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



Helping frontline staff help people to...

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

Helping frontline staff help people to...

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

Focus on Reentry contents

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

Your Money Your Goals and Focus on Reentry

Your Money, Your Goals

Module 1: Setting goals

Module 2: Saving

Module 3: 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: Money services

Module 9: Protecting your money

Focus on Reentry

Getting started

Managing Money

Dealing with debt
Understanding credit reports

Background screening reports

Using and protecting your money

Additional resources

Poll 3

At what point in time could you most likely anticipate using the information and tools in *Focus on Reentry*?


- A. As soon as someone enters the justice system
- B. At any point during time in jail or prison
- C. When an individual finds out the date he/she will leave jail or prison
- D. Immediately following completion of time in jail or prison
- E. Other

How to use *Focus on Reentry*

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

Focus on Reentry: Tools

- **Additional tools** not currently found in the *Your Money, Your Goals* toolkit
- **Adapted tools** from *Your Money, Your Goals* tools that have been reworked for reentry, such as *Tracking your debt worksheet*

 **REENTRY TOOL**
Tracking your debt worksheet

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

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

Focus on Reentry: Working with your client

- **Working with your client:** How to work with your client on the topic, including ideas for what to say to introduce a tool

WORKING WITH YOUR CLIENT

Dealing with debt

What's included:

- *Reentry Tool: Tracking your debt worksheet*
- *Reentry Tool: Ways to help with your debt checklist*

What to do:

Justice-involved individuals may have criminal justice debt. Many individuals may not know what those debts are or their significance. Identifying and tracking criminal justice debt, along with other debt, can help clients prioritize their debt payments.

- Use *Reentry Tool: Tracking your debt worksheet* to help your client create a list of debts and identify the potential consequences of not paying.
- Use *Reentry Tool: Ways to help with your debt checklist* to help your client understand the options they have in addressing their debt.
- Reference *Your Money, Your Goals* toolkit, *Module 6: Dealing with debt* to see if there are other relevant debt management tools.

What to say:

"If you can afford to pay all your debts, you should. If you can't pay them all now, after you list the debts, you may want to prioritize them based on the consequences of not paying the debt. For example, you may want to prioritize those debts that could contribute to your reincarceration if you do not pay or could result in the loss of your car or driver's license.

If you have been involved with the criminal justice system, it's possible you have court ordered criminal justice debt. If you do not know whether you owe fees, fines, or restitution, contact the court(s) and/or ask your lawyer or probation officer. The consequences of not paying this debt may be a change in your terms of supervision or reincarceration so it is important to find out."

Focus on Reentry: Closer look handouts

- **In-depth information** that you can share with the people you serve

A CLOSER LOOK

Disputing errors in your criminal records

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

Requesting a change or correction

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

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

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

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

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

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

Getting started

Three approaches

Getting started

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

Have the money conversation: My money picture worksheet

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

 REENTRY TOOL

My money picture worksheet

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

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

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

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

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

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

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

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


Have the money conversation: My money picture worksheet

- | | |
|--|--|
| 8. When unexpected expenses or emergencies happen, do you think you have or will have some money set aside to cover them? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |
| 9. Do you or do you expect to have court-ordered fines or debts related to your conviction that you are struggling or may struggle to pay? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |
| 10. Do you have student loans or other debts such as child support, you are or may have trouble paying? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |
| 11. Do you have an idea of your credit score? Have you ever ordered your credit report? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |
| 12. 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? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |
| 13. Do you or will you have a checking or savings account at a bank or credit union? A general purpose prepaid card? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |
| 14. 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? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know |
| <hr/> | |

Set specific goals and plan for them:

Setting goals worksheet

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

 **REENTRY TOOL**

Setting goals worksheet

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

Short-term goal 1:

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


Short-term goal 2:

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

Get documentation of identity:

Documents and identification checklist

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

 REENTRY TOOL

Documents and identification checklist

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

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

Poll 4

Which approach is most effective in getting started on financial empowerment?

