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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Patty Avery, *Program Specialist, Consumer Financial Protection Bureau*
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

<table>
<thead>
<tr>
<th>Goals</th>
<th>Audience</th>
<th>Message Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help consumers understand health coverage</td>
<td>Consumer enrolled in any type of health insurance</td>
<td>Encourage people to find a provider, make an appointment, and use free, preventive services</td>
</tr>
<tr>
<td>and increase consumer connection to care</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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

[go.cms.gov/c2c](go.cms.gov/c2c)
From Coverage to Care

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

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

[Link to CMS website: go.cms.gov/c2c]
From Coverage to Care Roadmap

Your ROADMAP to health

1. Start here
   - Put your health first
     - Staying healthy is important for you and your family.
     - Maintain a healthy lifestyle at home, at work, and in the community.
     - Get your recommended health screenings and manage chronic conditions.
     - Keep all of your health information in one place.

2. Understand your health coverage
   - Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.
   - Be familiar with your costs (premiums, copayments, deductibles, co-insurance).
   - Know the difference between in-network and out-of-network.

3. Know where to go for care
   - Use the emergency department for a life-threatening situation.
   - Primary care is preferred when it's not an emergency.
   - Know the difference between primary care and emergency care.

4. Find a provider
   - Ask people you trust and/or do research on the Internet.
   - Check your plan's list of providers.
   - If you're assigned a provider, contact your plan if you want to change.
   - If you're enrolled in Medicaid or CHIP, contact your state Medicaid or CHIP program for help.

5. Make an appointment
   - Mention if you're a new patient or have been there before.
   - Give the name of your insurance plan and ask if they take your insurance.
   - Tell them the name of the provider you want to see and why you want an appointment.
   - Ask for days or times that work for you.

6. Be prepared for your visit
   - Have your insurance card with you.
   - Know your family health history and make a list of any medicines you take.
   - Bring a list of questions and things to discuss, and take notes during your visit.
   - Bring someone with you to help if you need it.

7. Decide if the provider is right for you
   - Did you feel comfortable with the provider you saw?
   - Were you able to communicate with and understand your provider?
   - Did you feel like you and your provider could make good decisions together?
   - Remember: It's okay to change to a different provider!

8. Next steps after your appointment
   - Follow your provider's instructions.
   - Fill any prescriptions you were given, and take them as directed.
   - Schedule a follow-up visit if you need one.
   - Review your explanation of benefits and pay your medical bills.
   - Contact your provider, health plan, or the state Medicaid or CHIP agency with any questions.

Visit marketplace.cms.gov/c2c for more information.
5 Ways to Make the Most of Your Health Coverage

- 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

CMS Product No. 11968
March 2016
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.

\[ \text{Specialist cost} \times 20\% \text{ coinsurance} = \text{Patient cost} \]
• **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.

\[ \text{DEDUCTIBLES} + \text{COINSURANCE} + \text{CO-PAYS} = \text{Out-of-pocket limit} \]
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.
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

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job or Self-Employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Second job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Unemployment Compensation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Social Security Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Social Security Disability Income (SSDI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Tax refund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 0.00</td>
</tr>
<tr>
<td><strong>Totals monthly Income</strong></td>
<td><strong>$ 0.00</strong></td>
<td><strong>$ 0.00</strong></td>
<td><strong>$ 0.00</strong></td>
<td><strong>$ 0.00</strong></td>
<td><strong>$ 0.00</strong></td>
</tr>
</tbody>
</table>
## Consumer Tool: Know Your Costs

