

# FINANCIAL SECURITY REFERRAL PIPELINE

THESE ARE THE ACTIVITIES ADVOCATES HAVE BEEN TRAINED TO DO

THESE ARE THE TYPES OF ACTIVITIES FEC COUNSELORS WORK ON

FINANCIAL SECURITY AREAS IN THE TOOLKIT

## 1 GOALS

- Identify action-driven goal
- Identify amount needed to achieve goal
- Goal achieved

## BARRIERS

Goal is much more long term (e.g. home)

- Long term goal achieved

## 2 ASSETS

- Track expenses
- Complete budget
- Establish consistent savings

Long-term savings goal (e.g. retirement)

- Long term savings goal achieved

## 3 BANKING

- Change PINs & passwords on all accounts
- Research bank account options

Obtain ChexSystems report

Refer to FEC

- Resolve barriers to open or transition customers to safe & affordable bank accounts

## 4 CREDIT

- Pull credit report
- Review for errors & ID theft

Credit report has errors and/or ID Theft

Refer to FEC

- Write credit report disputes
- Remedy ID theft
- Establish or increase credit score

## 5 DEBT

- Organize all bills & debts
- Calculate total debt

Harassment from debt collectors/ student loan issues/ overwhelming debt

- Negotiate with debt collectors
- Address student loan issues
- Strategize to pay down debt

## 6 TAXES

- Refer to a free tax prep site
- Develop a plan for the refund

Claimed by someone/ never got expected return

DV SAFE ACTIVITIES



FEC ACTIVITIES