- A. My money picture—the questionnaire
- B. Setting goals worksheet
- C. Documents and identification checklist


Managing money

Income, Spending, and Cash Flow

Managing money

- *Your Money, Your Goals* Modules 2, 3, 4, and 5 help with understanding how to track and manage resources
 - *Module 2: Saving for emergencies, bills, and goals*
 - *Module 3: Tracking and managing income and benefits*
 - *Module 4: Paying bills and other expenses*
 - *Module 5: Getting through the month*
- Income and benefits are critical for someone transitioning from incarceration
 - *See Section 8: Additional resources within Focus on Reentry*

Your Money Your Goals Module 4, Tool 2: Bill Calendar

 Month: _____

| | | | | | | | |
|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|----------------------|
| SUN ____ | MON ____ | TUE ____ | WED ____ | THUR ____ | FRI ____ | SAT ____ | Total bills for week |
| | | | | | | | |
| SUN ____ | MON ____ | TUE ____ | WED ____ | THUR ____ | FRI ____ | SAT ____ | Total bills for week |
| | | | | | | | |
| SUN ____ | MON ____ | TUE ____ | WED ____ | THUR ____ | FRI ____ | SAT ____ | Total bills for week |
| | | | | | | | |
| SUN ____ | MON ____ | TUE ____ | WED ____ | THUR ____ | FRI ____ | SAT ____ | Total bills for week |
| | | | | | | | |

Your Money Your Goals Module 5, Getting through the month

- What is a cash flow budget?
- How is it different from a regular budget?
- What do you think may be the benefit of this approach?

Cash flow budget

| | Week 1 | Week 2 |
|--|------------|----------|
| Beginning balance for the week | \$37.00 | \$122.37 |
| | | |
| Sources of cash and other financial resources | | |
| Income from job | \$305.34 | \$290.80 |
| SNAP | \$280.00 | |
| Public housing voucher | \$650.00 | |
| | | |
| Total sources of cash and other financial resources | \$1,272.34 | \$413.17 |
| | | |
| Uses of cash and other financial resources | | |
| Savings | \$20.00 | \$20.00 |
| Housing | \$650.00 | |
| Utilities | \$59.97 | \$95.50 |
| Groceries | \$180.00 | \$80.00 |
| Eating out (meals and beverages) | | |
| Transportation | \$240.00 | \$60.00 |
| | | |
| Total uses of cash and other financial resources | \$1,149.97 | \$255.50 |
| | | |
| Ending balance for the week | \$122.37 | \$157.67 |

**Ending balance
from previous
week**

**To get a
starting
balance, total
your cash,
debit card ,
and account
balances.**

Cash flow budget

| | Week 1 | Week 2 |
|--|------------|----------|
| Beginning balance for the week | \$37.00 | \$122.37 |
| | | |
| Sources of cash and other financial resources | | |
| Income from job | \$305.34 | \$290.80 |
| SNAP | \$280.00 | |
| Public housing voucher | \$650.00 | |
| | | |
| Total sources of cash and other financial resources | \$1,272.34 | \$413.17 |
| | | |
| Uses of cash and other financial resources | | |
| Savings | \$20.00 | \$20.00 |
| Housing | \$650.00 | |
| Utilities | \$59.97 | \$95.50 |
| Groceries | \$180.00 | \$80.00 |
| Eating out (meals and beverages) | | |
| Transportation | \$240.00 | \$60.00 |
| | | |
| Total uses of cash and other financial resources | \$1,149.97 | \$255.50 |
| | | |
| Ending balance for the week | \$122.37 | \$157.67 |