<table>
<thead>
<tr>
<th>Category</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
<th>Monthly Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Debt payments</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Housing and utilities</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Household supplies and expenses</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Tools of the trade/Job related expenses</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Groceries</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Eating Out</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Pets</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Personal care</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Childcare and school</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Entertainment</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Court-ordered obligations.</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Gifts, donations, other</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Weekly Total</strong></td>
<td><strong>0.00</strong></td>
<td><strong>0.00</strong></td>
<td><strong>0.00</strong></td>
<td><strong>0.00</strong></td>
<td><strong>0.00</strong></td>
</tr>
</tbody>
</table>
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](https://www.consumer.gov/articles/1005-prepaid-cards#!what-it-is)
- **Cash:** Some insurance companies allow cash payments, contact the insurance plan for more information.
- **Complaints:** [https://www.consumerfinance.gov/complaint/](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
Subscribe to the C2C Listserv

Become part of our network by subscribing to the C2C listserv:
https://public.govdelivery.com/accounts/USCMS/subscriber/new
Thank You!

Visit our website:
http://go.cms.gov/c2c

Contact us:
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

<table>
<thead>
<tr>
<th>Savings goal</th>
<th>Total amount needed</th>
<th>Months to reach goal</th>
<th>Monthly amount to save</th>
<th>Strategies for saving and amount saved per month</th>
<th>Safe and secure place for savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: To save $1,000 in an emergency fund within 10 months</td>
<td>$1,000</td>
<td>10</td>
<td>$100 (total amount needed + months to reach goal)</td>
<td>Cut back to basic cable, $40 Cut out one fast food meal per week for family, $60 <strong>Total saved per month, $100</strong></td>
<td>Savings account at a bank or credit union (will generally require a minimum deposit)</td>
</tr>
</tbody>
</table>
## Module 5, Tool 1: Cash Flow Budget

<table>
<thead>
<tr>
<th></th>
<th>Week 1</th>
<th>Week 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning balance for the week</strong></td>
<td>$37.00</td>
<td>$122.37</td>
</tr>
<tr>
<td><strong>Sources of cash and other financial resources</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from job</td>
<td>$305.34</td>
<td>$290.80</td>
</tr>
<tr>
<td>SNAP</td>
<td>$280.00</td>
<td></td>
</tr>
<tr>
<td>Public housing voucher</td>
<td>$650.00</td>
<td></td>
</tr>
<tr>
<td><strong>Total sources of cash and other financial resources</strong></td>
<td>$1,272.34</td>
<td>$413.17</td>
</tr>
<tr>
<td><strong>Uses of cash and other financial resources</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>$20.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Housing</td>
<td>$650.00</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>$59.97</td>
<td>$95.50</td>
</tr>
<tr>
<td>Groceries</td>
<td>$180.00</td>
<td>$80.00</td>
</tr>
<tr>
<td>Eating out (meals and beverages)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$240.00</td>
<td>$60.00</td>
</tr>
<tr>
<td><strong>Total uses of cash and other financial resources</strong></td>
<td>$1,149.97</td>
<td>$255.50</td>
</tr>
<tr>
<td><strong>Ending balance for the week</strong></td>
<td>$122.37</td>
<td>$157.67</td>
</tr>
</tbody>
</table>
Module 5, Tool 1: Cash Flow Budget

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<td>$255.50</td>
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<tr>
<td><strong>Ending balance for the week</strong></td>
<td>$122.37</td>
<td>$157.67</td>
</tr>
</tbody>
</table>
## Managing Cash Flow Scenario

<table>
<thead>
<tr>
<th>Week</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning Balance for the Week</strong></td>
<td>$257.00</td>
<td>$361.00</td>
<td>$65.52</td>
<td>$463.22</td>
</tr>
</tbody>
</table>

### Sources of Cash & Other Financial Resources
- **Income from Job**: $220.00, $990.00, $990.00
- **Income from Part-Time Job**: $220.00, $220.00, $220.00, $220.00
- **SNAP**: $412.00

