

# Financial Fresh Start

National Association of Women Judges  
SUCCESS INSIDE & OUT

Presentation Given at Las Colinas Detention and Reentry Facility

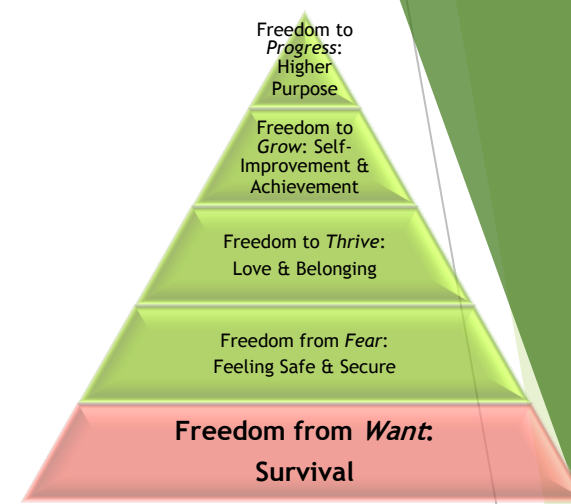
The background features a light green gradient on the left side, transitioning into a series of overlapping, semi-transparent green geometric shapes (triangles and polygons) on the right side, creating a modern, abstract design.

# STARTING FRESH AFTER YOUR RELEASE and MEETING *YOUR* NEEDS

# What are *your* needs?



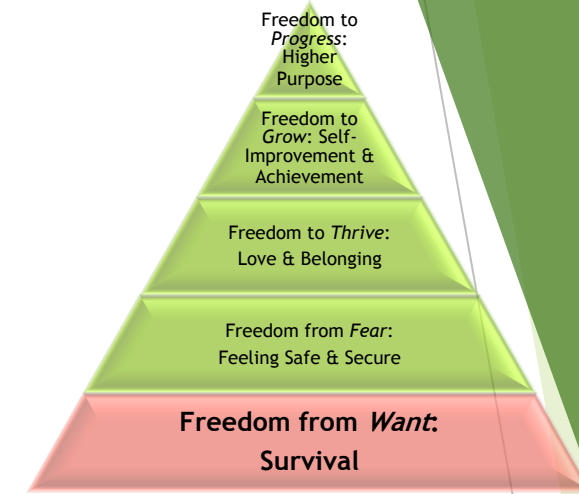
# Freedom from *Want*



You want to start over. You need somewhere to live, to work. You need counseling, but have limited resources. The first step is to get on your feet and survive.

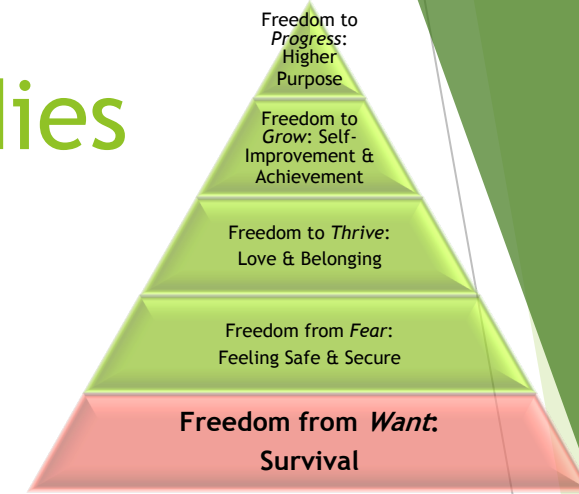
# Freedom from Want: Financial Subsidies and Assistance

- ▶ **Temporary Assistance for Needy Families (TANF)** provides temporary assistance to help pay for food, shelter, utilities, and non-medical expenses for qualifying families: <https://www.acf.hhs.gov/ofa/programs/tanf>
- ▶ **Second Chance** is a San Diego local non-profit organization that provides assistance to people with addiction, incarceration, homelessness, a family history of criminal behavior or gang involvement: <https://www.secondchanceprogram.org/>
  - ▶ In addition to the Job Readiness Training program, Second Chance has support services (CDL, Birth certificates, work clothes, tools, transportation and much more) money available to help the participants on their journey to self-sufficiency) and hygiene kits.
- ▶ **California Work Opportunity and Responsibility to Kids (CalWORKs)** is a public assistance program that provides cash aid and services to eligible families that have a child(ren) in the home. If a family has little or no cash and needs housing, food, utilities, clothing or medical care, they may be eligible to receive immediate short-term help. Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses: <http://www.cdss.ca.gov/CalWORKS>



