Acknowledgements

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NALCAB Network and Partners

NALCAB would like to thank the following Network members and partners who tirelessly work to empower their local Latino and immigrant communities with asset and wealth building opportunities. Their valuable work and practitioner insights are the foundation for this collection of case studies.

Avenue Community Development Corporation — Houston, TX
Bienestar, Inc. — Hillsboro, OR
Building Skills Partnership — Los Angeles and San Jose, CA
Center for Community Self-Help — Raleigh, NC
Community First Fund — Philadelphia, PA
Credit Builders Alliance — Washington, DC
El Centro de la Raza — Seattle, WA
Foundation Communities — Austin, TX
Grow Brooklyn — Brooklyn, NY
Hacienda Community Development Corporation — Portland, OR
Hispanic Interest Coalition of Alabama — Birmingham, AL
Hispanic Unity of Florida — Hollywood, FL
Houston Area Women’s Center — Houston, TX
Huerto de la Familia — Eugene, OR
Inquilinos Boricuas en Acción — Boston, MA
Jamaica Plain Neighborhood Development Corporation — Jamaica Plain, MA
Lawrence Community Works — Lawrence, MA
Mission Economic Development Agency — San Francisco, CA
NEW Economics for Women — Los Angeles, CA
Opening Doors, Inc. — Sacramento, CA
Partners for Self-Employment — Miami, FL
The Resurrection Project — Chicago, IL
Ventures — Seattle, WA
Westside Housing Organization — Kansas City, MO

The recommendations in this report reflect NALCAB’s own perspectives and opinions.
About NALCAB

National Association for Latino Community Asset Builders (NALCAB) is the hub of a national network of more than 120 mission-driven organizations that are anchor institutions in geographically and ethnically diverse Latino communities in 40 states, Washington, DC and Puerto Rico. Members of the NALCAB Network invest in their communities by supporting small business growth, building affordable housing and providing financial counseling. NALCAB’s mission is to strengthen the economy by advancing economic mobility in Latino communities. Seventy percent or more of those served by the NALCAB Network are Latino, 20% are Black and more than 40% are immigrants.

NALCAB’s vision is to dramatically scale the flow of public and private sector capital that responsibly meets the asset building needs and opportunities in the communities and families we serve. As an experienced grantmaker and US Treasury-certified CDFI (Community Development Financial Institution) lender, NALCAB achieves its mission and vision by strengthening and coordinating the capacity of the NALCAB Network to deploy capital; and, by influencing investors and policy makers with research, advocacy and technical advice. NALCAB focuses its efforts in three areas of expertise: Small Business Investment; Equitable Neighborhood Development; and, Family Financial Capability. NALCAB operationalizes this strategy in three areas of work: Organizational Capacity Building for Nonprofits and Government Agencies; Impact Investing; and Policy Advocacy and Field Building.

In the area of Family Financial Capability, NALCAB works with member organizations to create and strengthen programs that build knowledge and access to resources that allow consumers to build credit, reduce debt, increase savings, access financial services and products, and avoid predatory practices. NALCAB supports these programs with grants, capacity building technical assistance, training and peer connections.

Since 2007, NALCAB has provided its Network members with over $22 million in grants and a wide range of technical assistance, having trained more than 1,000 practitioners. With NALCAB’s technical support, member organizations have secured more than $400 million for affordable housing, small business development, and financial capability programs that have leveraged more than a billion dollars in economic impact. NALCAB also influences how local and federal government agencies deploy hundreds of millions of dollars for community development and disaster recovery. NALCAB is currently managing the largest and most targeted national response to the economic fallout that the COVID-19 crisis has caused in our nation’s diverse Latino communities by channeling millions of dollars in grants and low-cost debt to NALCAB Network members.
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Introduction

Empowering Latino and immigrant communities with culturally and linguistically relevant financial capability knowledge, coaching, and products is crucial to unlocking these communities’ economic potential. However, low-income Latinos and immigrants, especially those who are new to the US financial system, face a number of challenges to achieving their financial goals and taking steps to building generational wealth. These challenges may include a lack of knowledge about the financial system and their rights, language barriers, limitations due to immigration status, little or no US-based credit history, fewer family and social connections that are knowledgeable of financial issues, amongst others. Like other communities of color, Latinos have also encountered a history of exclusion from mainstream financial services which continues to compromise current generations’ access to safe and affordable financial products. According to the 2019 Survey of Consumer Finances, the median Hispanic family’s wealth is $36,100—five times less than the median White non-Hispanic family’s wealth.¹

Since 2015, NALCAB has devoted a national effort to advance family financial health in low- and moderate-income Latino and immigrant communities by working with local nonprofit organizations. The purpose of financial capability programs is to ensure that community members have the knowledge, skills, and ability to act to meet their financial goals, ultimately gaining the freedom and ability to achieve their overall life goals.

Ideally, a culturally relevant financial capability program should be integrated at the core of any nonprofit’s asset building initiatives. An abundance of quality resources is available to help organizations create or implement a complete financial capability curriculum and establish an effective program. However, in working with financial capability coaches and counselors across the country who serve Latino and immigrant communities, NALCAB has found that standard financial coaching curricula often do not address many of the issues that are integral to the financial success of the individuals and families with whom we work.

This document is not intended to be a comprehensive guide to financial capability topics and services for all populations. Rather, the guide focuses on culturally relevant aspects of financial capability services that address the needs of Latino and new immigrant communities. It details best practices and lessons learned from NALCAB members and partners working to build assets across the country, integrating financial capability services in areas such as housing counseling, small business development, tax preparation, workforce development, education and more.
Delivering culturally relevant financial capability services to Latino and immigrant families is time-intensive and demands unique strategies. This guide focuses on case studies of service delivery models or specific tools utilized by organizations in the NALCAB Network. It is intended to guide and inspire organizations seeking to effectively utilize high-quality and culturally relevant curriculum material, coaching strategies, outreach practices, financial products, and advocacy for policies that support the financial capability of Latino and immigrant families.

Latino families and workers are facing disproportionately higher health and economic impacts from the COVID-19 pandemic. Under the threat of prolonged unemployment, potential foreclosure and eviction, lack of access to Federal resources, and overall economic uncertainty, Latino households need accurate, reliable financial information and guidance, and income alternatives to stabilize their finances. With ever-growing stakes, households are now under more pressure to stabilize their finances and seek resources that can help strengthen their financial position. Families and small businesses need accessible guidance to make informed, wise financial decisions and prevent falling victim to predatory practices and financial products.

The experiences of the nonprofit organizations described in this guide show just how essential these Latino- and immigrant-focused programs are in many American communities, both pre- and post-COVID-19. NALCAB member organizations are at the forefront of economic recovery in predominantly low- and moderate-income neighborhoods throughout the country. Their financial capability work with Latino and immigrant communities contributes to the field with innovative and culturally specific service models. The programs are helping Latino and immigrant communities build intergenerational wealth, community wealth, and political power to foster positive systemic change for immigrants and historically marginalized communities.

Several organizations from the guide continue to explore ways to hone their financial capability workshops and coaching. We hope this document draws on the collective experience and wisdom of the NALCAB Network to provide information and inspiration to other Latino- and immigrant-serving organizations in the field, fulfilling the motto *Juntos Somos Más*, and to funders and stakeholders in the asset building field. Sustained support for capacity and field building activities is needed to help organizations doing this long-term work expand financial inclusion and economic mobility for Latino and immigrant communities.
Culturally Relevant Financial Capability Curricula

¡VIVA! Curriculum and Stable, Secure, Thriving Framework: Mission Economic Development Agency

The Mission Economic Development Agency (MEDA) in San Francisco has worked with NALCAB as a key financial capability technical assistance provider since 2017. As such, MEDA’s framework and curriculum have influenced many of the financial capability programs implemented by the NALCAB Network.

Since 2014, MEDA has made financial capability the bedrock of every service the community-based organization provides, including workforce development, small-business technical assistance and lending, homeownership counseling, affordable rental housing, tax and Individual Taxpayer Identification Number (ITIN) preparation, public education, community organizing and more. On a weekly basis, MEDA holds a two-hour “Welcome Orientation and Financial Capability Workshop”, in English and Spanish, as an entry point for every community member interested in services. During this orientation, participants discuss the visions of what they want for their lives, and learn how the tools of Debt, Income, Savings and Credit (DISC) can be used to achieve these goals. This conversation becomes the basis of all future interactions with MEDA coaches and program participants.

From its founding in 1973, MEDA has focused on generational wealth-building for Latinos in the Mission District, but gentrification has led to the displacement of 8,000 Latinos over the last decade—over 25% of the community. MEDA’s work helping community members curb the forces of gentrification has widened its theory of change to focus on Latino equity through a trio of domains: Wealth—building family intergenerational wealth; Place—growing and retaining communities through housing, business, and capital; and Power—ensuring communities hold political power. All of MEDA’s activities and outcomes exist in these three domains. In the past, the bulk of MEDA’s work related to wealth was focused on addressing immediate needs of households; however, MEDA has worked to flip this thinking by asking: How can MEDA help community members envision wealth for themselves? And how can members then achieve it on their own terms?
These questions led MEDA to create the ¡VIVA! Model, a curriculum-and service-delivery method. The ¡VIVA! Model showcases coaching focused on a client’s life goals, reinforcing their agency and capacity; measures achievements and metrics with a “better off” effect on quality of life; and helps clients move through a three-tiered system of becoming financially Stable, Secure and Thriving. MEDA understands that many households come to the organization looking to approach the Stable level; however, MEDA has designed its services to ultimately move households to Thriving.

To do so, MEDA uses three assessments in individual coaching sessions that correspond to Stable, Secure and Thriving. The questions in each client assessment are designed to be answered by anyone in the household, and they are worded simply and address basic financial questions. MEDA has found that by starting conversations with this larger framework, most people feel a strong personal connection to the deeper picture. The ¡VIVA! Model is based on human-centered design and is focused on leveraging the strengths of the client. In conjunction with IDEO.org, MEDA designed visual, interactive tools to be culturally relevant and accessible to community members of varying abilities. One example is the journey map, which clients complete during orientation. The journey map is a visualization of what the clients strive to achieve, along with concrete steps to get them there. The ¡VIVA! Model incorporates conversations with not only one person, but the entire family.

Since transitioning to the ¡VIVA! Model, MEDA has seen more buy-in from staff and clients to the wealth-building process. Financial coaches are inspired to have something to offer to community members beyond simply becoming financially Stable. MEDA has found that the curriculum resonates with clients, helping them stay engaged and motivated, as they can see more long-term wealth-building possibilities, such as starting a business or saving for retirement. One lesson learned by MEDA is to not think of themselves as gatekeepers, withholding information about a topic because a financial coach thinks a client is not ready to address the specific topic. MEDA financial coaches have found that each community member will tell them about the items on which they are ready to work; and that clients engage deeply with information when it is related to the topics they care about most.

MEDA has been sharing the ¡VIVA! Model and helping NALCAB members and others across the country integrate the model since 2016. While MEDA has been an established community anchor for almost five decades and offers a wide range of services, it has helped organizations of all sizes implement ¡VIVA! Model elements. It should be noted that being a newer or small organization—or one that has pivoted to focus on the immediate financial needs arising from the COVID-19 pandemic—does
not preclude their adopting a Stable, Secure, Thriving framework. MEDA has found that the majority of service organizations are already doing work that falls somewhere on this continuum, and it is acceptable for an organization to focus only on getting clients to Stable. It often takes more than one agency to complete the goals that enable a household to reach Thriving; therefore, organizations should think about how to create or strengthen partnerships with other organizations as a means to help households reach the next level.

MEDA truly believes that family wealth, along with community ownership and political power, is critical to achieving equity. A model that integrates goal-driven, human-centered design, complemented by strength-based financial capability programming into all asset-building work, is one that can be replicated across the country. The result is the empowerment of clients to build intergenerational wealth, community wealth and political power to foster systemic change for immigrants and historically marginalized communities.

MEDA truly believes that family wealth, along with community ownership and political power, is critical to achieving equity.
### Phase 1: Stable

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Question</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Do you have a written budget that you use as a tool for each pay period?</td>
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<td></td>
<td>If applicable, do you have a written budget that you use as a tool each pay period in coordination with ALL other members of your household?</td>
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<td>Do you have a surplus each pay period?</td>
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<td>Is your housing stable?</td>
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<td></td>
<td>Is your food purchasing structure stable?</td>
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<td></td>
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<td>Is your health stable?</td>
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<td></td>
<td></td>
<td>Do you have FREE checking and savings accounts?</td>
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<td>Are you free of overdrafts?</td>
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<td>Are you free of the chexsystems?</td>
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<td>Have you filed all required year’s tax return?</td>
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<td>Do you have the correct amount of tax withholdings or estimated payments?</td>
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<td>Do you have a credit action plan you maintain?</td>
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<td></td>
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<td>Are you free of unresolved collections?</td>
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<tr>
<td></td>
<td></td>
<td>Do you pay all of your bills on time?</td>
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<tr>
<td></td>
<td></td>
<td>Do you have at least $500 in savings at all times?</td>
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</tbody>
</table>

![Image](https://via.placeholder.com/150)

**¡VIVA! Generational Wealth Checklist, Mission Economic Development Agency**
## Phase 2: Secure

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Question</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Are you actively working (if applicable, with all involved parties) on specific short-term goals?</td>
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<tr>
<td></td>
<td></td>
<td>Are you actively working (if applicable, with all involved parties) on specific long goals?</td>
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<td></td>
<td></td>
<td>Do you have available credit for emergencies (cards, line of credit, etc)?</td>
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<tr>
<td></td>
<td></td>
<td>Do you have long-term savings that is continuously growing?</td>
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<td></td>
<td>If you have a small business, are your personal and business accounts separate?</td>
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<td></td>
<td></td>
<td>Do you contribute to a retirement account (401k, IRA, etc)?</td>
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<tr>
<td></td>
<td></td>
<td>Do you participate in any light touch investment opportunities  (e.g. stock market apps)?</td>
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<tr>
<td></td>
<td></td>
<td>Are you free of or made arrangements of risky debt (Government: taxes, child support, fines/fees + Collections (consumer, medical)?</td>
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<tr>
<td></td>
<td></td>
<td>Is your credit score is above 700?</td>
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<td></td>
<td></td>
<td>Are all of your credit card balances under 30% of their limit?</td>
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<tr>
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<td>Do you have all your key assets insured (e.g: health, renters, homeowners)?</td>
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<tr>
<td></td>
<td></td>
<td>Do you feel secure even in the event of an unexpected emergency?</td>
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<tr>
<td></td>
<td></td>
<td>Do you have enough cash or credit to keep you secure in case you or a household member were to lose or reduce income?</td>
</tr>
</tbody>
</table>

### Action Items

<table>
<thead>
<tr>
<th>Totals</th>
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</thead>
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</table>
### Phase 3: Thriving

<table>
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<tr>
<th>Yes</th>
<th>No</th>
<th>Question</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Do you have clearly laid out SMART goals for all of your key goals beyond your lifetime?</td>
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<tr>
<td></td>
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<td>Do you have a financial or wealth planner?</td>
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<td></td>
<td></td>
<td>Do you have an accountant?</td>
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<tr>
<td></td>
<td></td>
<td>Do you have another financial professional providing you advice?</td>
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<td></td>
<td></td>
<td>Are you a homeowner that is increasing your net worth?</td>
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<tr>
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<td></td>
<td>Do you have training or education that is able to continuously increase your income?</td>
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<td></td>
<td></td>
<td>Is your business or contracting work a valuable income stream?</td>
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<tr>
<td></td>
<td></td>
<td>Are you on track to be able to retire before 62?</td>
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<tr>
<td></td>
<td></td>
<td>Have you planned for all pending family changes (e.g. children, marriages, deaths)?</td>
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<tr>
<td></td>
<td></td>
<td>Do you have both active and passive income?</td>
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<tr>
<td></td>
<td></td>
<td>Have you protected your assets in the case of unexpected life events (divorces, deaths- pre-nups, wills, trust)?</td>
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<tr>
<td></td>
<td></td>
<td>Are you educating and training your family in wealth building?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Are you reinvesting your wealth into the community (e.g. philanthropy, peer-to-peer lending, political contributions)?</td>
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</tbody>
</table>

### Action Items

¡VIVA! Generational Wealth Checklist, Mission Economic Development Agency
# Generational Wealth Checklist

## Strengths & Planning

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<td>3</td>
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</tbody>
</table>

What are your top 3 Asset Building strengths?

