

From Coverage to Care and the Consumer Financial Protection Bureau



Planning for Expenses Webinar

August 17, 2017, 2 p.m. ET

Centers for Medicare & Medicaid Services (CMS) Office of Minority Health
Consumer Financial Protection Bureau (CFPB)

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Speakers



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Agenda

- Welcome & Logistics
- From Coverage to Care Resources
 - Overview
 - Manage Your Health Care Costs
- CFPB Resources
 - Your Money, Your Goals
 - Behind on Bills
- Questions-and-Answers Session

C2C Overview

From Coverage to Care (C2C)

What is C2C?

C2C aims to help individuals understand their health coverage and connect to primary care and the preventive services that are right for them, so they can live a long and healthy life.



C2C: Understand Coverage and Connect to Care

Goals	Audience	Message Focus
Help consumers understand health coverage and increase consumer connection to care	Consumer enrolled in any type of health insurance	Encourage people to find a provider, make an appointment, and use free, preventive services

C2C Resources

- Roadmap to Better Care and a Healthier You
- 5 Ways to Make the Most of Your Health Coverage
- Videos
- Enrollment Toolkit
- Prevention Resources
- Partner Toolkit
- Community Presentation

The image displays three key resources from CMS:

- Top Right:** A graphic titled "FROM COVERAGE TO CARE" and "A Roadmap to Better Care and a Healthier You". It features a green stick figure at the top, a green dotted line path leading down through various icons (house, person, gear, etc.), and a green arrow pointing right at the bottom.
- Middle Left:** A green square with a large orange number "5" and the text "5 Ways to make the most of your health coverage".
- Bottom Right:** An infographic titled "COVERAGE TO CARE >>> Prevention" and "Put Your Health First". It includes the text "Get the preventive services that are right for you!" and "Take advantage of these and other services available at no cost to adults under most health coverage, thanks to the Affordable Care Act." The infographic lists various services such as "Blood pressure and cholesterol screenings", "Alcohol misuse and tobacco use counseling", "Type 2 Diabetes Screening", "Aspirin use for some adults", "Colorectal cancer screening for adults over 50", "Depression screening", "Cholesterol and obesity screening", "Hepatitis B and C screening", "HIV screening and STD prevention counseling", and "Lung Cancer screening for some adults". It also lists "Recommended Vaccines" including Hepatitis A and B, Pertussis, Tetanus, Diphtheria, Polio, and Varicella (Chicken Pox). A "COST TIP" section states: "When preventive services are covered by your health coverage, you may be able to get them at no cost. Check with your provider to learn more." The infographic is dated "© 2014 CMS" and includes a small CMS logo.

C2C Webpage

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OMH > From Coverage to Care

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From Coverage to Care

CMS Equity Plan for Medicare

From Coverage to Care

- 5 Ways to Make the Most of Your Coverage
- Roadmap Step Booklets
- Partner Resources
- Consumer Resources
- Get Involved
- Health Observances, Events & Webinars



Spotlight

How to Maximize Your Health Coverage

What should you do now that you have health coverage? *From Coverage to Care* can show you how to maximize your health coverage to put your health first and live a long and healthy life. Watch the How to Maximize Your Health Coverage video to learn more.

[Watch the video to learn more](#)

From Coverage to Care (C2C) is an initiative, developed by the Centers for Medicare & Medicaid Services, to help you understand your health coverage and connect to primary care and the preventive services that are right for you, so you can live a long and healthy life. We understand health insurance can be a bit overwhelming and confusing at first, however there are many ways you can make the most of it.

