Welcome, thank you for joining us! We will get started shortly.

• “Introduce” yourself by re-naming yourself to include your Name and Organization

• Please take this time to complete the pre-training survey:
  Enter HOPELINK as the “Training Host Organization” in the survey.

https://go.usa.gov/xd8Cy
Your Money, Your Goals

Welcome & Introductions
Meet the Trainers

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Disclaimer

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The CFPB and Financial Empowerment

Empower

Educate

Enforce
Your Money, Your Goals

Opening activity & orientation to the toolkit
Self-Assessment Tool
Organization of the toolkit

- Introduction
- 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

Consumer Financial Protection Bureau
Your Money, Your Goals

Module 3: Tracking Income and Benefits
Income and benefits

Income

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

Benefits
Garnishment

- If a creditor sues you for unpaid debts and wins, they might collect the debt by garnishing your wages
  - Garnishments can be taken out of your paycheck by your employer
  - Garnishments can also come directly from your bank account

- Your wages can also be garnished to pay back:
  - Back child support
  - Defaulted federal student loans
  - Back taxes
  - Unpaid court costs, or other debts to a government agency
Limits to wage garnishment

The amount that can be garnished from wages under federal law is usually limited to the smaller of these two amounts:

- **25 percent of your disposable income**
- **Difference between your income and 30 times the federal minimum wage**

**EXAMPLE**

<table>
<thead>
<tr>
<th>Weekly earnings</th>
<th>$300</th>
</tr>
</thead>
<tbody>
<tr>
<td>x 25%</td>
<td></td>
</tr>
<tr>
<td>Total garnishment</td>
<td>$75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Federal minimum wage</th>
<th>$7.25</th>
</tr>
</thead>
<tbody>
<tr>
<td>x 30</td>
<td></td>
</tr>
<tr>
<td>Subtotal</td>
<td>$217.50</td>
</tr>
<tr>
<td>Weekly earnings</td>
<td>$300</td>
</tr>
<tr>
<td>- 217.50</td>
<td></td>
</tr>
<tr>
<td>Total garnishment</td>
<td>$82.50</td>
</tr>
</tbody>
</table>

In this example, federal law would limit your garnishment to $75, because it's less than $82.50.
What to do:

1. Gather all of your pay stubs, benefits statements, and records of electronic payments.

2. Enter the amount of income or benefits you receive next to the correct category in the appropriate week of the month.

Tool: **Income and benefits tracker**

**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 ___________

<table>
<thead>
<tr>
<th>WEEK 1</th>
<th>WEEK 2</th>
<th>WEEK 3</th>
<th>WEEK 4</th>
<th>WEEK 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability benefits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TANF</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other government programs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total weekly income**

**Total income for this month**
SSI Benefits Estimator
Choosing how to get paid

- Cash
- Paper check
- Direct deposit
- Payroll cards
- Government benefits card
- EBT
Module 3: Opportunities for financial empowerment

- If you have 10 minutes...
  - Review "Choosing how to get paid" to see the pros and cons of different payment methods and pick what works best for you

- If you have 30 minutes...
  - Complete the "Income and benefits tracker" to see how much money you’re bringing home each month

- If you have multiple sessions...
  - Use "Increasing income and benefits" to think about ways you can boost the amount of money you’re making
Your Money, Your Goals
Module 4: Paying Bills
Needs, wants, and obligations

- **Spending**
  - Money you use to pay for a wide range of basic needs, your financial obligations, and other things you may want.

- **Needs, wants, and obligations**
  - Needs are things you must have to live.
  - Wants are things you can survive without.
  - Obligations are things you must pay because you owe someone money (a car loan) or have been ordered to pay someone (child support).
Tool: **Spending tracker**

**What to do:**

1. Get a small container or envelope. Every time you spend money, get a receipt and put it into the case or envelope.

2. Analyze your spending. Go through your receipts and enter the total you spent in each category for each week.

3. Notice trends. Identify any areas you can eliminate or cut back on—these will generally be wants.
Tool: Choosing how to pay bills

What to do:

1. Read through the bill payment methods.

2. Consider the features of each. Some features can be either advantages or disadvantages, depending on what is important to you.