What areas will you work on (in relation to the “No”s)?
Many Latino households are underserved by the US financial services system. The FDIC’s 2017 National Survey of Unbanked and Underbanked Households, used to assess the inclusiveness of the US banking system, found that 14% of Hispanic or Latino households are unbanked, and 28.9% are underbanked. This is especially significant when compared to households overall in the US, of which only 6.5% are unbanked and 18.7% are underbanked. The implications of an unbanked and underbanked status are significant. The lack of a mainstream banking relationship deprives individuals of the opportunity to deposit funds securely, conduct basic financial transactions, accumulate savings, and access credit on fair and affordable terms.

Since 2017, seven asset building nonprofit organizations in the NALCAB network have integrated an online and mobile banking curriculum called Listos, Clic, ¡Avance! (Ready, Set, Bank! in English) to help bridge the gap to mainstream banking for Spanish-speaking Latinos. Listos, Clic, ¡Avance! (LCA) is an online series of short (1-4 minutes) learning videos to help community members understand the basics of using online and mobile banking. Videos are produced with Spanish-speaking actors and feature relatable scenarios in which Latino and immigrant families may benefit from online services such as sending remittance transfers to family members, having the ability to monitor finances remotely when abroad, and saving time by accessing online banking services quickly and easily. The videos are free, accessible on any electronic device including mobile phones and can be re-watched as many times as needed.

LCA’s target learning audiences are older adults and community members who may be apprehensive about online banking. In addition to the more than 40 micro-videos, practitioners have access to a free online facilitator’s toolkit, in English and Spanish, with instructor and technical guides, sample discussion questions, and printable handouts. Capital One created the curriculum and supports its implementation, however, the videos are non-branded content. Videos are grouped into five learning modules:

1. **Los Beneficios de los Servicios Bancarios por Internet**  
   *The Benefits of Online Banking*

2. **Seguridad y Protección en los Servicios Bancarios por Internet**  
   *Online Banking Safety and Security*

3. **Como Comenzar a Usar los Servicios Bancarios por Internet**  
   *Get Started With Online Banking*
4. Mantenga el Control de Su Dinero  
Stay On Top of Your Money

5. Administre su Cuenta por Internet  
Manage Your Account Online

The seven organizations under the NALCAB pilot program integrated the Listos, Clic, ¡Avance! curriculum in group workshop settings limited to 10 participants where relationships between clients and trainers had already been established. The short nature of the videos used in the workshop setting provided opportunities to start conversations around topics that can be difficult to broach. In addition to online learning video content, community members benefit from having a venue to discuss questions and share experiences. For example, after watching LCA videos, some participants from an organization in Oregon shared with the rest of their cohort personal experiences with financial fraud and identity theft. This led to others sharing their own concerns about online banking which trainers were able to address. Some of the concerns that came out of the conversations revolved around myths about the broader US financial system, such as a client’s perception that during economic downturns banks are likely to “steal all my savings in the bank.” As new immigrants of indigenous backgrounds, many of the organization’s participants wanted more time to discuss their concerns with online banking and US financial institutions. The smaller sizes of the workshops allowed participants to share their personal stories or fears around online banking in a way that would not have been possible in a larger setting.

Intentionally framing online banking as a tool that can help a client more easily achieve life and financial goals is an especially impactful way to convey the value of online banking. The LCA curriculum informs participants who are unbanked or underbanked and unaware of everything online banking can do for them. Organizations that served small business owners who may have already been banked found that their small business owners were not aware of tools such as automatic bill pay. As their participants’ businesses grow, finances become an even more stressful part of business ownership. A tool like automatic bill pay to send a rent or utility check can greatly decrease the stress that occurs when managing both personal and business finances. Integrating this schedule also helps participants plan their finances, ensuring their money moves as it needs to.

While LCA provides practitioners with a foundational online banking curriculum that can be easily tailored to participant needs, moving from learning to action is still a challenge for many financial capability practitioners and their participants when many mobile and online banking platforms are not always designed for ease of access and languages other than English. Some common issues include smaller banks and credit unions not offering mobile apps at all, poor or nonexistent translations of
mobile app text and suboptimal user interface decisions such as small text fonts and symbols. Participants surveyed through the NALCAB pilot program stated that they do not take full advantage of online banking services because they do not feel comfortable navigating their bank’s websites or apps. NALCAB and its network can continue to bring these issues to light by advocating with local financial institutions for more inclusive online tools and products designed for Latino and new immigrant communities.

Listos, Clic, ¡Avance! Curriculum Toolkit and Videos

Ready, Set, Bank! Curriculum Toolkit and Videos

Other Curriculum Resources

An organization that wishes to start or enhance the integration of financial capability subject matter into their work does not need to start from scratch. NALCAB members often draw from and adapt existing curricula. Network members have found the bilingual resources listed below to be especially useful. These are publicly available and may be especially useful for organizations just starting a financial capability program.

<table>
<thead>
<tr>
<th>Resource</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo Hands on Banking (English and Spanish)</td>
<td>Free, non-commercial program that teaches people in various stages of life about the basics of responsible money management. Available in English and Spanish.</td>
</tr>
<tr>
<td>CFPB Your Money, Your Goals Toolkit (English and Spanish)</td>
<td>The Consumer Financial Protection Bureau’s (CFPB) free toolkit includes 13 ready-to-use modules in English and Spanish to help people set goals, choose financial products, and build skills in managing money, credit, and debt. Updated in 2020.</td>
</tr>
<tr>
<td>CFPB Glossary of English-Spanish Financial Terms</td>
<td>This glossary of common financial terms was created and is used by the CFPB for translating consumer education materials from English to Spanish. Updated in 2018.</td>
</tr>
<tr>
<td>FDIC Moneysmart (English and Spanish)</td>
<td>Free Curriculum in English and Spanish from the Federal Deposit Insurance Corporation (FDIC) and the US Small Business Administration (SBA), including a fully scripted instructor guide, participant workbook, and PowerPoint slides for 13 financial capability modules.</td>
</tr>
<tr>
<td>All State Moving Ahead Curriculum (English and Spanish)</td>
<td>Educational support for domestic violence survivors on moving to long-term economic security. Includes curriculum PDFs for survivors and advocate trainer resources that are available for download in both English and Spanish.</td>
</tr>
</tbody>
</table>
Program Integration

Financial Empowerment Environment: Lawrence Community Works

Financial coaches and counselors know that strengthening the financial capability of individuals not only entails improving money management behaviors through financial education, but also providing individuals with the know-how to choose safe financial products and services that meet their specific needs. Lawrence Community Works, Inc. in Lawrence, Massachusetts, recognized that in order to help their participants make progress on their financial goals, they needed to create a more comprehensive and holistic strategy that integrates safe, low-cost financial products. In 2018, Lawrence Community Works launched its Financial Empowerment Environment model, offering multiple savings and credit-building strategies that expedite the upward economic mobility of participants. Through partnerships with a local CDFI credit union, Lawrence Community Works provides individuals who participate in financial education and coaching with options of accessing an Individual Development Account (IDA), lending circle, or credit builder loan.

The Financial Empowerment Environment was created in recognition of participants’ varying needs with the intention of offering strategies that meet individuals where they are. The foundation of asset-building programs at Lawrence Community Works was established in 2001 with their Individual Development Accounts (IDAs) program. The IDA program provides eligible Lawrence residents with a three-to-one match of their savings (up to $3,600) to realize their dreams of homeownership, higher education, or small business entrepreneurship. Over time, Lawrence Community Works found that most of their IDA participants save for large financial goals such as a home purchase, often have decent cash flow through stable employment, and simply need a small lift to help them build assets. Participants who did not find themselves in as stable positions were unable to complete the IDA program, but still needed an option to pursue other financial goals such as building credit. This led Lawrence Community Works to evaluate what other options could be added.

After a 2013 pilot, Lawrence Community Works re-launched its lending circle program in 2017 based on the Mission Asset Fund (MAF) Lending Circles model which helps lending circle participants build credit through a zero-interest loan. Everyone in the lending circle makes the same monthly payment which Mission Asset Fund reports to the credit bureaus. The pool of payments each month is a loan that rotates monthly to a different
participant for their intended use. Lending circle participants must commit to paying each month until each participant has received the loan.

Lawrence Community Works adapted the MAF model to meet their needs by opting to implement the model with local partners, heavily integrating financial education, and fostering a cohort environment amongst participants. The lending circle’s performance is administered and backed by a local CDFI, Mill Cities Community Investment, which reports participants’ payments to the credit bureaus. Merrimack Valley Federal Credit Union hosts lending circle participants’ bank accounts from which monthly automatic payments are made.

Lawrence Community Works launches two lending circles a year at different loan amounts ($75 or $150 per month) which provides participants with options to build credit and access capital. Lending circles have typically included up to 10 participants. The program has launched five rounds, with 48 individuals successfully completing the lending circle; and 1 person withdrawing from the circle. The program is proven to help participants establish credit histories for the first time and increase low scores. Lawrence Community Works serves a large number of first-generation immigrants who are not always aware of the impact that credit holds for their daily lives and personal goals. This lending circle model is a viable credit-building product for immigrant clients who are unfamiliar or intimidated by the US financial system.

In 2018, Lawrence Community Works began offering a credit builder loan to complement the IDA program and lending circles. The organization subsequently launched these offerings as a joint initiative called the Financial Empowerment Environment. The Financial Empowerment Environment initiative was created as part of a bundle of services housed under the already well-established Lawrence Financial Opportunity Center to ensure that program participants had a suite of products available to help them take actionable next steps toward their financial goals. Programs at the Center include Financial Empowerment & Capabilities, Career and Employment Development, Resources and Income Supports, and Community Engagement.

The Credit Builder Plus Loan is offered through two local credit unions that report payments to the credit bureaus. The program was started for individuals already engaged in financial coaching as a tool that financial coaches could offer at their discretion based on participant readiness and goals. Loans are between $500 and $3,000 offered at 12- to 24-month terms at a fixed interest rate of 3.99%. The loan helps the borrower establish credit and establish a positive savings behavior. The average loan size for this product is $1,000.

Achievement incentives are built into each product to encourage completion and persistence in meeting personal goals. Lawrence Community Works
offers matches on all three products that are tiered to participant attendance to Financial Education workshops. Participants who attend all workshops receive $100 of the match. Borrowers in the Credit Builder Plus Loan program receive a $500 match regardless of loan amount. In addition to the match incentive, fostering a cohort environment for participants engaged with a financial product has resulted in higher workshop retention and produced the intangible benefit of building social capital.

<table>
<thead>
<tr>
<th>Strategy</th>
<th>IDA</th>
<th>Credit Builder Plus</th>
<th>Lending Circles</th>
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</thead>
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<tr>
<td>Match</td>
<td>$3600</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Objective</td>
<td>Savings, Asset Acquisition, Peer Support (social capital)</td>
<td>Credit, Savings</td>
<td>Credit, Savings, Peer Support (social capital)</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Financial Coaching</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Timeline</td>
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<td>12 months</td>
<td>10 months</td>
</tr>
<tr>
<td>Access to match</td>
<td>Upon purchase/acquisition</td>
<td>12 months (after post-coaching session)</td>
<td>10 months (after post-coaching session)</td>
</tr>
<tr>
<td>Access to loan capital</td>
<td>No loan</td>
<td>12 months</td>
<td>1-10 months (depending on order in circle)</td>
</tr>
<tr>
<td>Outcomes</td>
<td>Savings/wealth; credit (secondary); Financial Well-Being</td>
<td>Savings/wealth; credit; Financial Well-Being</td>
<td>Savings/wealth; credit; Financial Well-Being</td>
</tr>
</tbody>
</table>

The Financial Empowerment Environment is an approach that prioritizes community building through organizing, and empowering participants to engage in civic life. In addition to learning about budgeting, credit restoration, debt reduction, and long-term financial planning in the monthly Financial Education workshops, participants learn how to engage in civic life and participate in local public services offered by the City of Lawrence. Members attend a monthly peer support group and receive ongoing support and individual counseling from staff and each other.

Out of an estimated population of 80,300, 80% of Lawrence residents identify as Latino, with large communities from Puerto Rico and the Dominican Republic. Lawrence Community Works aims to have staff who are reflective of its community, with more than 70% Latino staff and a majority being local to the City of Lawrence. Lawrence ensures that most of its programming is bilingual and reflects themes that connect to the immigrant experience. Staff intentionally address the history of Lawrence as a place with immigrant roots and historical extraction due to the industrial mills in the 1800s. From this point, Lawrence Community Works intends to shift the dynamic to where community members feel
a sense of ownership and pride by creating peer connections and learning through similar challenges. For this reason, it is a membership-based organization. Anyone who lives, works, or volunteers in Lawrence can join. Organizing around creating better community relationships and developing strategies for members to support each other is a key component to Lawrence Community Works in holistically integrating its Financial Empowerment Environment.

Building Credit Through Rent Reporting: NALCAB Pilot

According to a 2016 Consumer Financial Protection Bureau (CFPB) report, 15% of Hispanic and Black consumers are credit invisible (without a credit history).² Latino and new immigrant communities face a number of barriers to building credit, such as: being unbanked or underbanked, unfamiliarity with the US financial system, apprehension in sharing personal information and concerns about accumulating debt as a means to build credit. These challenges underscore the ongoing need to expand opportunities for communities that have been intentionally excluded. Starting in 2012, rental housing owners and operators have the option to report consenting residents’ monthly rental payments to consumer reporting agencies (also known as credit bureaus), which allows tenants to build positive credit histories.

In 2017, NALCAB launched a pilot project to build the financial capability of tenants in four affordable rental-housing communities that are owned or operated by Latino-serving nonprofit organizations. The pilot design built on previous work on rent reporting for credit building by the Credit Builders Alliance (CBA). Through 2020, NALCAB provided grants and, in conjunction with CBA, technical assistance and training to 8 owner-and-operators of multifamily rental housing to implement rent reporting with supportive financial capability services. To date, 328 tenants have enrolled in rent reporting. In addition, 104 residents achieved a credit score of 650 or higher which placed their credit profile in a near prime to prime tier. The NALCAB cohort found that rent reporting can be particularly impactful for those who are credit invisible or have thin credit files.

The model implemented with the NALCAB cohort is based on the principle that the power of rent reporting is achieved when tenants both use the tool and develop the financial knowledge to take steps towards their financial goals. Therefore, a key component to implementation was that organizations also offered enrolled residents the option to engage in a financial knowledge building opportunity through financial coaching or workshops. Eighty-six percent of residents enrolled in rent reporting participated in one-on-one financial coaching and/or group financial classes that covered a variety of financial health topics in addition to credit building.
There are four main steps a housing owner/operator in the NALCAB cohort took to start rent reporting to one of the three major consumer reporting agencies (such as Equifax, Experian, or TransUnion):

1. **Select and integrate a credit reporting system.** In order to report rental payments to the CRAs, landlords have two options: become credentialed to directly report to a credit reporting agency (CRA), or use an intermediary rental payment processing company. Landlords will incur a cost to report resident payments that can range depending upon the reporting option chosen. Given their smaller enrollment goals and the greater length of time it may take an organization to become credentialed to directly report to the CRAs, all NALCAB cohort organizations opted to use a third-party rental payment processing company. Early pilot organizations used RentTrack, a payment processing system which directly integrates with property management software. Later cohort members used Esusu, a mission-oriented technology firm whose platform does not require integration with property management systems.

![CBA/ESUSU rent process overview](image)

**Overview of the CBA/Esusu rent process for landlords. Courtesy of the Credit Builders Alliance.**

2. **Enroll eligible residents.** Once the technical process is set up and policies are created for the program, a landlord would engage in tenant outreach for the program. Landlords may target outreach to tenants who have a previous positive rental history and would benefit from building credit on an account they already keep current. Landlords can offer rent reporting as either an opt-in or an opt-out service.

3. **Report monthly rental payments.** Each month, the property management company reports the payment data to the rental payment processing company or directly to the CRAs. Rental payment processing companies have different policies on reporting late or missed payments. Some will only report on-time payments while other companies will only report payments as late if no payment has been made within 30 days of the official monthly rental payment due date. In addition, the landlord should establish policies to help reduce missed or late
payments by ensuring open communication channels for renters to alert their property managers and seek payment arrangements.