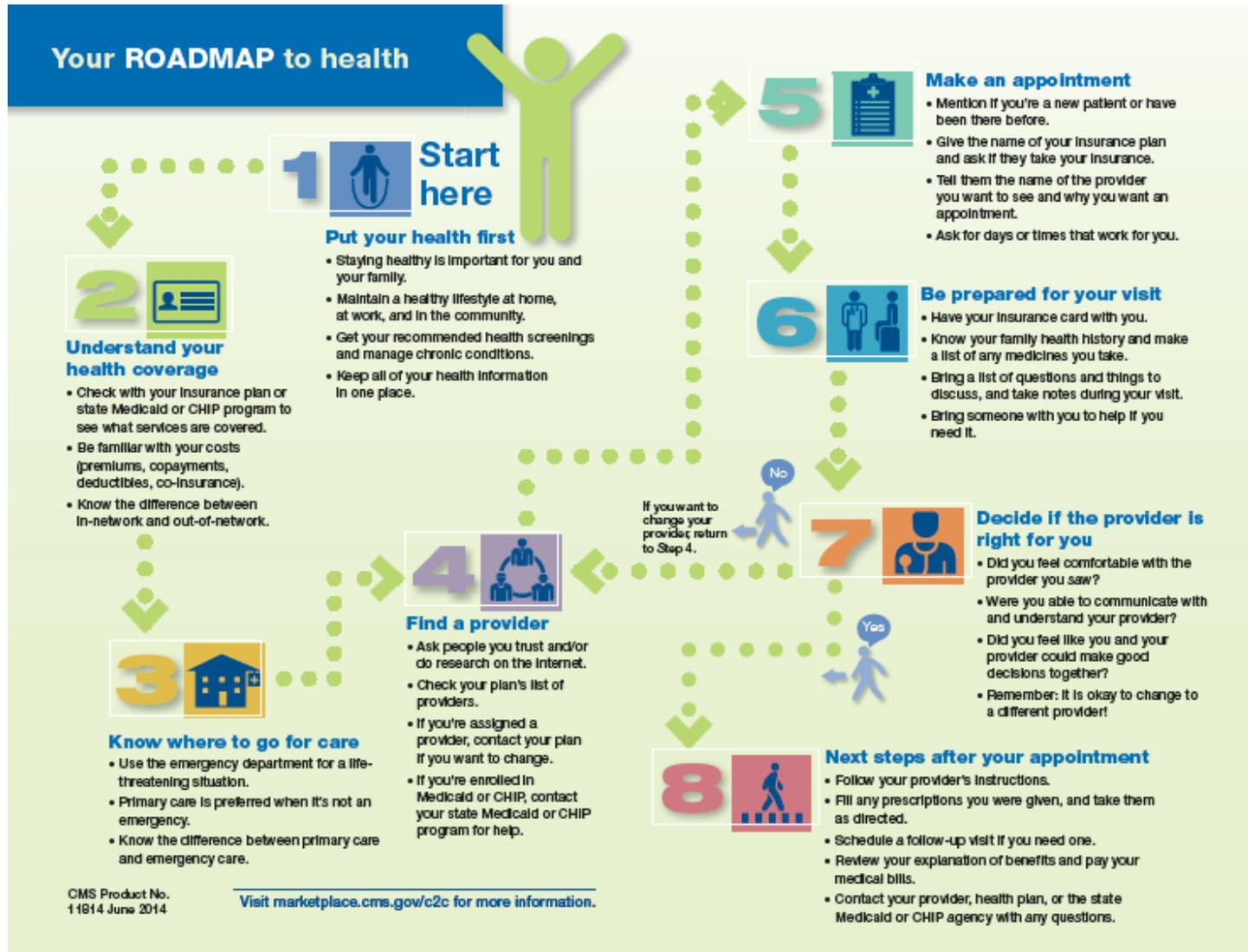
Roadmap to Better Care and a Healthier You

- Explains what health coverage is and how to use it to get primary care and preventive services
- Roadmap Poster
- Consumer Tools:
 - Insurance card
 - Primary Care vs. Emergency Care
 - Explanation of Benefits
- Pull-out step booklets
- Available in 8 languages
- Tribal version
- Customizable version



go.cms.gov/c2c

From Coverage to Care Roadmap



5 Ways to Make the Most of Your Health Coverage



Ways to make
the most of your
health coverage

Now that you have health coverage, here is what you can do to put your health first and live a long and healthy life.

- A quick reference material to start the journey from coverage to care
- Available in Arabic, Chinese, English, Haitian Creole, Korean, Russian, Spanish, and Vietnamese

5 Ways to Make the Most of Your Health Coverage



1 Confirm your coverage

- Be sure your enrollment is complete. Contact your health plan and/or state Medicaid office.
- Pay your premium if you have one, so you can use your health coverage when you need it.