3. Decide which method to pay your bills is the right choice for you.
Tool: Prioritizing bills

What to do:

1. Read through the list of expenses. Identify what you need to pay to protect your housing and income, keep your insurance, and meet any court-ordered obligations.

2. Prioritize your bills.
Module 4: Opportunities for financial empowerment

- If you have 10 minutes...
  - Use the “Spending tracker” to get a clear picture of where you’re using your money and financial resources.

- If you have 30 minutes...
  - Use “Choosing how to pay bills” to learn about all of the payment options you have for paying your bills.
  - Use “Cutting expenses” to brainstorm ideas for cutting expenses from your budget.
  - Use “Prioritizing bills” to make decisions about which bills to pay when you can’t make ends meet

- If you have multiple sessions...
  - Use the “Bill calendar” to visually organize all of your bills in a monthly calendar
Your Money, Your Goals
Module 5: Getting through the Month
Cash flow

▪ 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?
Tool: **Creating a cash flow budget**

<table>
<thead>
<tr>
<th></th>
<th>WEEK 1</th>
<th>WEEK 2</th>
<th>WEEK 3</th>
<th>WEEK 4</th>
<th>WEEK 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BEGINNING</strong></td>
<td>Starting balance</td>
<td>$250</td>
<td>$400</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>WEEKLY</strong></td>
<td>balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BALANCE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ADD MONEY</strong></td>
<td>+ 300</td>
<td>+ 100</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>YOU RECEIVE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EACH WEEK</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total income</strong></td>
<td>= 650</td>
<td>=</td>
<td>=</td>
<td>=</td>
<td>=</td>
</tr>
<tr>
<td><strong>SUBTRACT</strong></td>
<td>− 200</td>
<td>− 35</td>
<td>− 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>YOUR WEEKLY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ENDING</strong></td>
<td>= 400</td>
<td>=</td>
<td>=</td>
<td>=</td>
<td>=</td>
</tr>
<tr>
<td><strong>WEEKLY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BALANCE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** The table above shows how to calculate the cash flow budget for the first week. The process continues for subsequent weeks, adjusting for incoming income and outgoing expenses.
Improving cash flow

**Increase** sources of cash, income, or other financial resources, including accessing public benefits and applying for tax credits for which you qualify.

**Decrease** your spending or uses of cash and other financial resources.

**Match** timing of sources and uses of income where possible.
What to do:

1. Read through the strategies for improving your cash flow.
2. Write down any questions you have or next steps you can take.
3. Commit to implementing one or two strategies for the coming month and see if your cash flow improves.

<table>
<thead>
<tr>
<th>STRATEGY</th>
<th>THINGS TO CONSIDER</th>
<th>QUESTIONS I HAVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>- I'll negotiate a new due date for my bills with the company so they’re due after I receive income.</td>
<td>First contact companies where you have a good payment history and long-standing relationship. They are more likely to be open to adjustments.</td>
<td></td>
</tr>
<tr>
<td>- I'll negotiate splitting a large monthly payment into two smaller ones due at different times.</td>
<td>For example, if you can cover your $700 rent with a $350 payment on the first and fifteenth of the month, it might free up more money at the beginning of the month to cover other bills.</td>
<td></td>
</tr>
<tr>
<td>- I'll change large lump-sum payments into smaller monthly payments on things like car insurance.</td>
<td>There may be a small fee to pay monthly, but it can still make handling these payments more manageable by breaking them into smaller chunks.</td>
<td></td>
</tr>
</tbody>
</table>
Tool: **Adjusting your cash flow**

**What to do:**

1. Fill in the calendar with the dates for that month.
2. Use your cash flow budget to enter your income (including benefits) and expenses.
3. Try moving expenses around to better align with when you have income in places where you’re coming up short.
4. Take action to make the changes a reality.

---

**Better align expenses with income by Adjusting your cash flow**

1. Write in next month’s name and dates on the calendar.
2. Enter your income sources (jobs, benefits, etc.) and amounts on the day you receive them with a plus (+) sign.
3. Enter your expenses and amounts on the day you pay them with a minus (−) sign.
4. Use ideas from the “Improving cash flow” tool to adjust the timing of your expenses. For instance, draw an arrow from an expense you can move to a date that’s after you get paid.
5. Make copies of this calendar and repeat in a few months to see how you’re doing.