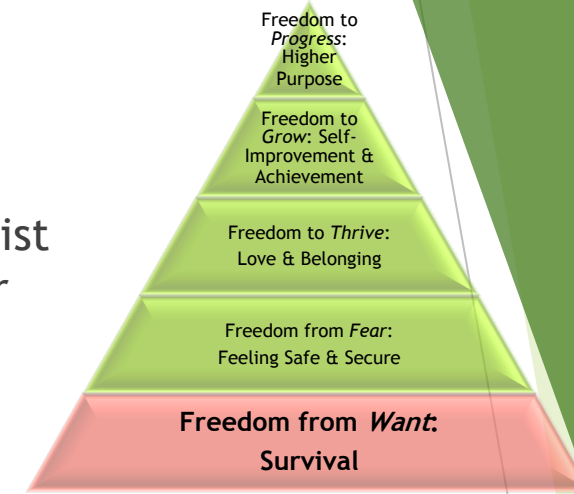
# Freedom from Want: Food Subsidies

- ▶ **Supplemental Nutrition Assistance Program (SNAP)** (aka « food stamps ») offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities: <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>. In California, this program is also known as **CalFresh** and is accessed by using an Electronic Benefit Transfer (EBT) card.
- ▶ **The Emergency Food Assistance Program (TEFAP)** is a Federal program that helps supplement the diets of low-income Americans, including elderly people, by providing them with emergency food and nutrition assistance at no cost: <https://www.fns.usda.gov/tefap/emergency-food-assistance-program-tefap>
- ▶ **The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)** provides Federal grants to States for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk: <https://www.fns.usda.gov/wic/women-infants-and-children-wic>
- ▶ **San Diego Food Bank** is the largest hunger-relief organization in San Diego County providing nutritious food to individuals and families in need in communities throughout the area: <https://sandiegofoodbank.org/>



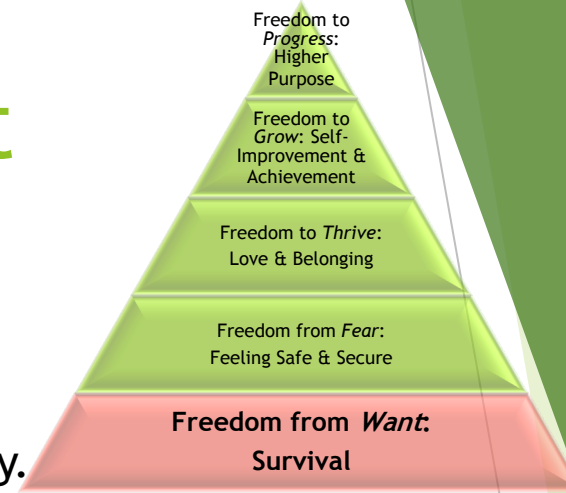
# Freedom from *Want*: Housing

- ▶ **211 San Diego - Reentry Services** provides a resource guide with a list of housing options available for individuals released from local jail or state prison: <http://211sandiego.org/resources/highlighted-resources/post-incarceration/>
- ▶ **Sober Living Housing**
  - ▶ For those with MSO (Most Serious Offense), probation will most likely pay for three months of sober living and help with a bus pass when they can.
  - ▶ **Second Chance Housing** program provides quality and supportive housing: <https://www.secondchanceprogram.org/housing/>
- ▶ **Ex-Offender Halfway Houses:** <http://sandiego.networkofcare.org/mh/services/subcategory.aspx?tax=FF-1850>
- ▶ **Transitional Housing Program (THP)** is a voluntary program that provides residency and support services to parolees to enable successful reintegration into their communities. The program offers services that focus on Long Term Offenders (LTOs) needs such as employment, job search and placement training, stress management, victim awareness, computer supported literacy, and life skills. Substance Abuse education and a 52-week certified domestic violence program is provided to applicable parolees. Visit <https://www.cdcr.ca.gov/rehabilitation/THP.html>.
  - ▶ **East County Transitional Living Center** may be an option: <https://www.ectlc.org/>