2 Know where to go for answers

- Contact your health plan to see what services are covered, and what your costs will be.
- Read the *Roadmap to Better Care and a Healthier You* to learn about key health insurance terms, like coinsurance, and deductible.



3 Find a provider

- Select a health care provider in your network who will work with you to get your recommended health screenings.
- Remember you might pay more if you see a provider who is out-of-network.



4 Make an appointment

- Confirm your provider accepts your coverage.
- Talk to your provider about preventive services.
- Ask questions about your concerns and what you can do to stay healthy.



5 Fill your prescriptions

- Fill any prescriptions you need.
- Some drugs cost more than others. Ask in advance how much your prescription costs and if there is a more affordable option.

For more information about
From Coverage to Care,
visit go.cms.gov/c2c



Manage Your Health Care Costs

Manage Your Health Care Costs

- Understand Your Health Insurance Costs
- My Health Insurance Costs
- Plan for Health Costs by Knowing Your Income and Spending
- How to Pay Your Premium



Understand Your Health Insurance Costs

Topics:

1. What you Pay
2. Your Spending Limits
3. How You Can Save



Resources:

To learn more about health insurance or get help with more terms visit: <https://www.healthcare.gov>

What You Pay

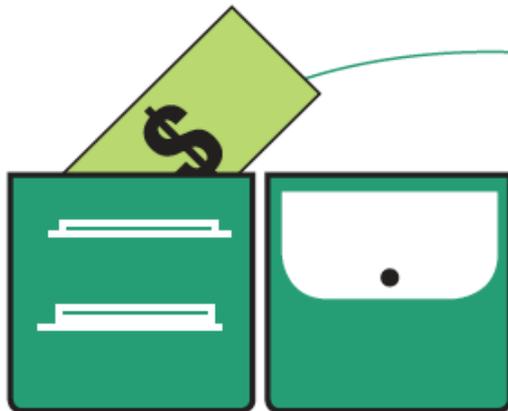
- **Premiums** are payments that must be paid to an insurance company, usually monthly, quarterly, or yearly.
- **Deductible** is the amount you owe for health care services before your plan will start paying for your care. Note: Some services may be covered before the deductible is met. Talk to your plan to find out more.
- **Copayment (Copay)** is a fixed amount you pay for a covered health care service or supply. For example, \$15 for a doctor visit or \$10 for a generic prescription.
- **Coinsurance** is your share of the costs of a covered service. It's different from a copayment because it is a percent of the total, not a set amount. For example, if your coinsurance is 20%, and the service cost \$100, you pay \$20.

$$\text{\$100} \times .20 = \text{\$20}$$

Specialist cost x 20% coinsurance = Patient cost

Your Spending Limits

- **Out-of-Pocket Limit** is the most a consumer has to pay for covered essential health benefits in a plan year. After this amount is spent on deductibles, copayments, and coinsurance, the health plan pays 100% of the costs of covered essential health benefits.



DEDUCTIBLES + COINSURANCE + CO-PAYS =
Out-of-pocket limit

How You Can Save

Topics:

- Premium Tax Credit (PTC)
- Cost-sharing Reduction (CSR)
- Essential Health Benefits
- Preventive Services

Resources:

For more information on Silver plans, please visit:

<https://www.healthcare.gov/choose-a-plan/plans-categories/>

To see the full list of essential health benefits that Marketplace plans cover, visit: <https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>

To learn about preventive services, visit:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

My Health Insurance Costs

- This worksheet will help keep track of the plan's information, like plan name and ID number, cost information, monthly premiums and any savings.

**Health Insurance Information for Calendar Year 20__**
Health Plan Information
Plan Name: _____

Plan ID Number: _____
Group Number: _____
Contact Information: _____
Other Notes: _____

Health Plan Costs Information
Monthly Premium: _____
Advance Premium Tax Credit: _____
Deductible: _____
Copayment – Primary Care: _____
Copayment – Specialist Visit: _____
Copayment – Prescription Drugs: _____
Coinsurance (if applicable): _____
Out- of- pocket limit: _____

Plan for Health Care Costs by Knowing Your Income and Spending

Use these **three steps** with consumers to help determine what health coverage they can afford:



STEP 1

Track your household income.