Month: __________________

<table>
<thead>
<tr>
<th>Example</th>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries: $85</td>
<td></td>
<td></td>
<td></td>
<td>Paycheck: Job 1: $750</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas bill: $79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Week 1**

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
</table>

**Week 2**

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
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</thead>
</table>

**Week 3**

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
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</table>

**Week 4**

<p>| | | | | | | | |</p>
<table>
<thead>
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</tr>
</thead>
</table>

**Week 5**

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

---

**Consumer Financial Protection Bureau**
Module 5: Opportunities for financial empowerment

- If you have a 10-minute session...
  - Use “Improving cash flow” to learn about strategies and habits you can change to help your cash flow

- If you have a 30-minute session...
  - Use “Adjusting your cash flow” to find expenses that you can move or reduce to make sure your weekly cash flow is positive

- If you have multiple sessions...
  - Use “Creating a cash flow budget” to see how your income and expenses line up
Census 2020

- Why is the Census Important? Data, Dollars and Democracy
  - Impacts $17 Billion per year in funding
  - Determines how districts are drawn, local to congressional
  - Long Term Community Investment

- Service Based Enumeration
  - September 22, 23 and 24
  - To survey unhoused folks where they access services

- When in Doubt, Count!
  - You don’t need to wait, help your clients complete the census by going to my2020census.gov, or by calling 1-844-330-2020
Take Action: The most important moment in federal homelessness policy in 2020 has arrived!

- Ensuring that the homelessness system is adequately resourced to meet the difficult challenges presented by the pandemic is the goal you and the Alliance have been working towards for almost three months—and now the moment has finally arrived when the Congress will decide whether to provide funding sufficient to keep people experiencing homelessness safe from the virus, and keep countless others from becoming homeless during a raging pandemic.

- The latest Senate version of the Coronavirus relief bill provides no resources for people experiencing homelessness nationwide, and lives are on the line because of it.


- $11.5 billion in Emergency Solutions Grant (ESG) funding, at least $1 billion in Housing Choice Vouchers, $100 billion in rental assistance, extend eviction moratorium

- Personalize your message!
Quick Break
Your Money, Your Goals
Module 7: Ordering & Reading Credit Reports
Why do credit reports and scores matter?

A poor credit history can make it difficult for you to:

▪ Get a job
▪ Get and keep a security clearance for a job, including a military position
▪ Get an apartment
▪ Get insurance coverage
▪ Pay lower deposits on utilities and get better terms on cell phone plans
▪ Get a credit card
▪ Improve your credit score
Ordering your credit report

Nationwide credit reporting companies

- Equifax
- Experian
- TransUnion

You can get a free credit report from each of the three nationwide credit reporting companies once every 12 months at [www.annualcreditreport.com](http://www.annualcreditreport.com)

COVID-19 response: Free weekly online credit reports through April 2021.
Tool: Requesting your free credit reports

- Order through online AnnualCreditReport.com
  - Complete a form with basic information
  - Select the report(s) you want
  - Answer security questions
- Save a PDF version of your report, print the report, or both.
- Be sure you do this in a safe and secure location. Avoid doing this on public computers (library).
What’s in a credit report?

- Header/identifying information
- Public record information
- Collection agency account information
- Account information
- Inquiries made to your account (hard & soft pulls)
What to do with clients:

- 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.
Tool: **Disputing errors on your credit reports**

- To correct errors, it can help to contact both the credit reporting company and the source of the mistake.
- You may file your dispute online, by phone, or by mail.
- **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.
- If you mail your dispute letter, send it by certified mail, return receipt requested.
- Enclose a copy of the portion of your report that contains the disputed items and circle or highlight the disputed items.
Credit Scores

- Credit scores are calculated using the information in credit reports.
- A higher score makes it easier to qualify for a loan or lower interest rates.
- You have many credit scores

These percentages reflect how much each category determines a typical FICO score.
Your Money, Your Goals: additional resources

**Booklets**
- Credit
- Savings
- Debt
- Money Management

**Companion Guides**
- Native communities
- People with disabilities
- Re-entry/criminal records
A Closer Look: Background Screening Reports

Understanding your rights when applying for a job.
Help people learn their rights with respect to background screening reports.