4. **Provide supportive financial capability services.** The NALCAB pilot focused on working with nonprofit affordable housing owners and operators. When including rent reporting as a strategy to build credit, financial capability services such as group workshops and one-on-one financial coaching are offered alongside rent reporting enrollment so tenants can track and make progress on their credit building goals as part of their broader financial and life goals.

The NALCAB cohort reported the following benefits from implementing rent reporting. While some of these align with the experiences of other pilot programs around the country, a few were unexpected lessons for the financial capability staff leading the rent reporting implementation.

- Provides tenants with a tool to build or establish credit without incurring debt. Conversely, tenants who wish to access other credit products in the future could be able to do so on better terms and rates.
- Gives tenants a path to access financial knowledge and coaching that will help them on their financial life journey.
- Allows tenants to make an essential living expense also work toward strengthening their credit through a simple sign-up process.
- If using a payment processor that can include previous positive rental payment history, the impact to a person’s credit score can be seen in as little as two months, which is much faster than other methods such using a secured credit card.
- Strengthens channels for collaboration between financial capability program staff and property management/resident services staff. From this project, cohort members have begun collaborating between these departments on other issues such as eviction prevention and increasing service referrals.
- Can increase the incentive for tenants to make on-time rental payments to the landlord.

Unlike homeowners, renters historically have not been able to leverage their monthly rent to build their credit, despite it being their most important, regular household bill. The 2017 FDIC National Survey of Unbanked and Underbanked Households found that 76.3% of households with no mainstream credit were current on their bills, therefore rental and other bill payment data hold tremendous potential for expanding the creditworthiness of individuals. With the inclusion of rental payments in credit scoring models by the bureaus, reporting positive rental payments is a credit-building tool that landlords can now offer tenants wherever they are in their credit journeys.
Even if a nonprofit landlord does not adopt rent reporting as a credit building tool for its tenants, financial coaches benefit from familiarizing themselves with the concept of rent reporting as this option is increasingly being offered by landlords of market-rate rental housing as well. For more details on the financial capability-focused rent reporting model, its challenges, benefits, and implementation, readers may refer to NALCAB’s publication *Expanding Credit Building Opportunities for Latino and Immigrant Renters*.

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Intergenerational Asset Building

Two-Generation Approach to Family Financial Capability: Hispanic Unity of Florida

Having evolved over several decades, two-generation service delivery approaches are broadly understood as services that are provided to parent and child at the same time, and outcomes are tracked for both parent and child. Two-generation approaches are rooted in research showing that children and parents can mutually motivate each other and eventually makes strides in leaving intergenerational poverty by building social capital, thriving economically, and performing well in school. The two-generation approach can prove to be especially valuable to support the long-term integration and economic health of newcomer immigrant families who may need additional supports in English literacy, education, job skills, and US systems and culture knowledge.

For more than 38 years, Hispanic Unity of Florida (HUF) has supported the immigrant and refugee communities of South Florida with wraparound services for all age groups. HUF’s Financial Capabilities & Wealth Building team provides guidance, tools and resources in the form of group education and one-on-one coaching sessions to participants from across the organization’s programs. For more than twenty years, HUF has worked with select campuses in Broward County Public Schools to deliver a year-round after-school and summer program for at-risk middle and high school youth. The program is designed to provide education enrichment through homework help, leadership skill development, cultural activities, volunteerism, learning of life skills, and career path exploration. In addition to supporting students in these areas, HUF Family Coaches will assess a whole family’s needs and help parents access public benefits, free tax filing assistance, family and parent strengthening classes, job search and training opportunities, and citizenship classes. If parents want to learn more about financial counseling/coaching, Family Coaches will make a warm referral to the HUF Financial Capabilities and Wealth Building (FCWB) Team. Through the referral process under the after-school program, the FCWB Team integrated financial capability information into their work with families as a whole. Many of the newly arrived immigrant families HUF serves often struggle with having to start over and understanding the US financial system while in many cases learning to speak a new language.
In 2019, HUF launched their two-generational (2Gen) approach through the after-school program where parallel and complementary services are offered to both students and their parents. The 2Gen approach aims to break the cycle of poverty within two generations. Families have access to all economic development wraparound services at HUF including FCWB. Parents and high school juniors or seniors attend a 3-part financial capability workshop series together. HUF has launched two workshop series cycles since it started. The first cycle included 11 parents and 19 students. The curriculum covers family budgeting, credit building, and increasing long-term savings. Activities are designed for parents and students to engage deeply in conversations they may have never had before on financial health and life goals. For example, HUF staff noted that during the first session, when families build their budget together, many students learned from their parents about their household’s true living costs that they had never considered before, like utility bills.

The program is designed to open ways for families to take the next step toward financial stability with their acquired knowledge. Parents are offered free one-on-one financial coaching to follow up on their financial goals. Many participant parents arrived to the program with the goal of homeownership already in place. Since attending the series, those parents have worked with HUF homebuyer counseling services. For participating students, the program is linked to an incentivized savings account. Parents and students who attend the whole series and then open up a savings account in the student’s name at the financial institution of their choice, are eligible for a $150 contribution from HUF (a match is not required from the family). When families first started the program, less than 10% had an already existing savings account. The incentivized savings account provides an opportunity for parents and students to talk about the importance of savings and link it to goals for the student, such as purchasing a car. In addition to the savings incentive, food is provided at every workshop session and HUF staff works with families to ensure they have access to transportation to attend.

HUF has prioritized fomenting staff buy-in and training staff in order to understand the impact the 2Gen approach holds for its clients. In order to integrate financial capability services and the 2Gen approach, HUF has trained case managers, family coaches, and intake specialists on financial capability knowledge and basic coaching. Equipping these frontline staff with financial capability knowledge has improved their referral process and ability to provide initial financial guidance to a greater number of families. In addition to changing the internal service delivery paradigm, HUF staff also changed the expectations from their participants. Whereas before parents may not have been as engaged beyond providing permission for their child to participate in a HUF program, with the 2Gen approach, parents are now being asked questions and engaging more actively.
HUF supports the integration of the 2Gen approach by prioritizing the assessment of participants. In order to understand how they can best be helped and where to make impactful referrals, staff conduct a family-level assessment.

**Preserving Family Wealth through Estate Planning: Grow Brooklyn**

A primary reason to build equity through homeownership is to ensure a future for a family’s children and its future generations. Grow Brooklyn, a New York nonprofit organization, has implemented Protect Your Treasure (PYT), a program that incorporates end-of-life planning and estate-related legal services in order to further its mission to preserve wealth built by low- and moderate-income homeowners.

The ability of an individuals to bequeath the assets they have accumulated in their lifetime is an important determinant of their family’s long-term economic wellbeing. Every year, thousands of low-income individuals in Brooklyn fail to secure their real property inheritances due to an inability to navigate court proceedings or lack of financial resources to pay high filing fees or retain a private attorney. Through the Protect Your Treasure program, Grow Brooklyn’s attorneys — who are also certified housing counselors by the US Department of Housing and Urban Development — advise individuals on how to work through the complexities of the legal system to secure their rightful property. Since 2015, Grow Brooklyn has provided estate administration-related legal services to 229 households, helping to secure 63 properties worth a combined $25.2 million.

Grow Brooklyn’s geography covers dense, low-income communities of color in Brooklyn, Queens, and Staten Island. Eighty-six percent are non-White, 29% are below Area Median Income (AMI) and 31% are foreign born. Brooklyn neighborhoods like Crown Heights and Bedford-Stuyvesant have long histories as safe havens for free Black individuals dating back to the pre-Civil War era, meaning there are substantial implications for Black generational wealth, particularly if property is not properly passed down by inheritance.

The program grew out of delivering foreclosure counseling to hundreds of families over many years. Grow Brooklyn saw that the lack of competent and honest legal services resulted in a significant loss of wealth for families and the community overall and decided to hire attorneys to boost its foreclosure prevention strategy. When the foreclosure crisis slowed, Grow Brooklyn continued to see wealth stripped from the neighborhood due to protracted, costly and complicated legal processes in transferring wealth down through the generations.
Grow Brooklyn’s staff has grown to include two attorney-counselors who are also trained as HUD-certified housing counselors. Lawyers meet with homeowners to assess their situation, provide counseling and determine the best path forward, whether reinstating the mortgage, modifying the loan, selling the property, or making a short sale. They advocate with mortgage servicers on behalf of homeowners, attend in-court settlement conferences, staff an on-site courthouse clinic, and maintain current housing counseling certifications. Grow Brooklyn has become a resource for other attorneys, receiving 2-3 calls per week from other nonprofit legal service providers asking for guidance on cases involving title issues and client referrals. In addition to providing direct services to clients, Grow Brooklyn advocates for better court processes, such as having access to case documents online, creating a more defined and collaborative relationship with nonprofit legal service providers, and court staff referring individuals for free legal help. For a detailed description of the attorney-counselor position the PYT program service fee parameters, readers may refer to the Appendix.

Although the program has had an outsized impact for the 63 families who have preserved their homes as an asset, one of the biggest challenges for the organization has been obtaining grant income to support the program, as many foundations find it hard to accept that individuals potentially owning a million dollars or more in assets may need free legal services. To address this, Grow Brooklyn has implemented program service fees in relation to the clients’ ability to pay, and outlined fee policy parameters to ensure that any fees that are collected align with the organization’s mission and safeguards the organization’s tax-exempt status.

Similar to the Black homeowners who Grow Brooklyn has served through PYT program, Latinos have also historically experienced barriers in transferring land ownership and thereby wealth to family. For the most Americans, their home is the bedrock of household and neighborhood economic stability over decades, and this is especially true for low-income families. Incorporating estate planning and legal services into financial capability services can be a powerful and lifechanging tool for the preservation and transfer of intergenerational assets in communities of color.

Since the advent of the COVID-19 pandemic, the PYT program has faced new challenges, including the necessity for remote counseling and document sharing, the inability to provide in-person educational estate planning workshops, and a drastic slowdown of the already slow local courts to a near standstill. At the same time, Grow Brooklyn noticed a pronounced uptick in demand to both prongs of PYT programming. On the Estate Administration side, many members of the community have been lost to the pandemic, resulting in an increase in deceased homeowners whose family members need assistance in transferring title. On the Estate and Advance Planning side, people seem to be feeling the need to plan

SUCCESS STORY

EP was referred to Grow Brooklyn from another nonprofit legal services organization. Her mother had just passed away, and the home in which she resided with her mother was scheduled for foreclosure, as her mother had fallen behind in payments. In her early 20s, EP is a CPA, recently had a baby, and had lived with her mother for her entire life. EP assumed she would need to begin the costly and time-consuming court procedures to gain ownership. However, Grow Brooklyn helped her determine that because the home was owned by both her mother and father, EP’s father became the sole owner when her mother passed away, although he lived in another country.

Grow Brooklyn was able to help save EP’s home by determining that because EP’s father was the sole owner of the property, and because EP lived with her mother at the time of her mother’s death, EP’s father could transfer ownership of the property to EP. She then would be eligible to assume and modify the mortgage under federal law without the necessity of initiating an administration proceeding for her mother’s estate. Grow Brooklyn also helped her prepare an Order to Show Cause to cancel the foreclosure auction based on the fact that no legal representative had been appointed for EP’s parents’ estate, prepare legal documents for EP’s father to sign at the US Consulate where he lived, and record the new deed. Once EP was able to establish ownership, the servicer offered her a trial plan, and has just recently offered EP a permanent modification. This means her home is now in her name, and her mortgage is sustainable.
more than ever, whether to protect their loved ones in case of death, or to put in place health care proxies or living wills in case they are hospitalized.

The result is that Grow Brooklyn has had to change its operations to adjust to these new limitations and demands. It has leveraged its affiliation with sister organization, the credit union Brooklyn Cooperative, to execute wills, drawing on the numerous notaries and witnesses at the financial institution. Grow Brooklyn has adapted its informational sessions to a webinar format, disseminating information on the importance and methods of estate planning remotely. And, where title must be passed immediately to the heirs of a family member, Grow Brooklyn advises its clients to consider a direct “heir-at-law” deed transfer to circumvent the still non-functioning courts more than it has in the past, and assists its clients in executing and recording these deeds.

Building and Protecting Immigrant Assets

Credit Building for Undocumented Entrepreneurs and Small Business Owners: Partners for Self-Employment

For more than 27 years, Partners for Self-Employment (PSE) has been serving the low- to moderate-income individuals and families of South Florida as a Community Development Financial Institution (CDFI), a US Small Business Administration Intermediary Lender, as well as an intermediary for Miami-Dade County and several municipalities. PSE has been delivering financial literacy training and providing opportunities to borrow and save and exists to provide ways toward economic self-sufficiency that might not otherwise be available to the entrepreneurs of South Florida. In support of this mission, PSE provides personal and business financial capability training, entrepreneurial training and low cost/low barrier micro and small business loans.

Throughout its years of service, PSE has identified immigrants who are un- and under-documented as the most economically vulnerable in the community, falling victim to predatory lending due to lack of financial literacy and their inability to access responsible financial services. PSE noted that many regular participating clients of PSE programs would often utilize all available programming at PSE but stop short of applying for a small business loan. From this observation, the organization
surmised that this was because a significant portion of the population was undocumented or underdocumented, and thus were being underserved by existing PSE programming. With support from the TD Charitable Foundation grant, PSE sought to address this issue by creating a lending circle program specifically for this population.

Lending circles (known globally as rosas, tandas, susus, and more) are a financial model that has been implemented for decades in other countries across the globe. This model is a culturally resonant way for newcomers to access the US financial system. Lending circles allow the participants to invest in creating or expanding small businesses or investing in citizenship or legal status as an asset and provides financial literacy and asset specific training.

PSE spent several months designing the program before beginning implementation. In the planning stages, PSE designed the program for a cohort of 12 participants. Each participant would pay $83.33 into the circle each month and engage in financial workshops and other support groups. Participants would receive one $1000 payment on a rotating basis, which would allow them to receive capital that they would not otherwise have been eligible to apply for. PSE also developed a curriculum, in partnership with local professor, that aimed to provide financial literacy training in their native language focused on credit building, which is an essential part in obtaining long-term financial health in the US, and the means to create wealth assets, whether for business or legal residential status in the United States. Participants would meet twice per month: once for a workshop on relevant financial topics and once for peer support. Participants needed to open an account with a partnering financial institution in order to make monthly deposits.

Once implementation began in January 2020, PSE quickly encountered unexpected challenges and adapted their approach. One of the first challenges they encountered was ensuring participants opened the required account. Although the partner bank is only three blocks from PSE, PSE found that the strategy of providing instructions to participants to physically go to the bank and sign up, or sign up online, was unsuccessful. Instead, PSE brought the bank onsite during one of the workshops. The bank brought paper forms to complete and clients were able to photocopy the necessary IDs during the session. With this strategy, PSE was able to enroll all 12 initial participants.

The second challenge PSE encountered is that the classroom cohort, designed in partnership with a local professor, was not connecting with program participants. The original format was very formal, with lecture-style workshops, a stringent curriculum, and assignments to be completed at home. Although most participants had some form of formal education in their home countries, PSE found that people were not engaged in class, and that asking people who have worked a full day before coming to an
Models and Practice: Lessons from Latino-Serving Financial Capability Practitioners

evening class to do homework was not a reasonable expectation. PSE quickly adapted by making the curriculum more interactive—for example, by breaking people into small discussion groups instead of larger lectures—and by completing crucial activities like creating a household budget together in class. They also moved from relying only on one instructor to a model that brought in diverse guest experts. These changes aligned the program design with existing programs at PSE that proved successful in the past.

The most fundamental adaptation PSE made was moving from a lending circle model, as originally intended, to something more like an Individual Savings Account, while keeping the idea of a supportive learning cohort. As participants started saving, PSE quickly found that a strict commitment to $83.33 per month was not feasible for many participants. PSE saw that each participant was saving monthly, but due to unforeseen circumstances experienced, both before the COVID-19 pandemic and after, the average amount people were able to save averaged around $60. With significant communication with and input from participants, PSE changed the payment structure so that each participant would receive the payout at the end of the 12-month program, and would receive the amount they contributed, which could vary from person to person.