STEP 2

Know Your Spending Costs.



STEP 3

Shop for plans and apply for financial assistance.

Consumer Tool: Track Your Income

Income Source	Week 1 ____/____/____	Week 2 ____/____/____	Week 3 ____/____/____	Week 4 ____/____/____	Total
Job or Self-Employment					\$ 0.00
Second job					\$ 0.00
Unemployment Compensation					\$ 0.00
Social Security Benefit					\$ 0.00
Social Security Disability Income (SSDI)					\$ 0.00
Tax refund					\$ 0.00
Other Income					\$ 0.00
Totals monthly Income	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Consumer Tool: Know Your Costs

Category	Week 1	Week 2	Week 3	Week 4	Monthly Total
 Savings					\$ 0.00
 Debt payments					\$ 0.00
 Housing and utilities					\$ 0.00
 Household supplies and expenses					\$ 0.00
 Tools of the trade/Job related expenses					\$ 0.00
 Groceries					\$ 0.00
 Eating Out					\$ 0.00
 Pets					\$ 0.00
 Transportation					\$ 0.00
 Personal care					\$ 0.00
 Childcare and school					\$ 0.00
 Entertainment					\$ 0.00
 Court-ordered obligations					\$ 0.00
 Gifts, donations, other					\$ 0.00
Weekly Total	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Shop for Plans and Financial Assistance

- Preview plans, including costs and savings.
- Apply for financial help.



Resource:

For more information on cash flow budgets and financial services, see the CFPB *Your Money, Your Goals*:

www.consumerfinance.gov/your-money-your-goals/

How to Pay Your Premium

1. Online
2. Mail
3. Phone
4. In-person

Resources:

- **Prepaid Cards:** <https://www.consumer.gov/articles/1005-prepaid-cards#!what-it-is>
- **Bank Accounts:** http://files.consumerfinance.gov/f/201508_cfpb-ymyg-toolkit-community-volunteers-module-8.pdf
- **Cash:** Some insurance companies allow cash payments, contact the insurance plan for more information.
- **Complaints:** <https://www.consumerfinance.gov/complaint/>

How to Order Resources

- Order printed copies and have them shipped at no cost to your organization directly to you
- Many resources are available in English, Arabic, Chinese, Haitian Creole, Korean, Russian, Spanish, and Vietnamese
- Resources for a Tribal audience are also available





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CoverageToCare@cms.hhs.gov

**Consumer Financial
Protection Bureau's (CFPB)
Financial Empowerment
Resources**

Your Money, Your Goals

A Financial Empowerment Toolkit

Organization of *Your Money, Your Goals*

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

Organization of *Your Money, Your Goals*

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

Module 2, Tool 1: Savings Plan

Savings goal	Total amount needed	Months to reach goal	Monthly amount to save	Strategies for saving and amount saved per month	Safe and secure place for savings
<p>Example: To save \$1,000 in an emergency fund within 10 months</p>	<p>\$1,000</p>	<p>10</p>	<p>\$100 (total amount needed + months to reach goal)</p>	<p>Cut back to basic cable, \$40 Cut out one fast food meal per week for family, \$60 Total saved per month, \$100</p>	<p>Savings account at a bank or credit union (will generally require a minimum deposit)</p>

Module 5, Tool 1: Cash Flow Budget

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

**Ending balance
from previous
week**

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

Module 5, Tool 1: Cash Flow Budget

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

**Total sources
minus total
uses**

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

Managing Cash Flow Scenario

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

Module 5, Tool 3: Improving Cash Flow Checklist



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



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



Match timing of sources and uses of income where possible.

Module 5, Tool 3: Improving Cash Flow Checklist

 This might work	Strategy	Helpful tips	Next steps
	Negotiate new due dates for bills to better line up with when you get income.	Start with businesses where you have a long-standing relationship.	
	Negotiate splitting a monthly payment into two smaller payments.	For example, if a \$700 rent payment is due the first of the month, see if you can make a \$350 payment on the 1 st and the 15 th .	
	Avoid large, lump sum or periodic payments by making monthly payments – car insurance, for example.	You may have to pay a small fee to make this arrangement, but it may make handling these payments more manageable.	