**Total
sources
minus total
uses**

**This
becomes
your
beginning
balance for
next week.**

Managing cash flow scenario

| | Week 1 | Week 2 | Week 3 | Week 4 |
|--|-------------------|-----------------|------------------|-----------------|
| Beginning Balance for the Week | \$257.00 | -\$361.00 | \$65.52 | -\$463.22 |
| Sources of Cash & Other Financial Resources | | | | |
| Income from Job | | \$990.00 | | \$990.00 |
| Income from Part-Time Job | \$220.00 | \$220.00 | \$220.00 | \$220.00 |
| SNAP | \$412.00 | | | |
| Total Sources of Cash & Other Financial Resources | \$889.00 | \$849.00 | \$285.52 | \$746.78 |
| Uses of Cash & Other Financial Resources | | | | |
| Debt Payments | | | | |
| Credit Card Payments | | | \$90.00 | |
| Personal loan payments | | | | \$100.00 |
| Student Loan | | \$235.00 | | |
| Savings | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Housing (Rent including utilities) | \$845.00 | | | |
| Utilities | | | | |
| Television | | \$63.48 | | |
| Internet Service | | | \$22.74 | |
| Phone and Cell Phone Service | | | \$86.00 | |
| Household Supplies & Expenses | | \$25.00 | | |
| Groceries | \$200.00 | \$80.00 | \$100.00 | \$80.00 |
| Eating Out (Meals and Beverage) | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Transportation | | | | |
| Car Payment | | | \$245.00 | |
| Fuel | \$60.00 | \$60.00 | \$60.00 | \$60.00 |
| Auto Insurance | | \$175.00 | | |
| Childcare | \$70.00 | \$70.00 | \$70.00 | \$70.00 |
| Misc. | \$50.00 | \$50.00 | \$50.00 | \$50.00 |
| Total Uses of Cash & Other Financial Resources | \$1,250.00 | \$783.48 | \$748.74 | \$385.00 |
| Ending Balance for the Week (Sources - Uses) | -\$361.00 | \$65.52 | -\$463.22 | \$361.78 |

Your Money Your Goals Module 5, Tool 2: Cash flow calendar

1. Beginning balance: \$130 (from week before)

2. What came in (Income / Benefits / Resources)

| SUN 16 | MON 17 | TUE 18 | WED 19 | THUR 20 | FRI 21 | SAT 22 | Total |
|-----------|----------------|-----------|-----------|------------|-----------|------------|-------|
| | SNAP: \$280 | | | | | Pay: \$305 | \$585 |

3. What went out (Bills / Spending)

| SUN 16 | MON 17 | TUE 18 | WED 19 | THUR 20 | FRI 21 | SAT 22 | Total |
|-----------|---------------------------------------|-----------|-----------|------------|-----------|--------------------------|-------|
| | Food: \$180 Phone bill: \$60 | | | Gas: \$30 | | Car payment: \$180 | \$450 |

4. Ending balance

Beginning balance: \$130

+

Total sources: \$585, including SNAP

-

Total uses: \$450

=

Ending balance: \$265, including \$100 in SNAP

Focus for reentry – income and benefits

- Check state to see whether federal ban on TANF and/or SNAP for individuals with felony drug convictions (after certain date) is in effect
- Social Security Disability Insurance (SSDI) benefits are suspended if an individual is convicted of a criminal offense and sent to jail or prison for more than 30 consecutive days
 - Benefits can be reinstated starting with the month following a person's month of release

Focus for reentry – income and benefits

- Supplemental Security Income (SSI) payments are suspended while an individual is in prison; payments can be reinstated in the month the person is released.
 - If confinement is for 12 months or longer, eligibility for SSI benefits will terminate and the individual must file a new application
 - **If the individual is released *within* 12 months, it is important for them to request reinstatement immediately or they may have to start application process all over again**

Dealing with debt


Consumer and criminal justice
debt

Dealing with debt

- *Your Money, Your Goals* toolkit *Module 6: Dealing with debt*
 - Helps individuals prioritize and manage their debt payments
 - Addresses potential issues associated with using short-term, high-cost loans
- Individuals involved with the justice system may have debts related to their:
 - Arrest and legal defense
 - Sentencing
 - Incarceration
 - Supervision

Tracking your debt worksheet

- Help people list and prioritize debts

 REENTRY TOOL

Tracking your debt worksheet

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

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

Ways to help with your debt checklist

- Help people identify strategies that could help with managing debt



REENTRY TOOL

Ways to help with your debt checklist

Use the following checklist to help you manage your debts, especially if you find that you cannot afford to pay all of them. Review the list below and check off the strategies that you would like to try out.

