



ESSC WorkFirst Transition Project



FINANCIAL PLANNING RESOURCES

(Click on **highlighted heading** for link to webpage)

SPARKPOINT FINANCIAL COACHING & RESOURCES

- Provides one-on-one financial coaching to help people increase income (through free tax preparation and tax credits, applying for public benefits, job training and placement), manage credit (improving credit, managing debt and creating household budgets) and build assets (saving and asset planning to reach goals like buying a home or paying for college).
- Any Orange County resident can obtain free financial coaching. They ask that the person have earnings or other income (so they can budget) and provide their Social Security Number (to help monitor and improve their credit score).
- SparkPoint will work with Project Independence. Project Independence provides benefits planning (see below), and can give information to SparkPoint (with the person's signed consent), which helps SparkPoint provide more effective financial coaching.

PROJECT INDEPENDENCE

- Provides free benefits planning for Orange County residents who receive SSI or Social Security Disability benefits, aged 14 to full retirement age.
- Explains impact of current and/or possible future earnings on all public benefits a person receives and on their net income.
- Helps people use "work incentives" – safety nets that help protect benefits when a person works, and ensure they will be better off financially by working.
- Call Ticket to Work Helpline (866-968-7842) to be referred to Project Independence.

DISABILITY BENEFITS 101

- Web site that offers lots of information about government benefits and work incentives. DB101 has articles and calculators that help you estimate how work will affect your benefits.

NATIONAL DISABILITY INSTITUTE ACHIEVABLE CORNER (CALABLE)

- Provides information about CalABLE accounts for people who are just considering opening accounts, who are ready to open accounts or who already have accounts.
- Covers eligibility, allowable expenses, investment options, maximizing savings, impact on SSI and other public benefits, and more.

SCHOOLS FIRST

- “It’s a Money Thing” - Entertaining, animated videos on 31 topics ranging from budgeting basics and living on your own to emergency funds and understanding compound interest.
- “Money IQ” – Somewhat interactive learning modules on 7 topics (money basics, loans & payments, buying a home, paying for college, retirement planning, financial calculators and personalized learning).
- A blog on topics like buying a home or car, getting the most out of your money, smart ways to use your credit card and 10 money moves to make in your 20s (and 30s and 40s).

BITE OF REALITY

- Education about budgeting and money management in a group through a practical, interactive, game-like structure.
- Introduces participants to the types of help they can get from credit unions.
- Program completed in person, with groups of at least 50 teens and 10 or more volunteers. Remote version using an app offered.
- Bite of Reality is only available through credit unions.

NATIONAL DISABILITY INSTITUTE’S FINANCIAL RESILIENCE CENTER

- Provides resources to help people with disabilities and their families “bounce back” from financial challenges.
- Showcases free financial planning and coaching from professionals certified by the Association for Financial Counseling and Planning Education (AFCPE)
- Highlights LifeCents – free online financial wellness training. Starts with a discovery process asking a series of questions to identify financial habits and needs, then develops an individualized curriculum of articles, videos and other resources. LifeCents provides useful resources, such as links to benefits planning, American Job Centers and ABL.
- Provides resources and FAQs about payments; employment and unemployment; public benefits; managing money; housing food and healthcare, fraud, and resources for the deaf.
- Offers an analysis of initiatives, legislation and its impact on people with disabilities and their families.

B OF A BETTER MONEY HABITS

Financial independence: the first steps and **Financial independence: take next steps**

- Curriculum designed for people with intellectual disabilities
- Includes Volunteer preparation guide, Caregiver guide, Animated videos, Articles, Presentations.
- Covers Credit, Debt, Saving and budgeting, Homeownership, Auto, Retirement, College, Privacy and security, Personal banking, Taxes and income.
- Starts with a handful of questions that establish a person's own financial priorities to guide the study topics. Well organized, easy to navigate, straightforward and comprehensive

MONEY SMART

- Financial education curriculum that includes versions tailored for young people – one is for grades 9 – 12. The grades 9 – 12 version covers:
 - Earnings (career options, managing your paycheck, understanding the economy, and entrepreneurship)
 - Spending (spending and budgeting, buying a car, college and student loans, homeownership and renting, and charitable giving)
 - Saving and investing (financial planning, importance of savings, choosing a banking partner, financial markets and investing, retirement planning)
 - Borrowing (credit, credit cards, and understanding financial ratios)
 - Protecting (risk management and insurance, estate planning, financial resources, and consumer protection)

GREENPATH FINANCIAL WELLNESS

- Offers services in Orange County through an office in Fullerton, many online resources, and financial counseling in partnership with some credit unions.
- Provides counseling on debt and credit management, homeownership education and foreclosure prevention, student loans and bankruptcy needs.
- Hosts online classes (on debt, credit, loans, auto financing, paying for college and housing, budgeting, saving, family, retirement and security), webinars, financial calculators and worksheets.

THANK YOU

We hope you have found the information contained in this resource guide helpful for future financial and life planning. You may find additional resources, tips, videos, webinars and tools on the **ESSC WorkFirst Transition Project Webpage**. Project Contact: Pamela Arturi, Director of Employment Services (WorkFirst) pamela.arturi@essc.org (657) 220-7726