# Freedom from *Want*: Employment

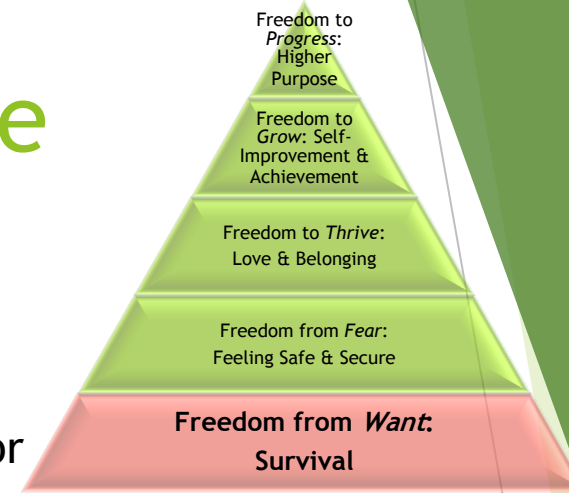
- ▶ **The Department of Labor: Employment and Training Administration** has several grant programs for felons that are pre-release as well as for ex-felons that are out of prison. Most grants are also open to anyone who applies whether they are a felon or not. Visit <https://www.grants.gov/web/grants/home.html> to apply.
- ▶ As a part of the effort to reduce recidivism and break the cycle of crime to make American communities safer, the U.S. Department of Labor recently announced an \$82.5 million investment to help Americans exit incarceration and integrate into the workforce. . The investment will support programs that offer a range of services based on current evidence and proven research, as well as promising emerging practices.
- ▶ **Career OneStop** is a source for employment information and inspiration, the place to manage your career, the pathway to career success, tools to help job seekers. It has a specific section for ex-offenders that provides state resources and helpful information about hiring and approaches to job seeking with a conviction on the record. Visit <https://www.careeronestop.org/ExOffender/default.aspx>.
- ▶ **SDWP Job Centers** offer comprehensive job search services and access to: workshops, hiring events, training programs and other resources: <https://workforce.org/careercenters>





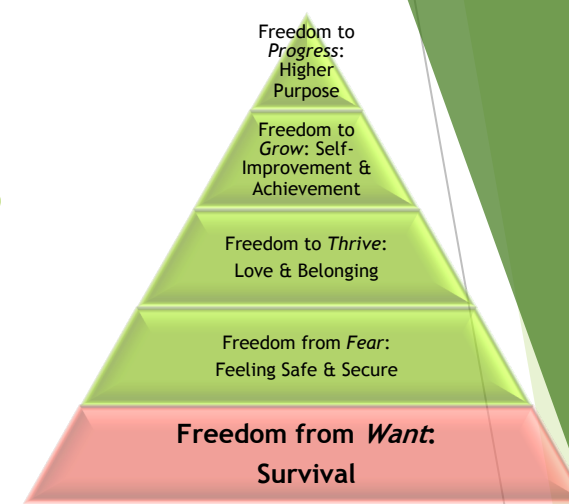
# Freedom from *Want*: While you are Searching for a Job

- ▶ **Second Chance** offers a **Job Readiness Program** and a \$25 weekly stipend while students are in it. Additional stipends are available for students who find employment, hit retention millstones and complete Moral Reconciliation Therapy.  
<https://www.secondchanceprogram.org>
- ▶ You would be **ineligible for unemployment benefits** when coming out of custody.
- ▶ In San Diego County, you can apply for General Relief:  
[https://www.sandiegocounty.gov/content/sdc/hhsa/programs/ssp/general\\_relief.html](https://www.sandiegocounty.gov/content/sdc/hhsa/programs/ssp/general_relief.html)
  - ▶ General Relief provides temporary cash assistance for eligible county residents who have no other means of support. Any aid received must be repaid to the county. Completed hours of required Job Training may count toward repayment of the debt.



# Freedom from *Want*: Healthcare

- ▶ General information about benefits for all states is found at <https://www.hhs.gov/answers/medicare-and-medicare/who-is-eligible-for-medicare/index.html>
- ▶ After you're released, you must either have health coverage, pay the fee, or get an exemption.
- ▶ After you're released, you have a 60-day Special Enrollment Period to sign up for private health coverage. During this time, you can enroll in private health insurance even if it's outside the Marketplace Open Enrollment Period.
  - ▶ After this 60-day Special Enrollment Period, you can't buy private health insurance until the next Marketplace Open Enrollment Period (unless you qualify for another Special Enrollment Period). That may result in a fee.
- ▶ Explore <https://www.healthcare.gov/quick-guide/> for your private insurance options.
- ▶ You may be eligible for Medicaid/Medi-Cal coverage:
  - ▶ You can apply for Medicaid/Medi-Cal coverage while incarcerated. Enrolling in Medicaid while incarcerated doesn't allow Medicaid to pay the cost of your care while in prison or jail. But it may help you get needed care more quickly after you're released.