This change had several positive unintended effects. PSE enrolled almost triple the number of expected participants because they were able to enroll interested clients on a rolling basis, instead of waiting for a full cohort of 12 clients. This factor was complemented by the word-of-mouth outreach that occurred naturally as clients who were previously unable to access capital through PSE spread the word to other undocumented or underdocumented community members. The larger cohort allowed for more interaction and peer learning during the workshops and support sessions. In addition, participants had flexibility to continue participating in the program, even if they experienced financial shocks that prohibited them from saving the target amount each month. This became especially important when the COVID-19 pandemic began in the third month of the program.

The emergence of the COVID-19 pandemic also required some adjustment in how services were provided. Like many other organizations, PSE moved to providing workshops and meetings online, but struggled to maintain the same level of engagement as participants stopped joining the bi-monthly meetings. PSE found that the best way to re-engage participants was to increase the amount of one-on-one interaction. PSE staff began calling each participant prior to the group sessions to walk them through signing onto Zoom, providing translated screen shots of Zoom showing where to click to connect, and reassuring them that they would not have to share any personal information to use the technology. Although this was time intensive, it paid off as 36 participants remained actively engaged throughout the pandemic.
PSE served 44 small business owners through the first year of this program through workshops and the savings product. Of those, 31 clients reported an increase in credit score, 17 increased by at least 10 points and 14 increased by at least 15 points. Thirteen new businesses were created by low- and moderate-income individuals, including four women who were able to create living wage jobs for themselves by opening home-based daycare centers, and 23 businesses expanded revenue. Cumulatively, the businesses created eight jobs for individuals outside of their family. Twenty-six participants opened a savings account, and 14 remained open at the end of the grant period. Accounts were open with an average monthly savings of $69.

In addition, through the creation of a curriculum in Spanish, PSE leveraged the opportunity to re-translate some previous Spanish-language materials that were found not to read well, which benefited all Spanish-language programming across the organization. By implementing this program, PSE now has the capacity to provide services to undocumented or underdocumented individuals to help them build credit, increase savings, and make an asset purchase to start or expand a business.

**Community Navigators:**
**The Resurrection Project**

Ensuring that immigrant families and business owners have a plan to protect their assets is an important action that can be taken in the face of hard and limiting circumstances. In the case of detention or deportation, managing assets can be very difficult in the aftermath. The Resurrection Project (TRP) is a long-standing service provider in Chicago that has developed the Community Navigator Program, an innovative program with a coalition of partners and local government to support immigrant families with education and tools including those related to asset protection. Some of the trainings include: Know Your Rights, Know Your Rights for DACA Recipients, Preparing an Emergency Plan, and Protecting Your Assets.

As an organization, The Resurrection Project focuses on building family economic security, providing access to affordable rental and homeownership opportunities, defending immigrant rights, and empowering communities for collective power. While The Resurrection Project serves families from all over the Chicago metropolitan regions, its community development efforts are focused in the mostly first- and second-generation Mexican immigrant neighborhoods of Pilsen, Little Village, Back of the Yards, and suburban Cicero and Melrose Park.

In 2017, the City of Chicago launched the Chicago Legal Protection Fund as a local response to support its immigrant community with legal defense services in light of increased federal immigration enforcement activities. In addition to legal services provided by the Fund, the Community
Navigator Program is led by The Resurrection Project to provide community members with support and counseling on strategies to protect their families and obtain legal status.

Community Navigators from The Resurrection Project are individuals in the community who are trained in a Promotora leadership development model. As a concept rooted in public health, a Promotor(a) is a community educator who helps provide community members with accurate information about issues, connects families to available services, and may help households develop individualized plans to further their goals. Under the Community Navigator program, Promotoras connect members of the community who are undocumented and legal permanent residents to a variety of services including legal clinics, consulates, community organizations, mental health providers, etc. Another important role of the Community Navigator is to accompany individuals when applying for an Individual Taxpayer Identification Number (ITIN) or completing paperwork. In these cases, Community Navigators can help coach an individual with questions, or act as a source of support in what can be an intimidating and stressful situation. A majority of TRP’s 35 Community Navigators are undocumented women. A key success in the outreach provided by Community Navigators is that many are able to directly identify through their own immigration experiences with the immigrant community members they support. The Resurrection Project estimates to reach 3,500 immigrants in the Chicago area each year through the Community Navigator Program.

**Consumer Lending Toolkits: Credit Builders Alliance**

Many organizations focused on building assets in Latino and immigrant communities recognize the need to pair culturally relevant financial coaching with purposeful products in order to help their clients reach their personal and/or professional goals. Purposeful financial products are accessible to those without a perfect credit history, provide meaningful — though not necessarily high dollar — access to capital, and actively build credit.

Many NALCAB members have had success partnering with a Community Development Financial Institution (CDFI) or community credit unions that may already offer these products or might be willing to engage in a conversation about creating them. However, even with CDFI support, there is often a dearth of consumer loan products, and some organizations would like to start their own in-house lending program. For organizations without previous lending experience, it can be daunting to think about how to begin. NALCAB partner, the Credit Builders Alliance (CBA), offers online toolkits for organizations interested in starting a variety of small dollar consumer loans through its Products-in-a-Box program. CBA toolkits for a variety of
products including credit builder loans, reentry opportunity loans, assistive technology loans, housing stability loans, and immigration loans can be downloaded from the CBA Training Institute website.

CBA is an innovative national nonprofit network dedicated to building the capacity of a diverse and growing network of hundreds of nonprofits across the country. It was created by and for nonprofit members as a bridge to the modern credit reporting system to help millions of individuals with poor or no credit participate in the mainstream financial system by building credit. CBA’s mission is to help organizations move people from poverty to prosperity through credit building.

CBA partnered with practitioners and researchers to create toolkits of best practices, guidance, and resources for providing small dollar consumer loans. Products-in-a-Box are designed to provide everything needed for an organization that is new to lending to begin to offer small dollar consumer loans:

- Turnkey toolkits that guide organizations through the steps needed to plan for, design, and offer credit building products to specific populations
- Technical assistance to provide support for choosing, designing, integrating, and implementing a new credit product at your organization, and/or improving your credit building program
- Funding opportunities for loan capital and/or program support to help build the capacities of nonprofits offering credit building products.

Much of the information in the toolkit can be generalized across small dollar consumer loans of all types, and some sections provide guidance and considerations for a specific population and use, such as housing stability, immigration, re-entry opportunity, and assistive technology. The toolkits are designed to be used by both beginners and experts: some organizations might need step-by-step guidance, others might just be interested in the examples of specific consumer loan types and won’t need additional guidance. In addition to creating the toolkits, CBA started a CDFI—The CBA Fund—to help provide capital and grants to nonprofits to expand consumer loans.

CBA created the toolkits based on need; 45 million consumers are credit invisible, and payday lending or other predatory practices are often the only accessible capital in many communities. A survey of CBA members found that consumer lending was the area in which they most wanted to grow. CBA sees existing nonprofit service providers as well positioned to offer safe, affordable consumer loans, based upon their already established trust with community members. Particularly relevant to NALCAB members is the immigration loan. The product was created when politicians were raising the prospect of cancelling the Deferred Action for Childhood Arrivals (DACA) program, which brought the issue of immigration in
general to the forefront. Nonprofits voiced that there were 9 million people eligible for naturalization in the United States, but that one of the primary barriers for many was the $640 cost of filing the naturalization application. Other toolkits include loans focused on housing stability, assistive technology, re-entry opportunity and the newly created credit builder loan toolkit. CBA is also in the process of creating a library of lending resources, such as sample loan agreements and other useful and informative documents.

To further support organizations, CBA started a CDFI to provide start-up capital for organizations to utilize the toolkit and implement a small dollar consumer loan. The CBA Fund lends capital at low rates to nonprofits for small dollar consumer loan capital; loan sizes typically range from $5,000-$50,000, with a three-year term and 3% interest. CBA also provides modest capacity building grants to support the cost associated with starting, expanding, or improving a consumer loans program, such as new software, training, travel costs or marketing. CBA sends out special announcements when funding is available and offers quarterly round table discussions where members share their experiences regarding consumer lending. Organizations do not need to be CBA members to apply, but must become a member if selected to receive a grant.

CBA has provided technical assistance related to loan capital to 18 organizations, many of whom are taking their first step into lending. Organizations are using the CBA toolkit to provide a tangible step for clients to take toward reaching their financial goals. For example, one organization, engaged in homebuyer counseling, added a credit builder loan to the steps it recommends for homeownership readiness. CBA has also seen nonprofits use the toolkits to create or strengthen partnerships with other organizations. Two existing lenders used the toolkit to add immigration loans to their portfolio, then partnered with groups providing citizenship classes, who provided referrals for clients who needed financial assistance with the citizenship application.

Some of the most common challenges that organizations who have implemented small dollar loans with CBA assistance include:

- **Effective Outreach**—These types of consumer loans are unfamiliar to many people, and it can be difficult to communicate to community members that these are a viable option.

- **Competition**—Predatory options are quick and convenient, and nonprofits are often not able to provide loans as quickly to those who need them.
• **Technology** — It can be difficult to know the right time to invest in lending technology, such as servicing software, and it can be difficult to justify the investment with a small initial loan volume, but not having the right technology in place can hinder growth.

• **Sustainability** — Many organizations who begin lending assume that consumer loans will be self-sustainable in the future. This expectation is typically not realistic because they are low risk, low dollar loans and people repay them quickly. Thus, implementing a loan product must truly be a key component of the organization’s mission, as other resources will likely be needed to sustain it.

Since implementing a small dollar consumer loan product requires significant investment of time, effort, and funding, CBA has seen that the organizations that are most successful in implementing a small dollar consumer loan product are those that have determined that implementing a loan product is truly a key component of each organization’s mission. CBA’s Consumer Loan Toolkits address the challenges listed above and ensure that organizations learn from the vast knowledge of peer organizations in the CBA network doing similar work.

Nonprofits voiced that there were 9 million people eligible for naturalization in the United States, but that one of the primary barriers for many was the $640 cost of filing the naturalization application.
### Setting up an Immigration Loan Program in 10 Steps

1. **Understand the needs of your target population**
   - a. What are the unique needs of immigrants in your community?
     - i. How do immigrants in your community describe their relationship with mainstream financial institutions and/or fringe lenders or both?
   - b. What factors should your program keep in mind as you specifically design the loan to meet this diverse population’s needs?

2. **Develop strong partnerships**
   - a. What financial capability, social and financial services exist in your community that can compliment a loan program?
     - i. Who can you refer clients to for additional supports?
     - ii. What organizations can help refer good candidates for loans?
     - iii. What organizations or services may be able to offset some of the borrower’s costs to minimize loan amount?
   - b. What systems do you need to understand to ensure the loan product does not create unintended consequences?

3. **Build organizational capacity at all levels**
   - a. Do staff have enough time and skills (population specific and lending specific) to offer loans?
   - b. What expertise and involvement is needed from the board or organizational leadership?
   - c. Will you develop a loan oversight body/loan review committee?

4. **Invest in technology that will allow you to grow**
   - a. What loan management software will you use?
   - b. How else can you leverage technology to meet the needs of borrowers?

5. **Learn about state and federal regulations**
   - a. See Appendix B to find your local regulating body and an overview of federal legislation that impacts small dollar lenders.

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Where to read more!

- Part 3: Understand the target population (pages 23-26)
- Part 3: Build Strong Partnerships (pages 26-29)
- Part 3: Build Organizational Capacity (pages 32-38)
- Part 3: Invest in Technology (pages 38-40)
- Part 4: Federal and State Lending Regulations (pages 42-43)
### Create policies and procedures

- How will you ensure that your policies and procedures are fair and transparent, but flexible enough to meet the needs of your borrowers?
- How will you revise and update your policies and procedures as your organization gains experience in providing immigration loans?
- See Appendix C for a sample of one organization’s policy and procedures.

### Determine allowable loan uses

- Think back to your target populations needs
  - What uses will meet your target populations’ needs AND assist borrowers in achieving greater financial stability?

### Develop clear eligibility and underwriting criteria

- Consider the traditional five C’s of underwriting (credit, capacity, capital, character and condition), your mission, and your typical borrowers’ financial situation.
  - What nontraditional underwriting criteria will you use that will minimize risk and increase access to loans for your target population?
  - How will you determine capacity to repay the loan?
  - What type of data and verification will you review and/or require?

### Decide on loan amounts, terms, and pricing

- When deciding on loan amount and terms take into account: the varying costs of immigration fees and services; affordable payment sizes; number of loans your organization plans to provide; and amount of loan capital.
- When determining loan pricing, think about market-based, risk-based, and cost-based loan pricing.

### Build in measures to protect your loan fund

- Think about securing certain loans with collateral and embedding a forced savings component or both, collecting references, or asking for a co-signer on loans.
- Create a loan loss reserve.

**Start offering loans!**

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*Setting up an Immigration Loan Program in 10 Steps from the CBA Immigration Loan Toolkit. Courtesy of the Credit Builders Alliance.*
Integration of Financial Products

Affinity Group Lending: Community First Fund and Hispanic Interest Coalition of Alabama

Lending circles (known globally as rosas, tandas, susus, and more) are a financial model that has been used for decades in other countries across the globe. The model is a culturally resonant way for newcomers to access the US financial system. Community First Fund (CFF—formerly known as FINANTA), a NALCAB member based in Philadelphia, is one of the top five users of the US Small Business Administration's (SBA) Microlending Program and pioneered the use of SBA funds through their Affinity Group Lending (AGL) model. In early 2019, The Hispanic Interest Coalition of Alabama (¡HICA!) in Birmingham, successfully implemented and launched its first active peer-lending group with CFF’s AGL model. ¡HICA! is a community development and advocacy organization that champions economic equality, civic engagement, and social justice for Latino and immigrant families in Alabama.

CFF’s model differs from traditional lending circles in that each loan is capitalized using external loan capital, primarily from the SBA, instead of capitalizing loans from a participant-funded pool. ¡HICA! adapted that model by funding the circles through donors that do not limit lending to just those who have social security numbers. Like a traditional lending circle model, AGL borrowers participate in entrepreneurial education and technical assistance. CFF had previously trained two other organizations to utilize this model, one of which successfully secured certification as an SBA microlender. With this experience, CFF was uniquely positioned to train other NALCAB members that expressed interest in establishing similar lending programs to meet the needs of Latino and immigrant small businesses.

The AGL model that ¡HICA! is implementing, as mentioned before, is based on lending circles, except all the participants in the group receive the money upfront at the same moment. Most importantly, the affinity and trust amongst the group, which is typically up to five participants, are crucial because they are the guarantee of repayment. As part of the loan conditions, the groups not only receive a loan and have the chance to build their credit score, but they also receive monthly financial capability and small business development workshops during the loan engagement period.
Some of the topics covered during these workshops are business licensing, credit, budgeting, bookkeeping, and marketing. ¡HICA! provides all technical assistance in Spanish based on the group needs, and they also use local partners from the community to provide some sessions. ¡HICA! has modified the original AGL Model with the key element of using unrestricted funds. This allows ¡HICA! to support clients who are ITIN holders and others who may not be eligible to access federal capital, such as that from the SBA.

As of February 2020, ¡HICA! has opened four lending groups, impacting at least 17 clients, and is currently working toward launching a fifth group. The COVID-19 pandemic has brought both challenges and opportunities. ¡HICA! adjusted the application and intake process to rely on virtual tools, including Hello Sign, an app to send, receive, and manage legally binding electronic signatures, and videoconferencing app Zoom. They also implemented a curbside loan closing process, meeting clients outside the office to finalize paperwork. With the implementation of these virtual tools, HICA was able to extend the program to more rural areas and reach a larger number of participants. Most recently, they formed a lending circle from a rural county where they were previously not able to provide service.

“The community we serve are ITIN holders and don’t have access to capital anywhere else. They still have the want and drive to create a business. By offering this tool (AGL Model), you are not only filling the gap of access to capital but also access to financial classes that benefits their families and the whole community.”

— Celsa Allende Stallworth, Financial Coach and Micro-Lending Officer at ¡HICA!