☐ **Prioritize your debts**

List your debts starting from those with the most serious consequences first. Use *Reentry Tool: Tracking your debt* 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 you owe money to. 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.

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 limitation, it may restart the clock for suing you or that debt.

☐ **Watch out for businesses that state they can eliminate your debts**

Watch out for debt settlement or consolidation businesses that:

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

Ways to help with your debt checklist

☐ **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 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.

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**

A debt collector covered by the FDCPA cannot:

- Call repeatedly with intent to abuse or harass you.
- Use obscene language.
- Threaten you to take actions they can't or don't really plan to take.
- Publish your name for not paying a debt.
- Lie to you about the debt.

If debt collectors harass 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.

Need to submit a complaint? Visit 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.

Understanding credit reports and scores

How to get, review, and dispute
errors in your credit report

Understanding credit reports and scores

- *Your Money, Your Goals* toolkit, *Module 7: Understanding credit reports and scores*
 - Helps people get and read their credit reports
 - Helps people improve their credit reports
- Credit reports have particular significance for justice-involved individuals
 - Civil judgments, child support, bankruptcies, tax liens, and other debts can and do appear on credit reports
 - Incarcerated individuals may have difficulty accessing their credit reports

Getting free, annual credit reports

<https://www.annualcreditreport.com/index.action>



AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

[Home](#)[All about credit reports](#)[Request yours now!](#)[What to look for](#)[Protect your identity](#)[Frequently asked questions](#)[Contact us](#)

You've found your dream house. Are your credit reports ready?

People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Your good credit will be ready when you need it.

[Learn what to look for](#)[PLAY](#)[SPOT IDENTITY THEFT](#)[GOOD CREDIT](#)[DON'T BE FOOLED](#)[MORE THAN A SCORE](#)[NOT LIKE THE OTHERS](#)

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY

TransUnion 

EQUIFAX



Consumer Financial
Protection Bureau

Getting free, annual credit reports

Request your free credit reports

1 Fill out a form

2 Pick the reports you want

3 Request and Review your reports online

Legal Name

* First

Middle initial

* Last

Suffix

* Birthday

* Social Security Number

* Verify Social Security Number

Display Social Security Number ☐

Current U.S. Address

* Address

Address

* City

* State

* Zip -

This site provides credit information only for U.S. credit files.

To request your report, you must list U.S. addresses in the address section of this form. If you give your foreign address, the credit reporting companies will not be able to find your information.

* Have you lived at this address for 2 years or more? ☐ Yes ☐ No

Previous U.S. Address

* Address

Address

* City

* State

* Zip -

If you have lived at the address above for less than 2 years, enter your previous address.

Getting free, annual credit reports

- **Online:** Get a free copy of your credit report at AnnualCreditReport.com
- **By mail:** Download and complete the [Annual Credit Report Request Form](#) and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
- **By phone:** 877-322-8228
- Process for incarcerated individuals without Internet

Poll 5


Do you have experience helping someone who is incarcerated get their credit report?