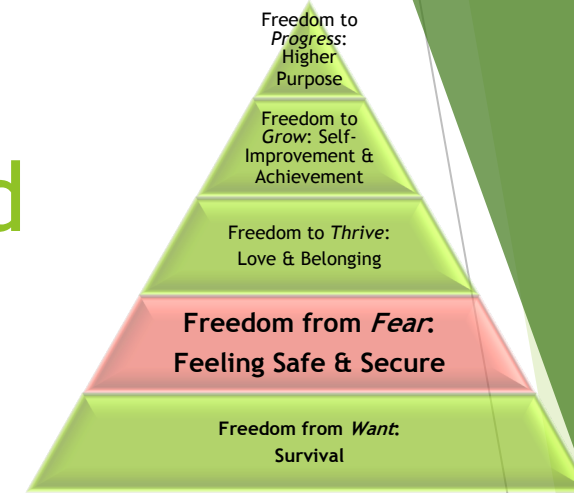


# Freedom from *Want*: Release of your Driver's License



- ▶ Visit [www.dmv.ca.gov](http://www.dmv.ca.gov)
- ▶ If the **suspension involves a criminal offense** (i.e. DUI) seek assistance from a criminal attorney. Find a free legal aid society or get a referral from a local bar association.
- ▶ For **non-child support related holds or suspensions** seek a DMV Abstract through the traffic court.
- ▶ **To obtain a release of a driver's license for failure to pay child support:** San Diego Superior Court Facilitator's Office will assist in filling out an ex parte application for a release of a driver's license. The Facilitators work for free assisting parties to fill out forms (Judicial Council Form FL-670 ). Go to [www.sdcourt.ca.gov](http://www.sdcourt.ca.gov), under "family" then "self-help services". The facilitator's office has both walk in and appointment times. The ex parte application is a simple one-page form. You may also contact your DCSS case manager and they will sometimes agree to a release of the driver's license upon signing a payment program agreement. If that option is not successful you may always pursue the ex parte application before the court.

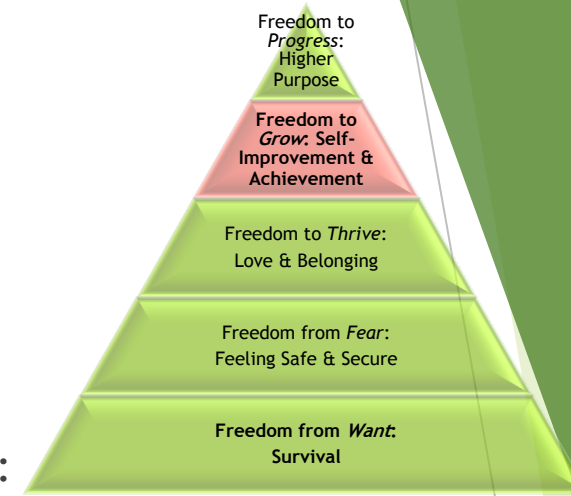
# Freedom from *Fear*: Support and Guidance



- ▶ **San Diego Family Justice Center** is a public safety initiative launched by the City of San Diego to assist victims of family violence. It was the first comprehensive "one-stop shop" in the nation for victims of family violence and their children. Under one roof, more than twenty-five agencies have come together to provide consolidated and coordinated legal, social, and health services to women, men, children, and families in need. Victims of family violence can now come to one location to **talk to an advocate**, get a **retraining order**, **plan for their safety**, talk to a police officer, meet with a prosecutor, and **receive information on shelter**.
- ▶ <https://www.sandiego.gov/sandiegofamilyjusticecenter/fjcinfo>

# Freedom to *Grow*: Education

- ▶ Obtain your GED information
  - ▶ Bureau of Prisons can assist with the search on how to obtain the information depending on the facility where you are released from:  
[https://www.bop.gov/resources/GED\\_info.jsp](https://www.bop.gov/resources/GED_info.jsp)
- ▶ You may **apply for financial aid** while you are incarcerated.
  - ▶ There are cases when you **ineligible**:
    - ▶ If you are incarcerated in a jail facility you may not receive financial aid. This does not apply to halfway houses, home detention, or if you only serve on weekends.
    - ▶ If you are convicted of a drug-related offence:
      - ▶ Possession convictions: For first offenders are ineligible for one year from the date of the conviction, second offense-2 years, third offense-indefinitely.
      - ▶ Sale convictions: First offense-2 years, second offense-indefinitely.
      - ▶ Those suspended can resume eligibility if they participate in a qualified drug rehabilitation program while passing two unannounced drug tests.
  - ▶ You may receive financial aid while on parole or probation.