Module 6, Tool 1: Debt Worksheet

On the debt management worksheet, you will include:

- The person, business, or organization you own money to;
- The amount you owe them;
- The amount of your monthly payment; and
- The interest rate you are paying and other important terms.

To complete this worksheet, you may need to get all of your bills together in one place and a copy of your credit report.

Exploring *Behind on Bills?*

Behind on bills?
Start with one step.



Table of contents

Eight tools if you are behind on bills

- **Blue-Green** – can be used to help people build a clear picture of their income and spending
- **Yellow** – can be used to think about goals and identify ways to increase income and other resources and cut expenses
- **Red** – can be used for immediate challenges and needs



Where does all my money come from?

INCOME TRACKER



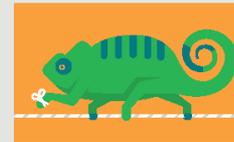
Where does my money go?

SPENDING TRACKER



What are all my bills and when are they due?

BILL CALENDAR



What is one thing I want to change?

GOAL SETTING

8

Tools if you're behind on bills.



How can I get extra money out of my situation?

SHORT-TERM STRATEGIES



How do I make tough choices in tight months?

PRIORITIZING BILLS



How do I respond to a debt collector?

DEALING WITH DEBT COLLECTORS



Who else can I turn to for help?

RESOURCE CARDS

Tool Structure

Unfold...

...refold and turn page

GOAL SETTING

What is one thing I want to change?



This tool will help you:

- Identify the things that really matter to you
- Work toward a future that includes those things
- Track your progress
- Take pride in making life better for you and your family

What to do:

1. Pick a statement that interests you
2. Write down your goal
3. Share your goal with someone who will hold you to it

Start with one question:
How have you helped someone else reach a goal?

YOUR MONEY. YOUR GOALS.

Tool description

One thing I'm proud of:	One promise to myself:	One thing I'd like to change:	One dream I have for myself:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	Who can help me?	_____	Date to complete:
_____	_____	_____	_____

Worksheet

A step further

Create an action plan. Think about how long it will realistically take you to reach your goal. Then, make an action plan and stick to it. Don't forget to list any resources that might help you. For example, you might seek out information, tools and equipment, professional assistance, a loan, or find transportation.

Step 1	
Resources needed:	Date to complete:
Step 2	
Resources needed:	Date to complete:
Step 3	
Resources needed:	Date to complete:

A step further

Introductory exercise

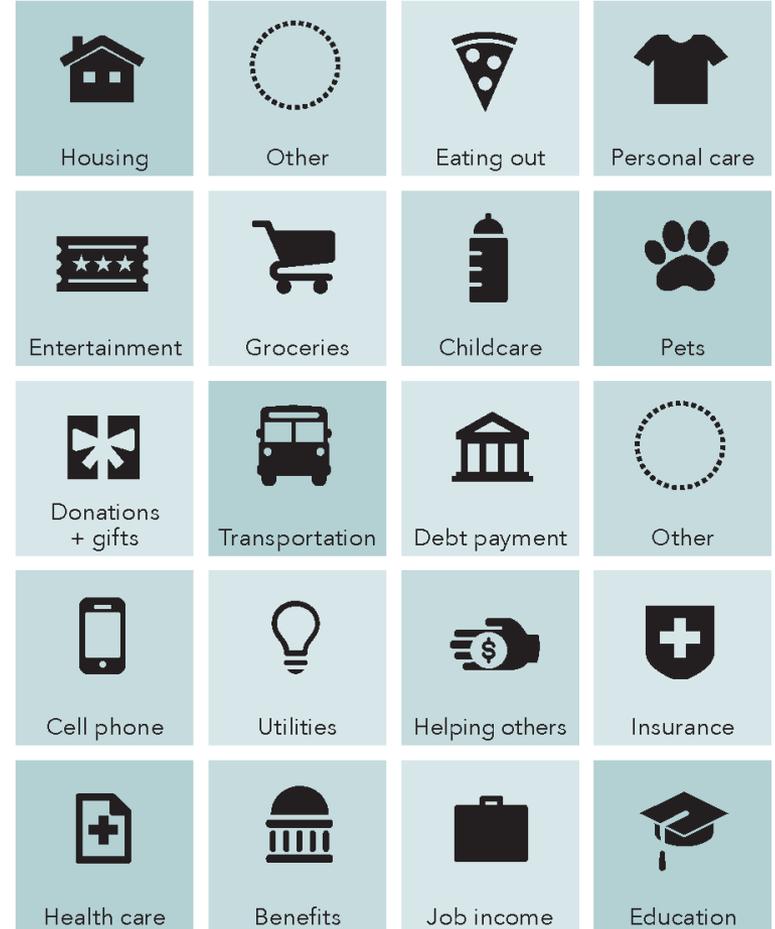
The *My money picture* bonus card is located in the inside back cover of *Behind on Bills?*