**Total Sources of Cash & Other Financial Resources**: $889.00, $849.00, $285.52, $746.78

### Uses of Cash & Other Financial Resources

#### Debt Payments
- **Credit Card Payments**: $90.00
- **Personal loan payments**: $100.00
- **Student Loan**: $235.00

#### Savings
- **Savings**: $0.00, $0.00, $0.00, $0.00

#### Housing (Rent including utilities)
- **Housing (Rent including utilities)**: $845.00

#### Utilities
- **Television**: $63.48
- **Internet Service**: $22.74
- **Phone and Cell Phone Service**: $86.00

#### Household Supplies & Expenses
- **Household Supplies & Expenses**: $25.00

#### Groceries
- **Groceries**: $200.00, $80.00, $100.00, $80.00

#### Eating Out (Meals and Beverage)
- **Eating Out (Meals and Beverage)**: $25.00, $25.00, $25.00, $25.00

#### Transportation
- **Car Payment**: $245.00
- **Fuel**: $60.00, $60.00, $60.00, $60.00
- **Auto Insurance**: $175.00

#### Childcare
- **Childcare**: $70.00, $70.00, $70.00, $70.00

#### Misc.
- **Misc.**: $50.00, $50.00, $50.00, $50.00

**Total Uses of Cash & Other Financial Resources**: $1,250.00, $783.48, $748.74, $385.00

**Ending Balance for the Week (Sources - Uses)**
- **Week 1**: -$361.00
- **Week 2**: $65.52
- **Week 3**: -$463.22
- **Week 4**: $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

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

Unfold...

Worksheet

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:

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.

<table>
<thead>
<tr>
<th>Step</th>
<th>Resources needed</th>
<th>Date to complete</th>
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</thead>
<tbody>
<tr>
<td>1</td>
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<td>2</td>
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Tool description

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 these things
- Track your progress
- Take pride in making life better for you and your family

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

...refold and turn page
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
Think about some ways to **bring in more money.**

<table>
<thead>
<tr>
<th>Skills I have</th>
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</table>

What do people count on you for? Cooking, crafts, yard work, a second language, babysitting?

<table>
<thead>
<tr>
<th>Other options I have</th>
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- 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?

<table>
<thead>
<tr>
<th>Programs I can consider</th>
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</table>

Do you qualify for public housing or benefits (TANF, SNAP, Medicaid, LIHEAP)?

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<thead>
<tr>
<th>Fees I can avoid</th>
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Do you pay fees to access your money—for example, from ATMs or check-cashing services? Can you open a no-fee bank account?

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<thead>
<tr>
<th>Utilities I can reduce</th>
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</table>

Can you unplug appliances when not using them? Can you set your thermostat lower during winter and higher during summer?

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<thead>
<tr>
<th>Plans I can change</th>
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Do you qualify for a “Lifeline” phone rate? Do you have memberships you’re not using (magazine subscriptions, movie-streaming services, gym)?

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<thead>
<tr>
<th>Habits I can change</th>
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</table>

What would you consider changing to save money? Cooking at home vs. eating out, buying second-hand vs. buying new?
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.

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</tr>
</tbody>
</table>
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

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
- 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

Need help finding a lawyer?
- For legal resources listed state by state, visit: 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

Need help getting a bank or debt collector to respond?
- Submit a complaint with the CFPB: cfpb.gov/complaint
- Contact your state attorney general’s office: 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
- To check your Social Security status, visit: ssa.gov

Need help with health care bills?
- To enroll in health insurance, visit: healthcare.gov
- To find out about your state’s Medicaid and CHIP programs, visit: medicaid.gov
- To get local help with Medicare and SHIP programs, visit: shiptacenter.org

Need help with...?
- Have money questions? Visit "Ask CFPB": 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.

<table>
<thead>
<tr>
<th>Key questions for additional resources:</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Does this individual or organization earn revenue by selling financial products or services?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. Does it require cash up-front?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. Has the state Attorney General’s Office or Better Business Bureau, or another entity taken action against it?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. Can it provide references?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. Will it provide unbiased information and not try to sell you financial products or services?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. Do you know anyone personally whom it has helped?</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

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

Companion guides

Companion guides have specific information for populations with unique needs.

See companion guides

Issue-focused tools

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

Discover issue-focused tools

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