Under federal law, an individual has the right to receive:

- **Prior notice**: The employer must tell person they might use information from the report.

- **Prior written consent**: The employer must ask for their written permission before getting a person’s report (with some exceptions).

- **Pre-adverse action**: Before taking any “adverse action,” e.g., not hiring or promoting, based on the report, the employer must give person a copy of the report and a summary of their rights.
Supplemental Materials

Accessible Banking Services and Community Resources
Economic Impact Payments (aka Stimulus Checks)

- Apply through the IRS Non-filers Tool online.
- Deadline to claim benefit is October 15 2020.
- Direct Deposit, Paper Check or Pre-Paid Debit Card.
- $1200 per adult
- Click here to learn more
# Things to Consider when Opening a Checking Account

**Checking Account Checklist**

**Information Needed:**

- Government issued photo ID (details vary by bank or credit union)
- Typically a second form of identification: Birth Certificate, Social Security Card, bill statement
- Your Social Security or ITIN number
- Some amount of money to open an account

**Questions to Consider:**

- Online banking: Access and Cost
- Overdraft and Low Balance Policy
- Service and Transaction Fees
- Location of ATMs and fees associated with using them
Questions to Ask when Opening a Checking Account

- Are you able or willing to take recently expired government issued photo ID?
- Will you accept an ID with a secondary address?
- Will you accept an emergency housing program as a mailing address?
- Is there a minimum balance requirement, and are accounts suspended due to lack of activity?
- Is there a minimum fee for opening an account, and are you able to waive that fee under any circumstances?
- What are you looking for on a background screen that would deny my client a full-service checking account?
- Do you have any products tailored to those with little banking history?
Accessible Banking Examples

Seattle Credit Union

- Willing to accept Gov issued photo ID that has been expired for less than 12 months.
- Waives $5 account opening fee.
- Only denies those with fraud charges.
- No minimum balance or maintenance fee.
- Offers checking account specific for those experiencing homelessness looking to claim stimulus through direct deposit.

Express Credit Union

- Willing to waive new account fee on case by case basis.
- Offers limited free financial counseling to all customers.
- Can accept expired Gov issued photo ID with additional documentation.
- No minimum balance or maintenance fee.
▪ **Bank On Washington** is an initiative of the Financial Empowerment Network.

▪ Goal: To connect people without checking and savings accounts to affordable mainstream financial services, including checking, savings, credit, and financial education opportunities.

▪ More information at [https://www.everyoneiswelcome.org/bank-on/about/](https://www.everyoneiswelcome.org/bank-on/about/)

▪ **Financial Empowerment Network**: A nonprofit in Washington state dedicated to helping low and moderate-income people become financially stable.

▪ Mission: To advance financial empowerment through partnerships that support access to affordable, effective, and relevant services, products, and other resources.
## Comparison Chart

<table>
<thead>
<tr>
<th>Participating Banks and Credit Unions</th>
<th>Checking Account Name</th>
<th>Monthly Maintenance Fee</th>
<th>Minimum Opening Deposit</th>
<th>Overdraft Fees</th>
<th>Online Bill Pay</th>
<th>Small Dollar Loans (under $1000)</th>
<th>Secured Credit Card</th>
<th>Account Identification Requirements</th>
<th>Services/Fees</th>
<th>Services/Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of America³</td>
<td>SafeBalance Banking®</td>
<td>$4.95</td>
<td>$25</td>
<td>$0</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Available Online</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>Banner Bank</td>
<td>Connected Checking</td>
<td>Free</td>
<td>$50</td>
<td>$30</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>BECU</td>
<td>Member Advantage</td>
<td>Free</td>
<td>$0</td>
<td>$25</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>Cathay Bank⁴</td>
<td>Community Checking</td>
<td>Call for Account Overview</td>
<td>Call for Account Overview</td>
<td>$0</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Call Branch for ID Requirements</td>
<td>Call for Account</td>
<td></td>
</tr>
<tr>
<td>Chase³</td>
<td>Secure Banking Account</td>
<td>$4.95</td>
<td>$0</td>
<td>$0</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>Columbia Bank</td>
<td>Foundation Account</td>
<td>$3.00</td>
<td>$25</td>
<td>$0</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>Express Credit Union</td>
<td>Checking</td>
<td>Free</td>
<td>$10</td>
<td>$0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>HomeStreet Bank</td>
<td>Choice Checking</td>
<td>Free</td>
<td>$100</td>
<td>$30</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>KeyBank⁴</td>
<td>Hassle-Free Account</td>
<td>Free</td>
<td>$10</td>
<td>$0</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>Union Bank</td>
<td>Access Account</td>
<td>$6 paper or $5 online</td>
<td>$25</td>
<td>$0 - No Checks or Debit Cards</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Call for Account</td>
</tr>
<tr>
<td>US Bank⁴</td>
<td>Safe Debit Account</td>
<td>$4.95</td>
<td>$25</td>
<td>$0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
<tr>
<td>Wells Fargo Bank³</td>
<td>EasyPay® Card</td>
<td>$5.00</td>
<td>$25</td>
<td>$0</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Call Branch for ID Requirements</td>
<td>Available Online</td>
<td></td>
</tr>
</tbody>
</table>
Additional Community Resources: Childcare Assistance