Although CFF provided direct technical assistance and model policies and procedures to ¡HICA!, challenges were still present. One of the hardest challenges was obtaining accreditation to report loan payments to the credit bureaus. ¡HICA! utilized the Credit Builders Alliance (CBA) Reporter Program. CBA is a national nonprofit whose mission is to help organizations move people from poverty to prosperity through credit building, and its Reporter program allows nonprofit lenders to report loans to the major Consumer Reporting Agencies to build individual credit. To obtain this accreditation, lending organizations must have a sustainable data collection system, which was a challenge for ¡HICA!, as they had not yet developed key performance indicators needed to track the AGL loans.
As a result, ¡HICA! implemented new tracking methods for credit growth, savings growth, credit score tracking, and access to financial products, and created a new intake form to gather this data. ¡HICA! also implemented an initial survey, culturally relevant presentations, and options to immediately make a one-on-one appointment following workshops, which drastically improved the percentage of people who took additional steps toward their financial priorities.

¡HICA!’s AGL model is working in the community, helping small business owners achieve their personal and professional goals. The peer-to-peer learning experience from CFF to ¡HICA! was key in implementing the AGL model and shows the replicability of this model across differing organizations and geographies.

**Affinity Group Lending Process Steps: The Hispanic Interest Coalition of Alabama**

1. Form a group of approximately 6-10 potential borrowers who know each other and fully trust that each member can and will repay a micro-loan.
2. Attend an Info Session as a group.
3. Gather all required documents and complete a loan application.
4. Meet with a lender individually to review financials in order to make a loan decision.
5. Attend a pre-closing meeting as a group.
6. Agree to repay other group member loans in the case in which he/she fails to repay the loan.
7. Attend a closing meeting as a group and receive an individual 12-month loan, at 9% annual interest, guaranteed by all members of the group (pending approval by lender).
8. Attend monthly workshops on credit building, budgeting, financial goals, and other topics such as small business accounting, marketing, and identity theft.
9. Make 12 monthly payments to complete loan repayment.
10. Apply for another group loan, and/or apply for an individual loan.

**SUCCESS STORY**

At Luz’s first one-on-one coaching session, she was hesitant to share her financial information. Her previous bank account had been shut down because she had been using a personal account for business purposes, and the financial activity was deemed suspicious by the bank. She felt like she had ruined her banking relationship for the future and would be judged negatively.

As part of the AGL application process, ¡HICA! began a conversation about her financial situation, which included an action plan for her depository relationship and credit building. Her action items were to open up a bank account and a secured credit card to generate a credit score. She took immediate action, returning to the bank where she had previously been. She was able to sit down with the banker and relay her financial goals and ask for the products she needed to build credit. The banker re-opened her depository account, and because of her old relationship, she was approved for a $2,000 unsecured credit card.

After eight months, Luz increased her credit score to 674. This made it possible for her to get a car loan for a reliable vehicle at an affordable monthly price. In addition, she shared her experience with other AGL team members and connected her banker with ¡HICA! She continues to work on her credit, keeping a close eye on her monthly statements, and asking questions when she does not understand. She took the steps to strengthen her financial health and with help, she has become an advocate for herself in the financial field.
Economic Agency for Survivors of Domestic Violence & Sexual Assault: Houston Area Women’s Center

The Houston Area Women’s Center (HAWC) works to end domestic and sexual violence and supports building safe and healthy lives through advocacy, counseling, education, shelter, and support services. Their services are free, confidential and available to everyone. Having supported domestic violence survivors for more than 40 years, two things are clear:

1. **Domestic violence is extremely prevalent.** According to The National Intimate Partner and Sexual Violence Survey released by the National Center for Injury Prevention and Control, the lifetime prevalence of Americans experiencing rape, physical violence, or stalking by an intimate partner is 1 in 4 women and 1 in 10 men. If you are providing financial capacity services in any community, at least some of your clients are going to be survivors of domestic violence.

2. **Domestic violence can take the form of economic abuse.** Forms of economic abuse include: when a partner refuses to pay for basic needs; prevents someone from keeping, getting, or starting a job, or attending/completing school or workforce programs; controls all household finances; takes a partner’s earnings or savings; uses force/coercion to destroy a partner/child’s credit, or forces a partner to sign over power of attorney. These actions keep victims isolated, vulnerable, and dependent. Through financial abuse, abusers deliberately leave survivors without the knowledge, access, or resources to manage their own finances. One of the primary reasons survivors stay with or return to an abusive partner is a lack of financial resources.

To address these issues, HAWC has implemented a program to support economic agency for survivors of domestic violence & sexual assault, with three strategies:

1. **Support survivors develop financial safety plans & access all available resources.**

A general safety plan is a practical, personalized, and ongoing/changeable tool for survivors to identify ways to better protect themselves and their children. A financial safety plan helps the survivor regain control and plan for financial independence & security.
2. Increase survivors’ financial literacy & confidence; connect them to job skills & networks.

HAWC clients who interested in participating are identified by HAWC staff. The participant attends an information session and chooses to participate in a four-month program, during which they receive trauma counseling and financial workshops and coaching. HAWC utilizes the Allstate Foundation Moving Ahead Curriculum (formerly Purple Purse), which covers topics such as Understanding Financial Abuse, Financial Fundamentals, Mastering Credit Basics, Building Financial Foundations and Long-Term Planning. This curriculum is free and is available in English and Spanish. Clients are required to attend at least two classes, as well as monthly one-on-one sessions with the economic empowerment coach. There are typically 10 clients in each session.

3. Support survivors in asset building:

To provide additional support, HAWC implemented a match savings program for domestic violence survivors, providing a 1:1 match of up to $600. Participants must have a source of income (does not necessarily have to be from work). The program offers the opportunity for participants to save monthly and receive a 1-to-1 cash match at the end of the program. Participants choose how much to save, from $25 to $150 monthly for four months. In 2019-2020, HAWC had 27 participants complete the match savings program, with participants increasing their savings by a total of $30,000.

The matched savings program is designed with the needs of DV survivors in mind, with a focus on empowerment and flexibility. Elements to encourage empowerment are included in all steps of the process, starting with the program agreement form, which is written in clear language and avoids triggering phrases that might imply that clients can't handle their finances. For many clients, signing a form themselves is a big step and it is important to understand that they have a say in their own finances, and the economic empowerment coach goes over the agreement in detail with each client to ensure they have a complete understanding of what is expected and what can be gained. The savings goal is set by the client, as each has different needs to consider, such as caring for children, supporting a career move, or building an emergency fund, and the goal needs to be something centrally important to each client. The economic empowerment coach also discusses the client’s goals in a culturally sensitive and client-oriented manner, emphasizing that each person’s approach and attitudes to financial matters is different, and is based on several different factors.
Flexibility and choice are also important elements of the program design. Participants choose the level of savings that fits into their household budget. If clients experience a financial hardship during the program period, they have the flexibility to withhold savings if needed, or even withdraw the money without being disqualified from the program. If the client is able to put the money back within the same month, they would still receive the match for that month at the end of the program. Even if they are not, they would still receive a match for the months in which they were able to save. The economic empowerment coach keeps a flexible schedule for one-on-one meetings with clients because of the often-unpredictable hours her clients work, and she offers sessions over the phone, as the lack of transportation can also be a barrier to in-person meetings.

Clients who are immigrants without authorized documentation are able to participate, and HAWC finds that the matched savings program provides an inroad for clients to open an account for the first time, depending on their status. Clients who choose to not open an account can still show documentation of their savings in other ways, such as through a pre-paid card.

HAWC has seen clients use their matched savings in meaningful ways that allow them to not have to depend on/return to an abuser due to financial barriers, such as rental deposits for a new apartment, investment in transportation, and even paying for divorce fees. One client, MB, had a goal to save monthly the money to buy a new gas grill for her small pupusa business. Her business clientele was expanding, but she didn’t have the tools to meet the demand. With her matched savings, she was able to not only buy her gas grill, but also hire a part-time assistant to meet the business demands. As a result, she doubled her output, doubled her income, and is giving back to the community during the COVID-19 pandemic by cutting her prices in half. MB also benefited from counseling and psychotherapy at HAWC, demonstrating that holistic services for survivors are critical to help move their lives forward.

HAWC reports that the COVID-19 pandemic has caused a number of changes in service delivery, while the core of their work remains the same. Like many others, HAWC has adjusted their services to from in person to telephone and/or internet based. Although they were unable to hold the graduation ceremony in person with the distribution of matched savings checks, they mailed checks to participants. In addition, they saw an increase in clients who had to use money they had saved for unexpected pandemic-associated costs, such as food or substituting decreased income. Although COVID-19 was unprecedented, HAWC still saw this program as helping keep their clients financially stable during these trying times.
Emergency savings are a key building block to financial stability that can help families and individuals avoid the effects of financial setbacks from major disruptions or accidents. In a 2019 survey by the Federal Reserve, 37% of respondents said they would not be able to cover an unexpected $400 expense with cash or a credit card. These conditions have become exacerbated under the COVID-19 pandemic. In an April 2020 survey by the Pew Research Center, 70% of Latinos did not have financial reserves to cover three months’ expenses in case of emergency, and would need to borrow money, use savings, or sell assets (in comparison to 47% of white adults).

Before the COVID-19 pandemic, the Center for Community Self-Help (Self-Help) saw the need to develop an emergency savings program specific to their mortgage borrowers. For more than thirty years, Self-Help has focused on increasing financial inclusion with innovative financial products and services for people with limited assets, lower incomes, and weak credit who would otherwise not have access to the financial mainstream. Many of Self-Help’s Latino mortgage borrowers reported not having enough cash reserves to cover major home repairs or unexpected expenses. White non-Latino mortgage borrowers could look to their long-term savings or 401(k) to help pay for an emergency. Self-Help found that Latino borrowers did not have access to the same level of savings or employment-related retirement funds, and thereby had to resort to seeking help from within their community or become delinquent on their mortgage payment over a routine emergency. Self-Help developed a pilot program called SAFE (Share Accounts For Emergencies) in English, or SEGURA (Sobreviva Emergencias y Gastos Usando Recursos Ahorrados) in Spanish. With SAFE/SEGURA, new homebuyers are offered an additional automatic withdrawal of 1-2% of their monthly mortgage payment that is put toward an emergency savings account that could be used for major home repairs. The program was launched in July 2019 and was designed using behavioral design concepts and incentives to increase enrollment.

In addition to designing an innovative product and piloting it through its credit union arm in select locations in California and Chicago, Self-Help also produced culturally relevant guides for the SAFE/SEGURA program that provide homeowners with an array of financial and home maintenance guidance and planning tools. Financial topics in the guide include budgeting, identifying additional opportunities for increasing household savings, building credit to ensure a robust credit score to secure a loan in case of an emergency, and basic advice on insurance. The guide also provides
quick tips, checklists, and seasonal planning tools for home maintenance, replacement and repair of appliances (HVAC units, plumbing) and home safety.

The SAFE/SEGURA program is only one of many programs and tools Self-Help has tested through its three-year Financial Capability Initiative which seeks to link the access to affordable and fair financial products already provided by Self-Help Credit Union with the development of financial knowledge and skills for both members and staff. Self-Help has endeavored to partner with organizations to provide financial coaching to members and has prioritized training frontline staff in financial capability in order to move beyond a transactional relationship and engage members in money management conversations. In addition to enhancing asset building product uptake and performance for Self-Help members, the Initiative also aims to increase the financial confidence for its staff to achieve their own financial goals.

Self-Help’s Resource Guide for New Property Owners (Spanish)

Building Program Capacity through Leadership

Worker-Based Volunteer Leadership Model: Building Skills Partnership

Financial topics can be overwhelming to anyone, and this can be compounded for Latino and immigrant communities. That is why information can be more effective when having someone from the same background sharing their own real-life stories and experiences. The Building Skills Partnership (BSP), in Los Angeles and San Jose, California, created the FinCap Ambassador Program, a program that integrates financial capability workshops with leadership development. BSP represents a unique nonprofit collaboration between the janitors’ union, commercial building owners, janitorial employers, client companies and community leaders. Its mission is to improve the quality of life for low-wage property service workers and their families by increasing their skills, access to education and opportunities for career and community advancement.
Throughout the years, BSP’s financial literacy program focused on providing training to low-income workers to assist them in meeting their financial goals and plan for a financially secure future. BSP realized that class participants had the potential to be community leaders and decided to provide the tools to reinforce their skills. The *FinCap Ambassador Program* was created to build capacity of program graduates to share financial capability lessons with the community. The main purpose of this program is to increase leadership and confidence within the participants. BSP identifies prospect ambassadors from their existing participants within unionized janitors. These ambassadors are provided with training in facilitation, public speaking, leadership skills and reinforcement of knowledge on financial topics.

After acquiring necessary skills, they are then invited to speak on financial topics to other union members. The addition of trained ambassadors in BSP’s financial capability courses improved the delivery of financial literacy. Ambassadors discuss their financial experiences, challenges, failures and successes, better relating to participants financial challenges. As finances can be daunting, and even more to communities with cultural and language barriers, ambassadors can demystify fears and clarify misinformation. This model is a win-win situation, since the practitioners not only get to understand and relate to financial literacy more deeply, but also, ambassadors gain leadership skills and get paid from work during training hours, and receive a $100 bonus at the end of the course. BSP also created new pre- and post-assessments for the worksite class participants and ambassadors to track their progress over the course of the program and contracts, work plans, and weekly/monthly planners for ambassadors. Furthermore, BSP has designed new interactive activities for worksite classes that engage participants on topics such as money habits, personal values, financial decisions and budgeting. BSP leverages the expertise of other staff members; for example, a program coordinator created a health & wellness training to help ambassadors cope with the challenges of their work.

Although the *FinCap Ambassador Program* has served at least 255 people with six ambassadors, BSP is facing many challenges. The recruitment of ambassadors is key and due to the length of the training (3.5 weeks), their commitment is limited. Funding is crucial, not only to keep union worker employers committed to paying for ambassadors’ time while being trained, and the practitioners while receiving the classes, but also funding to keep the program alive, meaning resources to pay for BSP’s staff, as well as looking to increase the incentive for ambassadors. One of the themes that continuously came up with this project was the importance of strong partners. For example, staff meets regularly with the janitorial representative team to identify ambassador candidates, identify potential sites where classes could be held, and to exchange contact information of building supervisors & union stewards. This constant communication helped with buy-in from union staff which assisted in recruitment of additional BSP services,
including outside of the financial capability program like computer, citizenship, and English classes. Another example is how staff establishes a “warm handoff” referral process with local credit unions. This process assists the work being done by the FinCap Ambassador since, with their educational piece, they could tie in a tool/product that could help the participants reach their financial goals. It must be noted that this referral process did take time and effort to be developed, and staff needed to consider if the local credit union was a good fit for the participants (i.e. accept ITIN, branch location, Spanish-speaking representatives).

The curriculum is a living document and requires considerable time and dedication to keep it up to date, while staff capacity is limited. The program started in July 2019, and although there are things to improve upon, the program is being is successful, because it is not only having an impact on the participant, but also on a household.

Policy Advocacy

Working Families Advocacy: Ventures

The overall purpose of any financial capability work is to help an individual or household meet their financial goals. Typically, the image that comes to mind of financial capability work is a workshop or one-on-one financial coaching—actions intended to help an individual household decrease their debt, increase their income, build their credit or increase their savings. While working with individual households to address these issues is critically important and can make a tremendous difference in the lives of household members, structural, systematic barriers to achieving financial goals for Latino and immigrant households persist. Thus, advocating for structural change that can affect the prospects of many households in a community—such as legislation limiting predatory lending, or expanding access to public benefits—can be an important part of culturally relevant financial capability work.

Ventures, in Seattle, WA, is a nonprofit that provides access to business training, capital, coaching, and hands-on learning opportunities for entrepreneurs with limited resources and unlimited potential. Their small business programming integrates financial capability coaching focused on debt, income, savings and credit. As an organization that serves low- and moderate-income individuals that hope to start small businesses, Ventures recognized that low-income Washingtonians are disproportionately burdened by the state’s regressive tax code, which effectively reduces income for these vulnerable households. Thus, many financial coaches spend significant time
making sure households are receiving all the public benefits they are eligible for, including the federal EITC and Child Tax Credit, as that is one of the primary ways to increase eligible households’ budgets by a few thousand dollars each year.