A. YES

B. NO

Credit report review checklist

- Help people review a credit report for information that:
 - does not belong to them
 - is incorrect
 - is outdated—should no longer be reported

 REENTRY TOOL

Credit report review checklist

When reviewing your credit report, look for information that does not belong to you or is incorrect. Highlight the information you think may or may not be correct on your report as you compare it with this checklist.

| | |
|---|--------------------------|
| 1. Is your name correct? | <input type="checkbox"/> |
| 2. Is your Social Security number correct? | <input type="checkbox"/> |
| 3. Is your current address correct? | <input type="checkbox"/> |
| 4. Is your current phone number correct? | <input type="checkbox"/> |
| 5. Are the previous addresses listed for you correct? | <input type="checkbox"/> |
| 6. Is the employment history listed for you accurate? | <input type="checkbox"/> |
| 7. Is everything listed in the personal information section correct? | <input type="checkbox"/> |
| 8. Is there anything listed in the public record section that is not correct? | <input type="checkbox"/> |
| 9. Review each item under the credit account (trade account) section. Do these belong to you? Are the items listed as "open" currently open? | <input type="checkbox"/> |
| 10. Are all of the current balances correct? | <input type="checkbox"/> |
| 11. Are zero balances recorded for debts discharged in bankruptcy? For debts paid in full? | <input type="checkbox"/> |
| 12. Are you listed as a co-signer on a loan? Is this correct? | <input type="checkbox"/> |

Disputing errors in your credit report

- Help people step by step to get errors fixed



REENTRY TOOL

Disputing errors on your credit report

If you find an error on your credit report, it's important to get it fixed. To dispute an error, follow these steps.

- 1 Review your credit report. Circle any mistakes.
- 2 Submit a dispute to the credit reporting company that provided the report with the error. You can dispute the error with each credit reporting agency either by submitting your dispute online or by sending it in the mail (which means you'll have a record). You can use the CFPB's letter template or find information for specific credit reporting companies here:
 - Equifax: equifax.com/cp/MailInDisclosureRequest.pdf
 - TransUnion: transunion.com/docs/personal/InvestigationRequest_Chester.pdf
 - Experian: experian.com/disputes/experian-mailing-address.html
 - CFPB template: http://files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingSampleLetter.pdf
- 3 In your letter to the company, explain the error. Include a copy of your credit report with the incorrect information circled. If you can, include copies (never send originals) of anything that proves there is an error. For example, if your report incorrectly shows that you are late on payments on an account, send copies of bills or cleared checks (money order stubs) that show you have paid them on time.
- 4 Send a letter to the business or individual that provided the incorrect information. The address may be found on your credit report. Include a copy of your credit report with the incorrect information circled. If you can, include copies (never send originals) of anything that proves there is an error.
- 5 If sending letters by mail, you may wish to use certified mail, return receipt requested if that is available to you. The post office will send a postcard telling you when your dispute letter was received.

Background screening reports


Understanding your rights when applying for a job

Background screening reports

- Special rules apply when employers use background screening reports
- Individuals should know their rights and how to dispute errors
- Reports can include information about credit history, criminal record, public records, and information about employment or rental history
- If the background report contains some negative information, the individual should be prepared to explain it — and the reason it shouldn't affect their ability to do the job

Closer look handout: Background screening reports

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

 A CLOSER LOOK

Background screening reports

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

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

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

Know your rights

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

Under federal law, you have the right to receive:

Prior notice: The employer must tell you that it

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

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


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

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

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

Background screening report checklist

- Help people review background screening reports and dispute errors

 REENTRY TOOL

Background screening report checklist

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

Possible errors on a background screening report

- ☐ The record or report does not include correct identifying information.
Check if the any of following are incorrect:
☐ Full name ☐ Social Security information ☐ Addresses ☐ Case or docket numbers.
If you do not have your case or docket number, you may need to seek assistance from your attorney or Legal Aid or obtain your records from the court.
- ☐ The report includes information you believe to be expunged or sealed.
Expunged or sealed records are those that have been removed from public view. States have different laws on expungement and you should check the laws of your state to determine if they may apply to your records or seek assistance from an attorney or other organization. See next page for links to legal assistance sites.
- ☐ The report includes incomplete records.
- ☐ The report lists single charges multiple times.
- ☐ The report includes information that has been or should have been expunged or not reported under state or federal law.
- ☐ The report includes arrests or other negative information that occurred more than seven years ago (except for convictions, which can stay on permanently in most states).
Some states may limit further the types or time frame for criminal history information.