- **Alex Barbaria**, Family Engagement Specialist with Child Care Resources barbaria@childcare.org, (206) 329-1011

- **State Child Care Subsidy**: Working Connections is childcare subsidy administered through DCYF that assists low-income, working families with childcare costs. It is a 12-month subsidy with a copayment. For families experiencing homelessness as defined by McKinney Vento, as of July 1st, 2020, they now may be eligible for the Homeless Grace Period (HGP) which gives them 12 months to fully qualify for the 12-month authorization. It is full time childcare with no copayment that starts on the day of application.

- **Child Care Aware of Washington Family Center** can help any family in Washington state search for childcare that meets their needs and help them determine what funding options might be available to them. I have attached the flyer in Eng. and Spanish. We have flyers available in additional languages and our Family Resource Center (1-800-446-1114) can serve families in any language they need.
Additional Community Resources: Childcare Assistance Continued

- Thank you, Alex Barbaria with Child Care Resources, for an update on childcare options over the summer months. Child Care Resources can help families navigate the often-confusing childcare systems in King and Pierce Counties. Check out this flyer for more details on how to apply (Spanish version here)
**Additional Community Resources:**

**Discounted Telephone Service**

- **Lifeline:** A federal program that provides discounted phone and internet service to qualifying low income households. To qualify, a household must be at or below 135% Federal Poverty Limit or be enrolled in a program such as SNAP, SSI or Medicaid.

- **Changes Related to COVID-19:** The Federal Communications Commission (FCC) issued temporary rules that waives the recertification and reverification requirement.

- **To Add Minutes:** DSHS has streamlined this process, clients no longer need to request a PIN code in the mail to add minutes. Lifeline customers call 1-877-501-2233, request additional minutes to their phone and follow instructions.

- **Click here for more information**
Additional Resources: State Public Assistance Programs

- **Temporary Assistance for Needy Families (TANF)**
  - The work and school requirement has been suspended, and families that have reached their 60-month time limit can apply for an extension.

- **Supplemental Nutrition Assistance Program (SNAP)**
  - The ABAWD (Able Bodied Adults Without Dependent Children) requirement has been temporarily waived.

- **Disaster Cash Assistance Program (DCAP)**
  - A brand-new program that provides a one-time cash grant for those who have suffered a loss of income or property as a result of COVID-19. Both individuals and families are eligible, citizenship status is not a factor taken into consideration and this benefit will not be subject to public charge.
  - **Apply:** Online at washingtonconnection.org, over the phone at 1-877-980-9220, or in-person at your local CSO office (Tuesday through Friday, 8am to 5pm).

- [Click here for more information](#)
Additional Resources: Pandemic EBT

- For families with children eligible for free and reduced-price school meals
- Food Voucher, like an EBT Card
- As much as $399 per eligible child
- This benefit does not consider immigration status and is not subject to public charge
- To apply: Online at washingtonconnection.org, over the phone 1-877-501-2233
- Application Instructions: http://blog.homelessinfo.org/?p=3212
- Click here to watch a training video on P-EBT
Training Wrap up

Chat with us:

▪ How do you see using these tools in the work you do with your clients?

▪ What’s 1 thing you are taking away from the training that you will start using or change?

Post-training survey:

https://go.usa.gov/xd8gv