Recognizing the systematic barriers faced by their clients, and as part of broader advocacy efforts, Ventures began advocating for passage and funding of the Working Families Tax Credit (WFTC), an annual sales tax rebate similar to the Federal Earned Income Tax Credit, which would help lift millions of Washingtonians out of poverty and make entrepreneurship more attainable. With the advent of COVID-19, Ventures broadened these efforts further, focusing on the importance of cash assistance and advocating for a “Recovery Rebate” which would provide additional cash stimulus to low-income Washingtonians.

In 2019, Ventures joined the Washington Working Families Tax Credit coalition in order to add a small and micro-business perspective to the campaign. The campaign's action plan outlined the organization's goals, and strategies included targeting, outreach, garnering support, assessing internal capacity and to tracking progress. The plan included listening sessions with Ventures clients to learn more about their challenges, meeting with 23 state legislators as part of 2020 Advocacy Day, testifying at and bringing Ventures clients to a hearing of the House Finance Committee, and working with the coalition to organize rallies. Later in 2020, they began planning for the January 2021 legislative sessions by contacting 20-25 representatives' offices about their priorities and planning for the 2021 Advocacy Day push. They also connected their state advocacy efforts to national advocacy, sending a letter signed by more than 30 organizations, led by Ventures, to 12 federal offices and the Washington Congressional delegation to urge additional cash benefits in additional stimulus bills.

While some state leaders support this proposal, many fiscally conservative legislators in Olympia do not. Ventures found that a crucial component of their advocacy work was drawing on the firsthand experience of Ventures clients and having them share their personal stories of how cash stimulus has impacted their lives and their businesses. Ventures found that lawmakers find it very hard to say no to an ask made by one of the clients, accompanied by inspiring stories that demonstrate their perseverance. In addition to powerful stories from clients, Ventures needed multiple staff members with policy and advocacy experience and a deep knowledge of Ventures’ business model and value to society, an increasing presence with legislators in Olympia, and solid relationships with coalition partners. They also recognized the need for trained, coordinated individuals impacted by poverty to connect directly with their representatives. Thus, Ventures expanded their advocacy efforts to include community organizing and provided outreach and training directly to interested community members.
Advocating for expanded state and national benefits is one example of how Ventures is integrating policy and programmatic work, and it is indicative of the focus that Ventures has on this aspect of the work. Beginning in 2017, Ventures hired a Director of Advocacy to develop curriculum, implement Ventures’ advocacy training programs, work with clients and other stakeholders to develop a policy vision for the organization, lead advocacy campaigns to increase awareness of entrepreneurship and small business development as effective anti-poverty strategies, and developed the organization’s first-ever policy agenda.

Ventures also designed a grassroots advocacy program to build power in their community of low-income entrepreneurs that includes a Raise Your Voice leadership and advocacy workshop for clients, and one-on-one coaching to help business owners navigate the maze of government regulations and public policy advocacy on issues that affect entrepreneurs.

To increase integration and engagement with program staff, Ventures started an internal policy advocacy team and promoted it as a professional development opportunity for staff. The organization offered the opportunity for any of their 15 employees to engage with the Director of Policy, meeting individually to create projects and an action plan for each project. Examples include identifying and addressing key barriers for clients with childcare businesses, engaging Spanish-speaking clients in the advocacy campaign for a “tamale bill” to legalize home cooking for food clients, using outreach and advocacy to educate clients about predatory loan products, offering an advocacy-focused “Raise Your Voice” workshop for clients in Spanish, and more. Staff who choose to participant have a one-hour monthly meeting and up to two hours of project-based learning per week.

From their efforts to integrate advocacy and programming, Ventures has learned a number of broad lessons that can help other nonprofits design sustainable, effective advocacy programs and achieve positive outcomes for their clients.

1. **Be Strategic**— Ventures felt urgent inspiration to begin policy advocacy by the 2016 election, but effective advocacy requires the use of the head and the heart. Confronting the reality of a staff of fifteen employees who were already at capacity, Ventures moved gradually and deliberately to build their advocacy capacity. They integrated advocacy into the 2017-18 strategic plan and raised funds to create a director-level position for the organization’s new advocacy program. They assembled a committee with input from a committee of 12 staff, board members, and close partners with experience in nonprofit advocacy and policymaking. This group also helped lay the groundwork for sustained coalition building and advocacy partnerships. Ventures’ advice is to use the same ideas and principles that have led you to success in other areas of your work,
and you will be better equipped to answer fundamental questions about how advocacy can work for your organization beyond the short term.

2. **Leverage Existing Assets** — Creating an effective advocacy program from scratch is a daunting task, but every established nonprofit has valuable existing assets to use. Planning for advocacy work should include an inventory of the pre-existing knowledge, capacity and relationships that can be leveraged to achieve goals. With limited funding and staff capacity, Ventures leveraged the existing knowledge, capacity, and relationships to implement a lean but effective process. Ventures worked with several experienced staff to develop leadership and advocacy client workshops. They also relied on the Ventures’ communications team to design new materials to ensure strong brand consistency.

3. **Be Deliberate, but Not Slow** — Ventures spent a full year developing a sustainable program structure. This may seem like a long time, but the organization wanted to complete a thoughtful, comprehensive stakeholder engagement process, including six meetings of the internal task force, several community meetings, surveys in both English and Spanish, and coalition meetings with external partners. This process yielded critical insights about program design. The Raise Your Voice program, for example, was not originally part of the model, but was recommended by clients at a community meeting.

Ventures achieved their first legislative success by focusing on a single priority, rather than immediately creating a policy agenda that addressed every single challenge facing entrepreneurs. In 2018, just months after creating the Director of Advocacy position, Ventures worked with a group of other microenterprise nonprofits to restore state funding for microenterprise development for the first time in nearly ten years. This victory showed the importance of highly focused policy advocacy. The subsequent 2019 legislative agenda has just four targeted priorities.

That said, a process should not be so deliberative that it undermines the program’s purpose. An organization should create multiple opportunities for each stakeholder group to provide their perspective on advocacy goals, but not be afraid to experiment. Your closest supporters will understand that your program is a pilot, and you may be able to attract new supporters and partners by advocating for your mission and your values.
4. **Don’t Reinvent the Wheel** — Because advocacy is a new process for many organizations, questions about nonprofit lobbying, program measurement and evaluation, technology and tools, and other advocacy best practices can slow down implementation. However, policy advocacy is a well-trodden path in the nonprofit world. Ventures used many low- or no-cost tools to train their staff. From organizations like Bolder Advocacy and the Aspen Institute, they learned that nonprofits can spend up to 20 percent of their budget on lobbying by filing a single form with the IRS. Free tools, such as Action Network, helped them organize their first-ever Advocacy Day at the state capitol and learn about the metrics that can be used to measure nonprofit advocacy. They also met with leading advocacy organizations in Seattle to identify partnership opportunities and learn about how to approach policymakers, organize clients in support of policy priorities, and more. Overall, Ventures spent only a few hundred dollars on digital and in-person trainings to build staff capacity.

5. **Practice Intellectual Humility** — Ventures has found that success requires asking tough questions and letting the best ideas rise to the top, regardless of whose ideas they are. Ventures feels a critical element of their success has been listening carefully to the community’s needs and incorporating great ideas, irrespective of their origin. Intellectual humility can save you from implementing bad ideas and enable your organization to identify and pilot the most promising programs or campaigns.

Whether you are doing advocacy for the first time or revamping an existing program, remember that many other organizations have embarked on this journey before. The recipe for success should be familiar: like other nonprofit programs, achieving ambitious goals requires a careful balance between analytical thinking and action. Striking this balance can create the conditions for innovative, effective advocacy that align with your mission and values.
NALCAB encourages organizations interested in learning more about implementing these or other culturally-relevant models or practices to reach out to the NALCAB team or any of the featured network members in this document to learn more. Similarly, we invite readers to share their best practices and innovations in the asset building field with NALCAB and its network in order to build a compendium of knowledge and resources to help empower practitioners who work with Latino and immigrant communities to build wealth.

NALCAB will continue to invest in culturally relevant financial capability models and encourage peer-to-peer learning, the exchange and replication of best practices, and to provide technical assistance that is flexible enough to meet the unique needs of our communities. Together, we have created a greater impact on our communities, reaffirming NALCAB's motto, *Juntos Somos Más*—*together, we are more*. 
Appendix

Preserving Family Wealth Through Estate Planning: Grow Brooklyn

Grow Brooklyn Job Description for Attorney-Counselor

Responsibilities

- **Client Intake:** Meet with homeowners to assess their situation, provide counseling, and determine the best path forward, whether reinstating the mortgage, a loan modification, selling the property, or a short sale.

- **Submission of Loss Mitigation Packages:** Work with homeowners to negotiate and document their capacity to pay a modified mortgage.

- **Communicate with Mortgage Servicers:** Advocate on behalf of homeowners and escalate cases when necessary.

- **Attend In-Court Settlement Conferences:** Provide limited representation at Kings County Supreme Court Settlement Conferences.

- **Staff a Courthouse Clinic:** Provide legal advice and referrals to pro se defendants.

- **Data Tracking:** Maintain and track client data; provide funders with periodic reports in a timely and accurate manner.

- **Training:** Attend regular training sessions to ensure that required NeighborWorks certifications are current.

Qualifications

- This position is ideally for an attorney with 0–3 years of experience.

- Knowledge of mortgage servicing guidelines, particularly HAMP and FHA regulations, is helpful, but not required.

- Experience with real property matters, such as title issues, would be beneficial.

- Excellent interpersonal, organizational and communication skills.

- Fluency in a second language is preferred, particularly Spanish.

- Ability to work independently and manage a large caseload is essential.
Grow Brooklyn Protect Your Treasure Program
Service Fee Policy Parameters

1. All legal services offered by Grow Brooklyn must themselves directly further its charitable purpose. This is the most important consideration from the point of view of preserving Grow Brooklyn's tax-exempt status, and it safeguards income from being viewed as taxable business income.

2. Eligibility to receive legal services must require prospective clients to be low-income. This will reinforce the understanding that Grow Brooklyn's legal services are charitable in nature as opposed to commercial. Grow Brooklyn may wish to implement a referral procedure for clients who do not fit the income guidelines of the program.

3. The provision of legal services must remain an insubstantial portion of the organization's overall programming and activities. This relates both to IRS requirements for preserving exempt status and to the ‘incidental activity’ requirements of Judiciary Law § 495. In the unlikely event that the IRS determines the legal services were commercial, such a designation still would not jeopardize the organization's exempt status, only subject the revenue to taxation. With respect to Judiciary Law § 495, as long as the provision of legal services remains an ‘incidental activity’, Grow Brooklyn and its attorneys are protected from allegations that it is engaged in the unauthorized practice of law.

4. The likelihood of a fee cannot be the deciding factor in determining eligibility to receive legal services. Ensuring that legal services are provided on both a free and fee basis aligns with the requirements facing civil and human rights organizations and public interest law firms.

5. Fees for legal services ought to bear relation to a client’s ability to pay. GB may consider documenting that the services provided were unavailable in the private marketplace, at least at a cost affordable to our low-income clients.

6. Grow Brooklyn clients must consent to the fact that their attorney is compensated by a corporation (Grow Brooklyn), and the attorney must promise that the corporation’s Board will not direct or influence their professional judgment and that they will safeguard confidential communications.
KNOW YOUR RIGHTS

Your Guide to Protecting your Assets

Asset: Home (Information for Homeowners)

Know Your Rights:
You own your house no matter where you are!
You can sign a Power of Attorney from wherever you are!

What are the general considerations involved in making a decision on what to do with your home?

- Do you want to sell your home? Seek advice about selling your home before you make a final decision.
- Do you want to keep your home but want to give someone else authority to sell your home in case you are in detention or outside the country? Consider a Power of Attorney.
- Keep in mind how much you owe on your home as you consider your next steps.
- Are you in deportation proceedings or under supervision? It is often difficult to predict how long a house will be on the market before it is sold, thus supervised immigrants cannot be certain they will have enough time to complete a house sale before voluntary departure. It is important for Supervised Immigrants and Detained Immigrants to prepare a Power of Attorney giving their Agents authority to sell their house.
- Is the home jointly owned? Make sure both owners agree on next steps.
- Is your home at risk for foreclosure? Contact a local organization.
- Your home may be your most valuable asset, so it is important that you and your family plan ahead.
- Gather all of your home documents in one place! Mortgage Information, Real Estate Tax information, bills associated with your home, etc.

Who can I contact to discuss my options?

The Resurrection Project
1818 S. Paulina - (312) 666-1323

Who can I contact to discuss Power of Attorneys?

Chicago Volunteer Legal Services - (312) 332-1624

Your consulate!

Asset: Vehicles (Information for Car Owners)

Know Your Rights:
You own your car no matter where you are!
You can sign a Power of Attorney from wherever you are!

What are the general considerations involved in making a decision on what to do with your vehicle?

- Do you want to sell your car? Seek advice about selling your car before you make a final decision.
- Do you want to keep your car, but want to give someone else authority to sell your car in case you are in detention or outside the country? Consider a Power of Attorney.
- If you do sell your car, remember to notify your auto insurance and cancel your policy.
- Is the car jointly owned? Make sure both owners agree on next steps.
- Your car may be your most valuable asset, so it is important that you and your family plan ahead.
- Gather all of your home documents in one place! Title, loan information, insurance, etc.

Who can I contact to discuss Power of Attorneys?

Chicago Volunteer Legal Services
(312) 332-1624

Your consulate!

Asset: Unpaid Wages (Information for Workers)

Know Your Rights:
You have the right to be paid for the work you have done no matter what your immigration status is! It is illegal for an employer to retaliate against an immigrant employee for demanding his or her rights!

How can you collect your unpaid wages?
- To request unpaid wages, most often, simply informing an employer that you wish to have your wages mailed to you should be sufficient.
- Consider writing a letter to your employer asking them to send the last paycheck. This letter should state the address that the paycheck should be sent to.
- If your employer will not pay your wages, you can report unpaid wages to the Department of Labor (312) 793-2800 and your consulate.
- You may also consider working with a workers’ rights organization!

Where can I go to for help?
Centro de Trabajadores Unidos
9546 S. Ewing Ave, Chicago, IL 60617
(773) 349-2806

Your consulate!

Asset: Bank Account (Information for Bank Account Holders)

Know Your Rights:
You can manage your bank account from anywhere you are!

What are the general considerations involved in making a decision on what to do with your bank account?
- Should I close my account? Seek advice from your financial institution before closing your account. You might be able to maintain your account, but some accounts can incur a fee every time it is accessed from another country.
- Consider listing a spouse, family member, or trusted friend as a joint account holder. This person can access and help you manage your account(s).
- What will happen to my money if I close my account? The money can be wire transferred to a bank in your country of origin. You must have an open account in that country.
- How can I withdraw money if I’m detain? You can give a trusted family member or friend a bankcard and ask them to withdraw cash. You can also consider a Power of Attorney.
- Should I withdraw all the money from my account? Remember that if you take more than $10,000 across the border you must declare it or it can be seized. Be careful, cash is not recoverable if lost or stolen.
- Make sure to have a debit card so you can withdraw money in your country or if detained and make your accounts accessible online.
- Gather all of your home documents in one place! Bank Account Numbers, Debit Cards, Power of Attorneys, etc.

Who can I contact to discuss my options?
Your Financial Institution

The Resurrection Project
1818 S. Paulina
(312) 666-1323

Who can I contact to discuss Power of Attorneys?
Chicago Volunteer Legal Services
(312) 332-1624

Your Consulate!
Make a financial plan

- Who will take over your financial affairs if you are in detention? Who will pay your rent and utilities? If you cannot pick up your paycheck, who can pick it up for you? Use the attached Important Financial Information document to help you think these questions well.

- Make sure that all adults in the household are named in your lease agreement. If only one adult is named in the contract and that adult is detained, the landlord could evict the others in the absence.

- Make sure a family member or trusted friend has a copy of the house keys.

- Consider drafting a Power of Attorney to help a trusted family member or friend to make decisions on your behalf about your financial affairs or property.

- Organize important paperwork related to your financial information. For example, your mortgage, lease, credit card statements, bills, taxes, etc. Keep them in a safe and private place.

Important Financial Information

Who will oversee your properties and financial matters if you are detained? Use the following form as a guide to create a plan with your family. Complete the form with your important financial information. Keep it in a safe and private place.