- Check areas you feel good about
- Circle areas where you have concerns

BONUS CARD

My money picture

1. Grab a pen or highlighter.
2. Look at the board and mark a **check** on any area of life you feel good about.
3. **Circle** any area of life you feel concerned about.



Short-term strategies

- **Earn more** by taking on work or charging for services
- **Get money quickly** by selling stuff or expanding your benefits
- **Spend better** by developing habits that save you money
- **Cut costs** by avoiding fees or canceling memberships

SHORT-TERM STRATEGIES

How can I get extra money out of my situation?



This tool will help you:

- **Earn more** by taking on work or charging for services
- **Get money quickly** by selling stuff or expanding your benefits
- **Spend better** by developing habits that save you money
- **Cut costs** by avoiding fees or canceling memberships

Think about this:

If you run out of money before the end of the month, think about ways you can increase income and decrease spending. This tool has prompts that can put you on the path toward more money in and less money out. Share options you've identified with others in your household and build your plan together.

Start with one question:

What's something that people say you're good at?

Think about some ways to **bring in more money.**

<p>Skills I have </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>What do people count on you for? Cooking, crafts, yard work, a second language, babysitting?</p>	<p>Other options I have </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <ul style="list-style-type: none"> ▪ Can you run errands for someone, give people rides, or sell produce from your garden? ▪ Can you sell stuff you no longer need (old equipment, extra clothes) at a yard sale or online?
<p>Programs I can consider </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Do you qualify for public housing or benefits (TANF, SNAP, Medicaid, LIHEAP)?</p>	

Think about some ways to **spend less money.**

<p>Fees I can avoid </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Do you pay fees to access your money—for example, from ATMs or check-cashing services? Can you open a no-fee bank account?</p>	<p>Utilities I can reduce </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Can you unplug appliances when not using them? Can you set your thermostat lower during winter and higher during summer?</p>
<p>Plans I can change </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Do you qualify for a "lifeline" phone rate? Do you have memberships you're not using (magazine subscriptions, movie-streaming services, gym)?</p>	<p>Habits I can change </p> <p>_____</p> <p>_____</p> <p>_____</p> <p>What would you consider changing to save money? Cooking at home vs. eating out, buying second-hand vs. buying new?</p>

Short-term strategies

A step further

Create an action plan. Think about how long it will realistically take you to reach your goal. Then, make an action plan and stick to it. Don't forget to list any resources that might help you. For example, you might seek out information, tools and equipment, professional assistance, a loan, or find transportation.

Step 1	
Resources needed:	Date to complete:
Step 2	
Resources needed:	Date to complete:
Step 3	
Resources needed:	Date to complete:

Resource cards

- Connect to resources and referrals for
 - **Paying** utility bills
 - **Finding** a job or benefits
 - **Dealing** with debt
 - **Getting** a response from banks and debt collectors
 - **Finding** a lawyer
 - **Exploring** health care programs

RESOURCE CARDS

Who else can I turn to for help?



These resources may help you:

- **Pay** utility bills
- **Find** a job or benefits
- **Deal** with debt
- **Get a response** from banks and debt collectors
- **Find** a lawyer
- **Explore** health care programs

What to do:

1. **Add** any relevant local resources
2. **Photocopy and cut** into eight referral cards
3. **Keep** the cards in your wallet or a handy place

Start with one question:

Is there anything else you're concerned about?