Closer look handout: Obtaining your criminal records

- Background screening reports may include criminal record information
- Help people check their criminal record for mistakes

A CLOSER LOOK

Obtaining your criminal records

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

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

Where to get your records

Local or state police department

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

State criminal records authority

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

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

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

State or county court records

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

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

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

Federal court records

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

FBI (Federal Bureau of Investigation)

The Criminal Justice Information Services (CJIS)

Closer look handout:

Disputing errors in your criminal records

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

A CLOSER LOOK

Disputing errors in your criminal records

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

Requesting a change or correction

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

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

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

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

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

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

Using and protecting your money

Financial products and services
and consumer protections

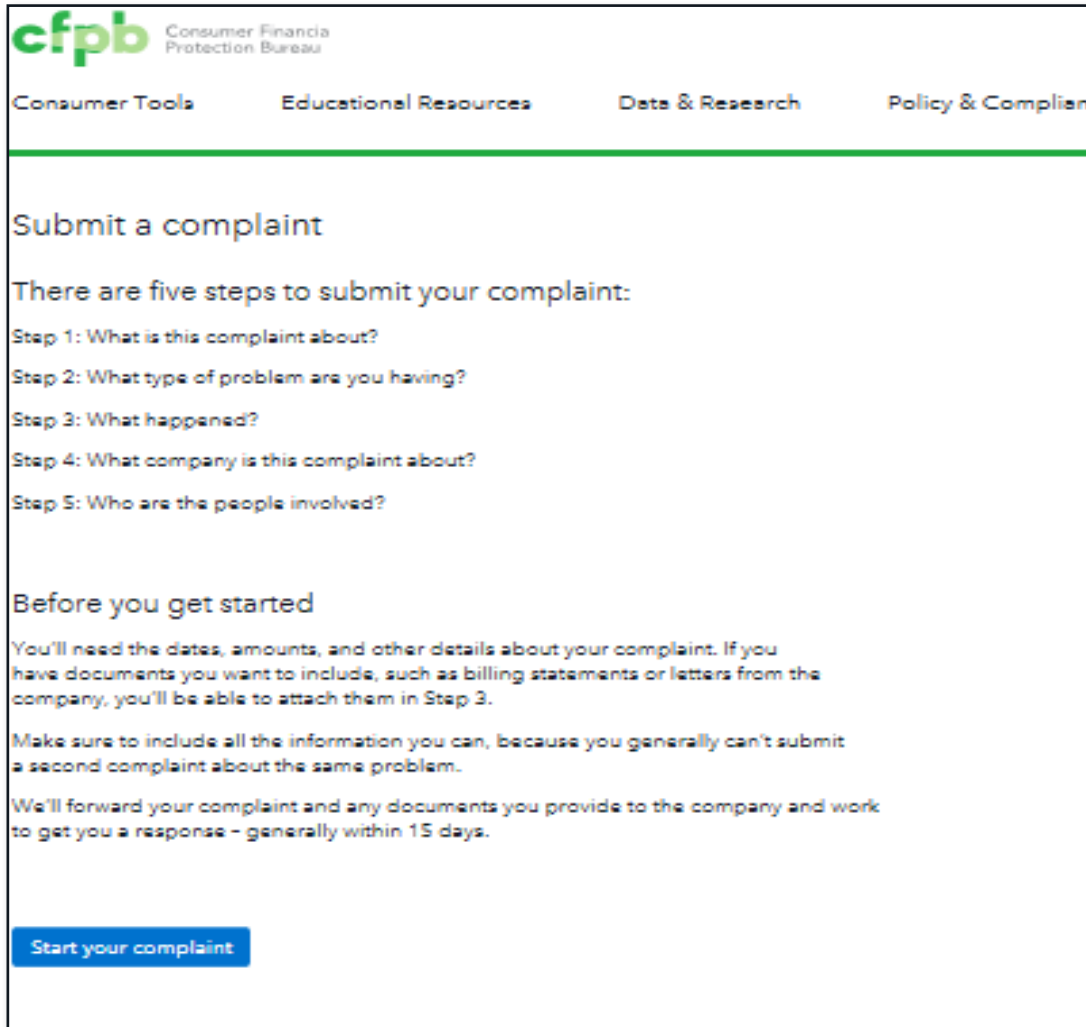
Using and protecting your money

- *Your Money, Your Goals* modules include tools to help use and protect your money
 - *Module 8: Money services, cards, accounts, and loans: Finding what works for you*
 - *Module 9: Protecting your money*

Financial service providers

- Department stores—credit cards or charge cards
- Automobile dealers—car loans
- Retail superstores, convenience stores, grocery stores, and other stores—check cashing, bill payment, money orders, prepaid cards, and money transfers
- Check cashers and payday lenders – check cashing, money transfers, bill payment, money orders, prepaid cards, and short-term loans
- Online companies—money transfers, bill payment services, loans, financial management tools, online “wallets” or “accounts”
- Mortgage companies—loans for homes
- Commercial tax preparers—refund anticipation loans
- Consumer finance companies—loans
- U.S. Postal Service—money orders and money transfers

Your Money Your Goals Module 9, Tool 1: Submitting a complaint