<table>
<thead>
<tr>
<th>Information About My Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current employer #1:</td>
</tr>
<tr>
<td>Employer address:</td>
</tr>
<tr>
<td>Phone:</td>
</tr>
<tr>
<td>E-mail:</td>
</tr>
<tr>
<td>Supervisor:</td>
</tr>
<tr>
<td>Current employer #2 (or spouse):</td>
</tr>
<tr>
<td>Employer address:</td>
</tr>
<tr>
<td>Phone:</td>
</tr>
<tr>
<td>E-mail:</td>
</tr>
<tr>
<td>Supervisor:</td>
</tr>
<tr>
<td>Current employer #3 (or spouse):</td>
</tr>
<tr>
<td>Employer address:</td>
</tr>
<tr>
<td>Phone:</td>
</tr>
<tr>
<td>E-mail:</td>
</tr>
<tr>
<td>Supervisor:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who will collect my pay in case of emergency?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
</tr>
<tr>
<td>Relation:</td>
</tr>
<tr>
<td>Cell Phone Number:</td>
</tr>
<tr>
<td>Home Phone Number:</td>
</tr>
<tr>
<td>Work Number:</td>
</tr>
<tr>
<td>Email:</td>
</tr>
<tr>
<td>Address:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bank Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account #1 - Account Number:</td>
</tr>
<tr>
<td>Bank Name:</td>
</tr>
<tr>
<td>Phone Number:</td>
</tr>
<tr>
<td>Who has access?</td>
</tr>
<tr>
<td>Checking Account #2 - Account Number:</td>
</tr>
<tr>
<td>Bank Name:</td>
</tr>
<tr>
<td>Phone Number:</td>
</tr>
<tr>
<td>Who has access?</td>
</tr>
<tr>
<td>Savings Account #1 - Account Number:</td>
</tr>
<tr>
<td>Bank Name:</td>
</tr>
<tr>
<td>Phone Number:</td>
</tr>
<tr>
<td>Who has access?</td>
</tr>
<tr>
<td>Savings Account #2 - Account Number:</td>
</tr>
<tr>
<td>Bank Name:</td>
</tr>
<tr>
<td>Phone Number:</td>
</tr>
<tr>
<td>Who has access?</td>
</tr>
</tbody>
</table>

You have the right to access money in your checking and savings account. Determine how best to access your money in your home country or if you need to close your bank account.

### Assets and Properties

I have the following assets and properties (describe; include property address if applicable)

<table>
<thead>
<tr>
<th>Property Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car 1 Make/Model:</td>
</tr>
<tr>
<td>Vin/ID#:</td>
</tr>
<tr>
<td>Insurance:</td>
</tr>
<tr>
<td>Car 2 Make/Model:</td>
</tr>
<tr>
<td>Vin/ID#:</td>
</tr>
<tr>
<td>Insurance:</td>
</tr>
<tr>
<td>Other:</td>
</tr>
</tbody>
</table>

If you have assets or property and think that you will want to sell them or put someone else in charge of them in case you are arrested, consider developing a legal power. A power of attorney is a private agreement that authorizes someone to make decisions on your behalf, including their property and financial affairs.

You have the right to keep any property you own in the United States, but you must determine the best way to manage your mortgage and/or the property.

You must pay your mortgage on time to avoid foreclosure. This is something that your power of attorney can ensure is done or you can do it from abroad.

If you need assistance managing your property or selling your property, you can have someone you trust, who will remain in the United States, do it on your behalf as your power of attorney.

### Monthly Bills

Who normally pays the monthly bills?

Who else can pay the monthly bills in case of emergency?

Complete this table with information about your monthly bills and how you pay them.

<table>
<thead>
<tr>
<th>Bill</th>
<th>Name &amp; Address</th>
<th>Telephone No.</th>
<th>Amount</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAMPLE: rent</td>
<td>Blue Bonnet Apts. 123 Main St., Chicago, IL</td>
<td>312-555-5555</td>
<td>$1,000</td>
<td>3rd day of the month</td>
</tr>
<tr>
<td>Rent/Mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garbage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone (home)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cell phone #1</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cell phone #2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Loan #1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Loan #2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card #1 Card No.:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Names on Card:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card #2 Card No.:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Names on Card:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card #3 Card No.:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Names on Card:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Remember, legally you are still responsible for any debt or bills you owe in the United States after you leave the country.*

sources:

Conoce tus Derechos
Guía para proteger tus bienes

Elabore un Plan Financiero

¡Felicidades por tomar las medidas adecuadas para proteger sus bienes! Este formulario le ayudará a crear un plan para todos sus bienes y le permitirá a sus seres queridos saber cuáles son sus deseos en caso de que usted esté detenido o se encuentre fuera del país.

Algunas cosas de consideración sobre su plan de acción:

- Reúna todos sus documentos, construye un inventario y un plan de acción para cada bien
  - La creación de un plan comienza con un inventario de todos sus bienes, facturas y préstamos
  - Crear un plan de acción para cada uno de sus activos
  - Coloque todos sus documentos importantes en una carpeta junto con su plan de acción
  - Comparta el plan y la ubicación de su carpeta con su familia.
  - Deje que su contacto de emergencia conozca de antemano lo que le gustaría hacer con sus activos
  - Asegúrese de que su contacto de emergencia tenga una copia de las llaves de la casa

- Considere la posibilidad de redactar un poder de abogado para ayudar a un familiar o amigo de confianza a tomar decisiones en su nombre sobre sus asuntos financieros o propiedad
  - Si hay un Poder, proporcione una copia de este plan al Agente
  - Enumere los pasos claros a seguir para cualquier persona que no esté familiarizada con sus deseos
  - Consulte el formulario de inventario para obtener información sobre los activos, como números de cuenta, información de contacto de los acreedores, etc.

Poder Notarial (Power of Attorney)

- Un poder notarial (Power of Attorney en Ingles) es un documento legal que autoriza a otra persona a actuar en su nombre.
- Se puede utilizar para que alguien de su confianza pueda manejar sus asuntos en caso de que no pueda estar presente o tenga que salir del país.
- Existen varios tipos de poderes notariales, el que usted necesita para proteger sus bienes se llama Poder Notarial para Propiedades y Finanzas.
- Usted decide a quien escoger para ser su agente (apoderado) y que poderes le quiere otorgar.
- Al elegir a alguien para ser su agente considere lo siguiente:
  - El agente tiene que tener por lo menos 18 años de edad
  - Preferiblemente alguien que no corro el riesgo de ser deportado
  - Confiable y que cumplirá sus deseos de cómo manejar sus bienes
  - Preferiblemente alguien que se sienta cómodo lidiando con bancos y otras instituciones financieras
  - Reside en el mismo estado donde se creó el poder notarial
  - Es recomendable apostillar la forma

- Los notarios públicos no son abogados y no pueden dar consejos legales ni cobrar como un abogado. Protéjase de fraude notarial y trabaje con un abogado certificado.

Proteja su Casa (Información para dueños de casa)

Conoce Tus Derechos:
¡Tú eres dueño de tu casa sin importar en donde te encuentres!
¡Tú puedes firmar un poder legal sin importar en donde te encuentres!

¿Cuáles son algunas cosas que tengo que tener en mente para tomar una decisión sobre mi casa?

- No dejes de hacer tus pagos si no es necesario.
- Tu casa es tu propiedad más valiosa por eso es importante que tú y tu familia planifiquen.
- ¿Quieres vender tu casa? Asesoréate con profesionales de Bienes Raíces sobre el proceso de venta antes de tomar una decisión final.
- ¿Quieres mantener la casa? Si eres detenido o te encuentras fuera del país, considera otorgar un Poder Legal a otra persona para que maneje las cuestiones de la hipoteca. El apoderado puede incluso venderla en tu nombre.
- Ten en mente la cantidad que debe en la casa mientras tomas decisiones. La casa puede tener equidad.
- ¿Estás bajo proceso de deportación o tienes supervisión? Muchas veces es difícil predecir cuanto tiempo tardara la casa en venderse. Inmigrantes bajo supervisión no pueden estar seguros si tendrán el tiempo suficiente para completar la venta de su casa antes de una salida voluntaria, así que considere otorgar un Poder Legal a alguien de su confianza.
- ¿Tu casa está en riesgo de ejecución hipotecaria? Ponte en contacto con una organización local.
- ¡Junta todos tus documentos en un solo lugar! Información hipotecaria, Impuestos, facturas asociadas con tu casa, etc.

¿A quién puedo contactar para hablar acerca de mis opciones?

The Resurrection Project
1818 S. Paulina - (312) 666-1323

¿A quién puedo contactar para hablar acerca del poder legal?

Chicago Volunteer Legal Services - (312) 332-1624

Protege tu Automóvil (Información para dueños de auto)

Conoce Tus Derechos:
¡Tú eres dueño de tu carro sin importar donde te encuentres!
¡Tú puedes firmar un poder legal sin importar donde te encuentres!

¿Cuáles son algunas cosas que tengo que tener en mente al tomar una decisión sobre mi automóvil?

- Tu carro puede ser una de tus propiedad más valiosa, por eso es importante que tú y tu familia planifiquen.
- ¿Quieres vender tu automóvil? Asesoréate con profesionales de la industria automotriz sobre la venta del automóvil antes de tomar la decisión final.
- Si vendes tu automóvil asegúrate de notificar a tu compañía de seguro y cancelar la póliza.
- ¿Quieres mantenerte tu automóvil? Si eres detenido o te encuentras fuera del país, considera otorgar un Poder Legal a otra persona para que maneje las cuestiones del préstamo de auto en tu ausencia. El apoderado puede incluso venderlo en tu nombre.
- ¿Quieres vender tu automóvil? Si eres detenido o te encuentras fuera del país, considera otorgar un Poder Legal a otra persona para que maneje las cuestiones del préstamo de auto en tu ausencia. El apoderado puede incluso venderlo en tu nombre.
- Si vendes tu automóvil asegúrate de notificar a tu compañía de seguro y cancelar la póliza.
- ¿Existe otro cosignatario(s) o dueño(s) del automóvil? Asegúrate que todos los dueños estén de acuerdo con la decisión.
- ¡Junta todos tus documentos en un solo lugar! Título, información del préstamo, póliza de seguro, etc.

¿A quién puedo contactar para hablar acerca del poder legal?

Chicago Volunteer Legal Services
(312) 332-1624

Protege: Salario (Información para trabajadores)
Conoce tus Derechos:
¡Tú tienes el derecho de ser pagado por el trabajo que has hecho sin importar tu estatus migratorio!
¡Es ilegal que un empleador tome represasles en contra de un trabajador inmigrante que exija sus derechos!

¿Cómo puedo recoger mi sueldo no pagado?
- Para pedir tu sueldo no pagado, muchas veces, solamente tienes que informarle a tu empleador que tú deseas que el salario sea enviado por correo.
- Considera escribir una carta a tu empleador pidiéndole que manden tu último cheque a la dirección que tú desees.
- Si tu empleador no te paga tu salario, puedes reportarlo al Departamento de Trabajo (312) 793-2800 y a tu Consulado.
- ¡También puedes considerar trabajar con una organización de derechos de trabajadores!

¿A dónde puedo acudir para pedir ayuda?
Centro de Trabajadores Unidos
9546 S. Ewing Ave, Chicago, IL 60617
(773) 349-2806
¡TÚ Consulado!

Protege: Cuenta Bancaria (Información para personas con cuentas de banco)
Conoce tus Derechos:
¡Tú puedes operar tu cuenta de banco desde donde te encuentres!

¿Cuáles son algunas cosas que tengo que tener en mente antes de tomar una decisión sobre mis cuentas bancarias?
- ¿Debo cerrar mi cuenta? Asesórate con tu institución financiera antes de cerrar tu cuenta. Es posible que puedas mantener tu cuenta, pero algunas cuentas pueden tener cargos cuando retires dinero desde otro país.
- Considera poner a un cónyuge, miembro de familia o amigo de confianza en una cuenta conjunta. Esta persona puede tener acceso y ayudar a operar tus cuenta(s).
- ¿Qué pasara con mi dinero si cierro la cuenta? El dinero puede ser mandado a través de transferencia bancaria electrónica a un banco en tu país de origen. Tú debes tener una cuenta abierta en ese país.
- ¿Cómo puedo retirar dinero de mi cuenta si soy detenido? Tú le puedes dar una tarjeta de banco a un familiar o amigo de confianza. También puedes pensar acerca de un Poder Legal.
- ¿Debo retirar todo mi dinero de mi cuenta? Acuérdate que si llevas más de $10,000 al cruzar la frontera necesitas declararlos si no te los pueden quitar. Ten cuidado el dinero no puede ser recuperado si lo pierdes o te lo roban.
- Asegúrate de tener una tarjeta de banco para poder retirar dinero en tu país o si te detienen. Haz tu cuenta accesible por internet usando banca en línea.
- ¡Junta todos tus documentos en un lugar! Números de cuentas bancarias, tarjetas de banco, Poder Legal, etc.

¿A quién puedo contactar para hablar acerca de mis opciones?
Tu Institución Financiera
The Resurrection Project
1818 S. Paulina
(312) 666-1323

¿A quién puedo contactar para hablar acerca del poder legal?
Chicago Volunteer Legal Services
(312) 332-1624
### Importante Información Financiera

#### INFORMACION SOBRE MI EMPLEO

<table>
<thead>
<tr>
<th>Empleo actual #1 (o cónyuge):</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dirección del trabajo:</td>
<td>--</td>
</tr>
<tr>
<td>Teléfono:</td>
<td>--</td>
</tr>
<tr>
<td>Cargo:</td>
<td>--</td>
</tr>
<tr>
<td>Supervisor:</td>
<td>--</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Empleo actual #2 (o cónyuge):</th>
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</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Teléfono:</td>
<td>--</td>
</tr>
<tr>
<td>Cargo:</td>
<td>--</td>
</tr>
<tr>
<td>Supervisor:</td>
<td>--</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Empleo actual #3 (o cónyuge):</th>
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</thead>
<tbody>
<tr>
<td>Dirección del trabajo:</td>
<td>--</td>
</tr>
<tr>
<td>Teléfono:</td>
<td>--</td>
</tr>
<tr>
<td>Cargo:</td>
<td>--</td>
</tr>
<tr>
<td>Supervisor:</td>
<td>--</td>
</tr>
</tbody>
</table>

#### ¿Quién recogerá mi pago en caso de emergencia?

<table>
<thead>
<tr>
<th>Nombre:</th>
<th>Relación:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Número de celular:</td>
<td>Teléfono de casa:</td>
</tr>
<tr>
<td>Teléfono del trabajo:</td>
<td>Cargo electrónico:</td>
</tr>
<tr>
<td>Dirección:</td>
<td></td>
</tr>
</tbody>
</table>

#### Información Bancaria

##### Cuenta de cheques #1

<table>
<thead>
<tr>
<th>Nombre del banco:</th>
<th>Número de cuenta:</th>
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<tr>
<td>¿Quién tiene acceso?:</td>
<td></td>
</tr>
<tr>
<td>¿Qué quiere hacer con este bien?:</td>
<td></td>
</tr>
<tr>
<td>¿Existe un poder notarial?: Si No ¿Quién es el agente?:</td>
<td></td>
</tr>
</tbody>
</table>

**Pasos de Acción**

1.  
2.  
3.  
4.  
5.  

##### Cuenta de cheques #2

<table>
<thead>
<tr>
<th>Nombre del banco:</th>
<th>Número de teléfono:</th>
</tr>
</thead>
<tbody>
<tr>
<td>¿Quién tiene acceso?:</td>
<td></td>
</tr>
<tr>
<td>¿Qué quiere hacer con este bien?:</td>
<td></td>
</tr>
<tr>
<td>¿Existe un poder notarial?: Si No ¿Quién es el agente?:</td>
<td></td>
</tr>
</tbody>
</table>

**Pasos de Acción**

1.  
2.  
3.  
4.  
5.  

##### Cuenta de ahorros #1

<table>
<thead>
<tr>
<th>Nombre del banco:</th>
<th>Número de teléfono:</th>
</tr>
</thead>
<tbody>
<tr>
<td>¿Quién tiene acceso?:</td>
<td></td>
</tr>
<tr>
<td>¿Qué quiere hacer con este bien?:</td>
<td></td>
</tr>
<tr>
<td>¿Existe un poder notarial?: Si No ¿Quién es el agente?:</td>
<td></td>
</tr>
</tbody>
</table>

**Pasos de Acción**

1.  
2.  
3.  
4.  