Need help with housing or paying utility bills?

- _____
- _____
- Call the FCC to see if you qualify for a "Lifeline" phone rate: **888.225.5322**
- To find out about public housing and eligibility, call HUD's Housing Counseling Office: **800.569.4287**



Need help finding a job?

- _____
- _____
- Search for a job: [usa.gov/find-a-job](https://www.usa.gov/find-a-job)
- Call the American Job Centers to find out what's required for different careers: **877.872.5627**



Need help dealing with debt?

- _____
- For debt management, call the National Foundation for Credit Counseling (NFCC): **800.388.2227**
- To find out more about student debt, visit: [cfpb.gov/paying-for-college](https://www.cfpb.gov/paying-for-college)



Need help finding a lawyer?

- _____
- For legal resources listed state by state, visit: [lawhelp.org](https://www.lawhelp.org)
- To find out if you're eligible for assistance from a Legal Services program funded by the Legal Services Corporation, visit: [lsc.gov/what-legal-aid/find-legal-aid](https://www.lsc.gov/what-legal-aid/find-legal-aid)



Need help getting a bank or debt collector to respond?

- _____
- Submit a complaint with the CFPB: [cfpb.gov/complaint](https://www.cfpb.gov/complaint)
- Contact your state attorney general's office: [naag.org/naag/attorneys-general/whos-my-ag.php](https://www.naag.org/naag/attorneys-general/whos-my-ag.php)



Need help with benefits?

- _____
- To find out which benefits you may qualify for, visit: [benefits.gov](https://www.benefits.gov)
- To check your Social Security status, visit: [ssa.gov](https://www.ssa.gov)



Need help with health care bills?

- _____
- To enroll in health insurance, visit: [healthcare.gov](https://www.healthcare.gov)
- To find out about your state's Medicaid and CHIP programs, visit: [medicaid.gov](https://www.medicaid.gov)
- To get local help with Medicare and SHIP programs, visit: [shiptacenter.org](https://www.shiptacenter.org)



Need help with...?

- _____
- _____
- Have money questions? Visit "Ask CFPB": [cfpb.gov/askcfpb](https://www.cfpb.gov/askcfpb)

Resource cards

A step further

Make sure you get unbiased information. It's important to get accurate, up-to-date information. Unbiased individuals and organizations 1) do not try to sell you products and services, 2) do not ask for payment up front, 3) are able to show you the impact any actions you take may have on your financial situation.

Key questions for

additional resources:

- | | Y | N | | Y | N |
|--|--------------------------|--------------------------|---|--------------------------|--------------------------|
| 1. Does this individual or organization earn revenue by selling financial products or services? | <input type="checkbox"/> | <input type="checkbox"/> | 4. Can it provide references? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Does it require cash up-front? | <input type="checkbox"/> | <input type="checkbox"/> | 5. Will it provide unbiased information and not try to sell you financial products or services? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Has the state Attorney General's Office or Better Business Bureau, or another entity taken action against it? | <input type="checkbox"/> | <input type="checkbox"/> | 6. Do you know anyone personally whom it has helped? | <input type="checkbox"/> | <input type="checkbox"/> |

If the answer to 1, 2, or 3 is "yes," consider finding a different source of information.

If the answer to 4, 5, or 6 is "no," consider a different place to seek information.

Getting the Toolkit

Resources for the people you serve

Your Money, Your Goals materials can be used in many different settings. From legal aids to housing authorities, faith-based groups to universities, if you're working with people to help set goals and solve financial problems, you'll find helpful tools and information here.



Toolkit

The toolkit has information that helps you have the money conversation with the people you serve. Use the tools to help achieve goals and work through challenges.

[Access the toolkit](#)



Issue-focused tools

Use these bright, interactive booklets to easily help people begin to address common financial stressors.

[Discover issue-focused tools](#)

Companion guides

Companion guides have specific information for populations with unique needs.

[See companion guides](#)

Online resources

We've consolidated the websites referenced in the Your Money, Your Goals materials to make them easier to access and share.

[View online resources](#)

Questions-and-Answers