The screenshot shows the top of the CFPB website with the logo and navigation links. Below the navigation bar is a section titled 'Submit a complaint'. It lists five steps for submitting a complaint: Step 1: What is this complaint about? Step 2: What type of problem are you having? Step 3: What happened? Step 4: What company is this complaint about? Step 5: Who are the people involved? Below the steps is a section titled 'Before you get started' which provides additional instructions and a 'Start your complaint' button.

cfpb Consumer Financial Protection Bureau

Consumer Tools Educational Resources Data & Research Policy & Compliance

Submit a complaint

There are five steps to submit your complaint:

- Step 1: What is this complaint about?
- Step 2: What type of problem are you having?
- Step 3: What happened?
- Step 4: What company is this complaint about?
- Step 5: Who are the people involved?

Before you get started

You'll need the dates, amounts, and other details about your complaint. If you have documents you want to include, such as billing statements or letters from the company, you'll be able to attach them in Step 3.

Make sure to include all the information you can, because you generally can't submit a second complaint about the same problem.

We'll forward your complaint and any documents you provide to the company and work to get you a response – generally within 15 days.

[Start your complaint](#)

Five steps for
submitting
a complaint

Submitting a complaint

Starting with
step 1

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

| | |
|--|---|
| <input type="radio"/> Debt collection | <input type="radio"/> Vehicle loan or lease |
| <input type="radio"/> Credit reporting, credit repair services, or other personal consumer reports | <input type="radio"/> Student loan |
| <input type="radio"/> Mortgage | <input type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit) |
| <input type="radio"/> Credit card or prepaid card | <input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check) |
| <input type="radio"/> Checking or savings account | |

[< | Previous](#) Step 1 of 5 [Next | >](#)

Focus for reentry - Protecting your identity

Tips sheet for justice-involved individuals

Available at
<https://www.consumerfinance.gov/about-us/blog/protecting-ones-credit-while-criminal-justice-system/>

FOR INDIVIDUALS IN THE CRIMINAL JUSTICE SYSTEM

Identity theft and fraud protection tips

Protections are available to help keep your credit file safe from potential fraud or identity theft.

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency that makes sure banks, lenders and other financial companies treat you fairly. The CFPB has received a number of complaints from incarcerated and previously incarcerated individuals who reported damage to their credit reports because of identity theft or other misuse of their accounts. You can protect against such harm by initiating a Security Freeze or Fraud Alert on your credit file prior to or while you are incarcerated.

What credit protection tools are available?