---

*Know Your Rights Guide (Spanish). Courtesy of the Resurrection Project.*
### Cuenta de ahorros #2
- Número de cuenta: 
- Nombre del banco: 
- ¿Quién tiene acceso? 
- ¿Qué quiere hacer con este bien? 
- ¿Existe un poder notarial?  Si   No   ¿Quién es el agente? 

#### Pasos de Acción
1. 
2. 
3. 
4. 
5.

### Bienes y Propiedades
**Dirección de la propiedad:**
- ¿Qué quiere hacer con este bien? 
- Is there a Power of Attorney?   Yes   No   If yes, who is the agent? 

#### Action Steps
1. 
2. 
3. 
4. 
5.

### Automóvil #1- Marca y Modelo:
- Seguro  |  No. de Placa
- Préstamo:  |  No. de VIN
- ¿Qué quiere hacer con este bien? 
- ¿Existe un poder notarial?  Si   No   ¿Quién es el agente? 

#### Pasos de Acción
1. 
2. 
3. 
4. 
5.

### Automóvil #2- Marca y Modelo:
- Seguro  |  No. de Placa
- Préstamo:  |  No. de VIN
- ¿Qué quiere hacer con este bien? 
- ¿Existe un poder notarial?  Si   No   ¿Quién es el agente? 

#### Pasos de Acción
1. 
2. 
3. 
4. 
5.

### Bien Adicional:
- ¿Qué quiere hacer con este bien? 
- ¿Existe un poder notarial?  Si   No   ¿Quién es el agente? 

---

*Know Your Rights Guide (Spanish). Courtesy of the Resurrection Project.*
Pasos de Acción

1. 
2. 
3. 
4. 
5. 

**Pagos Mensuales**

¿Normalmente quién hace los pagos?

¿En caso de emergencia quién más puede hacer los pagos?

*Complete esta tabla con la información de cuándo sus pagos mensuales se deben hacer y a quién.*

<table>
<thead>
<tr>
<th>Cobro</th>
<th>Nombre y Dirección</th>
<th>Número de Tel.</th>
<th>Cantidad</th>
<th>Fecha Limite</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EJEMPLO:</strong> RENTA</td>
<td>Blue Bonnet Apts. 123 Main St., Chicago, IL</td>
<td>312-555-5555</td>
<td>$1,000</td>
<td>Tercer día del mes</td>
</tr>
<tr>
<td>Renta/Hipoteca</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Luz</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agua</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Basura</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teléfono de casa</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Celular #1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Celular #2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Préstamo de auto #1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Préstamo de auto #2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seguro de carro</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Know Your Rights Guide (Spanish). Courtesy of the Resurrection Project.*
Tarjeta de crédito #1
Número de tarjeta:
Nombre en las tarjetas:

Tarjeta de crédito #2
Número de tarjeta:
Nombre en la tarjeta:

Tarjeta de crédito #3
Número de tarjeta:
Nombre de la tarjeta:

Seguro Médico:

Otro:

Otro:

Recuerde que legalmente usted es responsable de cualquier deuda o pagos que deba en los Estados Unidos, aunque salga del país.

sources:

Emergency Family Plan

Every family should have a plan in case of an emergency. This packet will help everyone create a Family Emergency Plan, regardless of immigration status.

This plan should include emergency contact numbers, a list of contacts who will help with your case, a packet with important documents and if necessary, a short-term guardianship signed by the person who will be in charge of your children. This packet includes templates to put together these documents.

Make a Child Care Plan

Talk to Your Children About Your Plan
Without worrying them, assure your children that they will be taken care of if for some reason you are unable to care for them, even for a short period of time. Let them know who will care for them until you can.

Decide Who Can Care for Your Children if You Are Unable To
Talk to the people you would want to care for your children if you are unable to and make sure they know they will be listed as emergency contacts. Memorize their phone numbers and have your children memorize them too. Make sure your children know who can pick them from up school, who cannot pick them up from school, and who will care for them.

Your child’s school may only release your child to adults you designate. Therefore, make sure to regularly update all school, afterschool, day care, and other programs’ emergency contact sheets and release forms to include the names of those who can and cannot pick up your children.

Write Down Instructions if Your Child Has Any Medical Conditions and /or Takes Any Medications
Make sure to write down any medical conditions or allergies your child has, any medications that your child takes, as well as doctor and health insurance information. Keep a copy of this information in your important documents file. Give a copy to your child’s school and the adult you designate to care for your children. Let your child know where to find this information if you are not around.

Do I have to hire a lawyer and go to court to request a guardian for my children?
Not necessarily. There are several types of guardianship under Illinois law. Plenary (long-term) guardianships and standby guardianships require you to go to court. If you live in Chicago, you may be able to file these cases without a lawyer. The Guardianship Assistance Desk for Minors at 69 W. Washington, across from the Daley Center can help people without lawyers fill out the paperwork for these kinds of cases.

There is also a type of guardianship that does not require you to go to court, called a short-term guardianship. This is a form that you and the person you want to become guardian must fill out and sign in front of two witnesses. A short-term guardianship can last for up to 365 days once it takes effect. However, a parent can cancel or revoke a short-term guardianship at any time simply by telling the guardian and taking the children back.

Where can I find more information about guardianships in Illinois?
Chicago Volunteer Legal Services
(312) 332-1624

Make Sure Your Children All Have Passports
- If your child was born in the United States, visit www.travel.state.gov for more information on obtaining a U.S. passport.
- If your child was born in your home country, check with your embassy or consulate for more information on obtaining a passport.
- You can also register your child's birth with your country's government (for example, with your country's consulate) if your child was born in the United States. This may grant your child benefits, including citizenship in your home country in some cases.

**Documents you Should and Should Not Carry with you:**

- At all times, carry a valid work permit or green card, if you have one. If you do not have one, generally it is advisable to carry a municipal ID, state ID or driver's license if it was issued in the United States and contains no information at all about your immigration status or your country of origin.
- At all times, carry a card to exercise your right to remain silent in case you are stopped or interrogated by ICE or police officers.
- At all times, carry the telephone number of an immigration lawyer, advocate or nonprofit immigration legal services provider you will call in an emergency.
- Do not carry any documentation about your country of origin.
- Do not carry any false identity documents or false immigration documents.

---

**Important Information**

<table>
<thead>
<tr>
<th>Information on your child:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Name:</td>
</tr>
<tr>
<td>Place and Date of Birth:</td>
</tr>
<tr>
<td>Cell Phone Number (if applicable):</td>
</tr>
<tr>
<td>Name of the School:</td>
</tr>
<tr>
<td>Address of the School:</td>
</tr>
<tr>
<td>Telephone Number of the School:</td>
</tr>
<tr>
<td>Grade and School Hours:</td>
</tr>
<tr>
<td>Name and Telephone Number of Doctor:</td>
</tr>
<tr>
<td>Address of Doctor's Office:</td>
</tr>
<tr>
<td>Medical Conditions:</td>
</tr>
<tr>
<td>Allergies:</td>
</tr>
<tr>
<td>Medicines:</td>
</tr>
</tbody>
</table>

---

| **Address of the School:** |  |
| **Telephone Number of the School:** |  |
| **Grade and School Hours:** |  |
| **Name and Telephone Number of Doctor:** |  |
| **Address of Doctor’s Office:** |  |
| **Medical Conditions:** |  |
| **Allergies:** |  |
| **Medicines:** |  |

**Important Numbers:**

| **Name of your Emergency Contact Person:** |  |
| **Relationship with your child:** |  |
| **Telephone Number:** |  |
| **Email:** |  |
| **Home Address:** |  |
| **Work Address:** |  |

| **Mother’s Full Name:** | **Cell Phone Number:** |
| **Home Telephone Number:** |  |
| **Work Address:** |  |
| **Work Telephone Number:** | **Work Hours:** |
| **Doctor:** |  |
| **Medical History:** |  |

| **Father’s Full Name:** | **Home Telephone Number:** |
| **Home Telephone Number:** |  |
| **Work Address:** |  |
| **Work Telephone Number:** | **Work Telephone Number:** |
| **Doctor:** |  |
| **Medical History:** |  |

| **Immigration Attorney:** |  |
| **Telephone Number:** |  |
| **Address:** |  |

| **Consulate of:** |  |
| **Telephone Number:** |  |
| **Address:** |  |

| **Community Organization:** |  |
| **Telephone Number:** |  |
| **Address:** |  |

| **Place of Religious Worship, Priest, Pastor:** |  |
| **Telephone Number:** |  |
| **Address:** |  |

File of Important Documents

Keep a file of all of these documents or a copy of these documents in a safe place. Tell your children, family members and emergency caregiver where to find this file in an emergency.

- Identifications, Passports, Social Security Card or ITIN
- Emergency Family Plan
- Birth Certificates
- Marriage/ Divorce Certificates
- Short Term Guardianship (if applicable)
- Legal Custody Documents
- Medical Information
- Immigration Documents (A Number, Work Permit, Visa, Permanent Residence Card)
- Documents Submitted to your Attorney
- Restriction Order
- Police Documents
- Criminal Record
- Check Stubs
- Documents of Civil Complaints
- Any other document you would like to easily be found

Sources:
Immigrant Legal Resource Center  www.ilrc.org

Plan Familiar de Emergencia

Cada familia debe tener un plan en caso de una emergencia. Este paquete le ayudará a crear un plan familiar sin importar su estatus migratorio.

Este plan debe incluir números de emergencia, una lista con la información de contactos de personas que ayudaran con su caso, una carpeta con documentos importantes y si es necesario una carta de tutela firmada por parte de la persona que cuidará a sus hijos. Este paquete incluye ejemplos de cómo preparar los documentos.

Plan de Cuidado Para Sus Hijos

Hable con sus hijos sobre su plan
Sin preocuparlos, asegúrele a sus hijos que ellos estarán en buen cuidado si por cualquier razón usted no puede cuidarlos, aunque sea por un poco tiempo. Déjeles saber quién los cuidará hasta que usted pueda cuidarlos de nuevo.

Decida quien cuidará a sus hijos si usted no puede hacerlo
Platique con esa persona que usted quisiera que cuide a sus hijos si usted no lo puede hacer, y asegúrese que ellos sepan que están en la lista de contactos de emergencia. Apréndase sus números de teléfono de memoria, y haga que sus hijos también se los aprendan. Asegúrese que sus hijos sepan quién los puede recoger de la escuela y quien los cuidará.

Actualice y mantenga al corriente la información de su contacto de emergencia en su escuela, en la guardería, con su doctor u otros programas.

Anote las instrucciones si sus hijos tienen una condición médica, o están tomando medicamentos
Anote cualquier condición médica o alergias que sus hijos tengan, cualquier medicamento que su hijo/a está tomando, así como la información de su doctor y el seguro de salud. Guarde una copia de esta información en su carpeta de documentos importantes. Entregue una copia a la escuela de su hijo/a y a la persona encargada de cuidar de su hijo/a. Infórmele a su hijo/a donde puede encontrar esta información si es que usted no está.

¿Tengo que contratar a un abogado y acudir a los tribunales para solicitar un tutor para mis hijos?
No necesariamente. Hay varios tipos de tutela bajo la ley de Illinois. Las tutelas a largo plazo y las tutelas de reserva requieren que usted vaya a los tribunales. Si usted vive en Chicago, puede presentar estos casos sin un abogado. El escritorio de asistencia de la tutela para los menores en el Centro Daley 69 W. Washington, puede ayudar a la gente sin abogados a llenar los papeles para este tipo de casos.

También hay un tipo de tutela que no requiere que usted vaya a la corte, llamada una tutela a corto plazo. Esta es una forma que usted y la persona que desea convertirse en guardián deben llenar y firmar en frente de dos testigos. Una tutela a corto plazo puede durar hasta 365 días una vez que surta efecto. Sin embargo, un padre puede cancelar o revocar una tutela a corto plazo en cualquier momento simplemente diciéndole al tutor y llevando a los niños de regreso.

¿A quien puedo contactar para una carta de tutela?
Chicago Volunteer Legal Services
(312) 332-1624

Asegúrese que todos sus hijos tengan un pasaporte
- Si sus hijos nacieron en su país de origen, consulte con su embajada o consulado para obtener más información de cómo obtener un pasaporte.
- También usted puede registrar el nacimiento de sus hijos con el gobierno de su país (por ejemplo: con el consulado de su país) si sus hijos nacieron en los Estados Unidos. Esto les podrá otorgar a sus hijos beneficios, incluyendo ciudadanía en su país de origen en algunos casos.
### Documentos Que Debería y No Debería Cargar Con Usted:

- En todo momento, cargue su permiso de trabajo válido o su tarjeta de residencia permanente, si es que tiene una. Si no tiene una, generalmente se le recomienda que cargue una identificación municipal, estatal, o licencia de conducir si se le fue otorgada dentro de los Estados Unidos y no contiene información ninguna sobre su estatus migratorio o su país de origen.
- En todo momento, cargue una tarjeta para ejercer su derecho de permanecer en silencio en caso de que sea detenido(a) o interrogado(a) por un agente de inmigración o por oficiales de policía.
- En todo momento, cargue el número de teléfono de un abogado de inmigración o de una organización sin fines de lucro que provea servicios de inmigración al cual usted le llamará en caso de una emergencia.
- No cargue ningún tipo de documentos de su país de origen.
- No cargue ningún tipo de documento falso.

### Información Importante

<table>
<thead>
<tr>
<th>Información de Su Hijo/a</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nombre Completo:</td>
<td></td>
</tr>
<tr>
<td>Lugar y Fecha de Nacimiento:</td>
<td></td>
</tr>
<tr>
<td>Número de Móvil (si es aplicable):</td>
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<tr>
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<td>Grado y Horario de la Escuela:</td>
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<td>Dirección de la Oficina del Doctor:</td>
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<td>Condiciones Médicas:</td>
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<td>Alergias:</td>
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<td>Medicamentos:</td>
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<tr>
<th>Información de Su Hijo/a</th>
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<td>Lugar y Fecha de Nacimiento:</td>
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<tr>
<th><strong>Números Importantes</strong></th>
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<tr>
<td><strong>Nombre de su Persona de Confianza:</strong></td>
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<td>Relación con su Hijo(s)</td>
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<td>Correo Electrónico:</td>
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<td>Dirección de Casa:</td>
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<td>Dirección de Trabajo:</td>
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<td><strong>Nombre de la Madre:</strong></td>
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<td>Dirección del Trabajo</td>
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<tr>
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<td>Horario del Trabajo:</td>
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<tr>
<td>Doctor:</td>
<td></td>
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<tr>
<td>Historial Médico:</td>
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| **Nombre del Padre:** |  |
| Teléfono de Casa: | Teléfono Móvil: |
| Dirección del Trabajo |  |
| Teléfono del Trabajo: | Horario del Trabajo: |
| Doctor: |  |
| Historial Médico: |  |

| **Abogado de Inmigración:** |  |
| Número de Teléfono: |  |
| Dirección: |  |

| **Consulado de:** |  |
| Número de Teléfono: |  |
| Dirección: |  |

| **Organización Comunitaria:** |  |
| Número de Teléfono: |  |
| Dirección: |  |

| **Iglesia, Sacerdote, Pastor:** |  |
| Número de Teléfono: |  |
| Dirección: |  |

Carpeta de Documentos Importantes

Mantenga una carpeta de todos estos documentos o una copia de ellos en un lugar seguro. Déjele saber a sus hijos, familiares, y su contacto de confianza en caso de emergencia donde pueden encontrar esta carpeta.

- Identificaciones, Pasaportes, Tarjetas de Seguro Social o ITIN
- Plan familiar de emergencia
- Actas de nacimiento
- Actas de matrimonio/ divorcio
- Tutela de corto plazo (si es aplicable)
- Documentos de custodia legal
- Información médica
- Documentos de inmigración (Numero de A, permiso de Trabajo, Visa, Tarjeta de Residencia)
- Documentos entregados por su abogado
- Orden de restricción
- Documentos policiales
- Antecedentes Penales
- Talones de Ingresos
- Documentos de quejas civiles
- Cualquier otro documento que usted quisiera que se encuentre fácilmente

Sources:
Immigrant Legal Resource Center  www.ilrc.org