- Security Freeze
- Initial Alert
- Extended Alert

Each of these credit protection tools notifies users of your credit report of the potential for fraud or identity theft. The lender will have to take reasonable steps to verify the identity of someone who requests new credit in your name. Selecting a protection tool may prevent lenders from

one of your existing credit accounts, or increasing your credit limit). If the lender cannot verify the identity of the person requesting credit, it will not approve the request.

Security Freeze

If you want to completely prohibit the release of your credit file to potential new lenders, you may want a Security Freeze. The security freeze will stop these lenders from accessing your credit file. This would prevent you and others from opening new accounts in your name. But note that not all lenders review a credit report before offering credit. You should be sure to keep track of the freeze request in case you want to lift the freeze and seek credit at a future time.

How can I get a Security Freeze?

Requirements and fees for applying and lifting a Security Freeze vary by state. You have to make a request to lift the freeze when you want to use your credit record again. You can still get access to your free credit report even if a freeze is on the account. More information about credit freezes is available at: [identitytheft.gov](https://www.identitytheft.gov) and [consumerfinance.gov/askcfpb/1341/what-security-freeze-my-credit-report.html](https://www.consumerfinance.gov/askcfpb/1341/what-security-freeze-my-credit-report.html).

For more information about identity theft, visit

Identitytheft.gov

Additional resources

Helpful info and links

Additional resources

- General reentry resources
- Employment
- Housing
- TANF and SNAP benefits
- Social Security benefits
- Veterans benefits
- Health care
- Student loans
- Taxes
- Child support

For example:

Child support

Individuals entering, in, or reintegrating into the community from prison or jail with orders of child support or child support in arrears, should be directed to the local child support enforcement office to determine if a modification of child support orders is possible.

Resources

- For the contact Information of local child support enforcement offices, visit [acf.hhs.gov/css/resource/state-and-tribal-child-support-agency-contacts](https://www.acf.hhs.gov/css/resource/state-and-tribal-child-support-agency-contacts).
- For the *HHS Modification Guide* with information about how to change a child support order, visit [acf.hhs.gov/sites/default/files/programs/css/changing_a_child_support_order.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/changing_a_child_support_order.pdf) or a map with links to state requirements, visit [acf.hhs.gov/css/state-by-state-how-to-change-a-child-support-order](https://www.acf.hhs.gov/css/state-by-state-how-to-change-a-child-support-order).
- For general child support reentry resources, visit [acf.hhs.gov/programs/css/resource/reentry](https://www.acf.hhs.gov/programs/css/resource/reentry).
- For information about the rule on child support issued in December 2016, which includes provisions related to incarcerated individuals, see [acf.hhs.gov/media/press/2016/new-rule-will-increase-regular-child-support-payments-to-families](https://www.acf.hhs.gov/media/press/2016/new-rule-will-increase-regular-child-support-payments-to-families)
- *Reentry MythBusters* (child support Modifications, and child support/drivers licenses) [justice.gov/reentry/resources](https://www.justice.gov/reentry/resources).

Closing

- Visit <http://www.consumerfinance.gov/your-money-your-goals> to
 - Download *Focus on Reentry* companion guide
 - Order and download the *Your Money, Your Goals* toolkit and other materials
 - Sign up to receive *Your Money, Your Goals* email updates
- Let us know what you think!
 - Let us know how you use *Focus on Reentry* companion guide with the people you serve
 - News of your successes and constructive feedback help the CFPB to develop new resources and enhance existing resources
 - Email YourMoneyYourGoals@cfpb.gov

Questions?

Thank you!

Contact us:

yourmoneyyourgoals@cfpb.gov



the NATIONAL REENTRY RESOURCE CENTER

Thank You

Join our distribution list to receive
National Reentry Resource Center updates!

For more information, contact Mary Heidel Haight (mheidelhaight@csg.org)

(877) 332-1719

info@nationalreentryresourcecenter.org