# Legal Assistance to Meet *Your* Needs

- ▶ Court-Based Programs: <http://www.courts.ca.gov/selfhelp-lowcosthelp.htm>
  - ▶ Family Law Facilitator (FLF) works for the court and is a lawyer who can help parents or children who do not have their own lawyer. The FLF is free.
  - ▶ Small Claims Advisor (SCA) give free legal information in small claims cases. The kinds of services offered vary from county to county. The court clerk's office can tell you about the services available in your court.
  - ▶ Self-Help Center (SHC) is available in all California courts and provides free legal help to people who do not have a lawyer. How much help you can get, and with what types of legal problems, varies from court to court.
- ▶ Law Schools have free legal clinics for certain types of legal problems. E.g., USD School of Law's free legal clinics offer assistance to underserved members: <https://www.sandiego.edu/law/donor-relations/how-to-support/legal-clinics.php>

# Freedom from Indebtedness

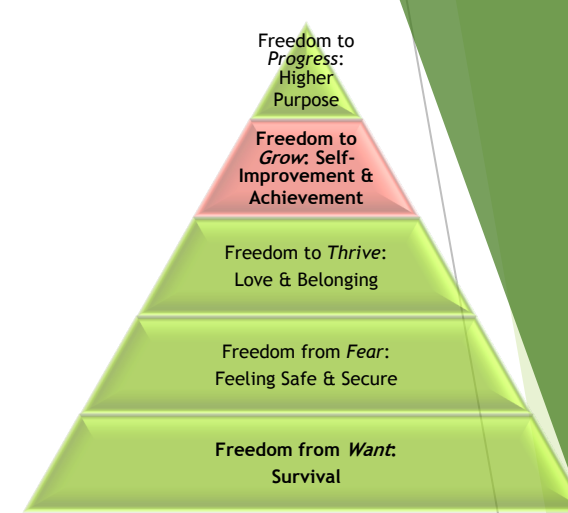
## STEP 1: Pay Off or Eliminate Current Debt.

- ▶ Bankruptcy
- ▶ Debt Management Program
- ▶ Debt Settlement

*Seek legal help to assess your options.*

## STEP 2: Start Rebuilding Your Credit.

## STEP 3: Create a Realistic Budget and Stick to It.



**BANKRUPTCY**

The background features a light green gradient on the left side, transitioning into a complex, abstract composition of overlapping, semi-transparent green geometric shapes on the right. These shapes include various shades of green, from pale to vibrant, forming a dynamic, layered effect. A thin, light-colored line also runs diagonally across the right side of the image.



# *Before* filing for Bankruptcy, consider:

1. There are two main types of personal bankruptcy. Chapter 7 allows you to walk away from most debts entirely as explained later. Chapter 13 allows you to repay all or part of the debts over three to five years.
2. Do not use bankruptcy frivolously. The most common reasons for bankruptcy: divorce, unemployment and medical bills.
3. Filing bankruptcy doesn't mean giving up all your possessions. You keep your personal property, such as clothes, electronics, household furnishings and other exempt assets. You can sometimes retain larger assets, such as cars and the family home.
4. Bankruptcy is not cheap. Costs vary depending on your attorney and location. But in general, a Chapter 7 can run \$1,500 to \$2,500, while a Chapter 13 can run \$2,000 to \$4,000.
5. You may be able to get free or low-cost legal help.
6. Bankruptcy goes on your credit history and will stay on it about 10 years.
7. Bankruptcy is public.
8. While bankruptcy discharges *SOME* debts, it does not discharge *ALL* debts.

# Bankruptcy Limitations

## What It Can Do

- Wipe out credit card debt and other unsecured debt
- Stop creditor harassment and collection activities
  - Such as if the creditor is about to repossess your car or foreclose your mortgage
- Eliminate certain kinds of liens

## And What It Does **Not** Do...

- Prevent a secured creditor from repossessing property
- Eliminate child support and alimony obligations
- Wipe out student loans, except in very limited circumstances
- Eliminate most tax debts
- Remove fines and penalties imposed for violating the law, such as traffic tickets and criminal restitution
- Eliminate debts for personal injury or death caused by your intoxicated driving

# How to Treat Fines and Penalties

## ▶ **Fines:**

You may set up a payment plan with the courts. The minimum payment is \$35 per month. If your fines have been enhanced with a civil assessment for failure to pay, you may request the court to set aside the civil assessment for inability to pay. Also you may explore asking the court to convert some of the fines to volunteer work service if you cannot pay. You may add your case onto the calendar through the criminal business office of the Superior Court at the courthouse where the case was heard.

## ▶ **Restitution:**

Restitution is payment owed by a defendant directly to a victim of a crime. If you owe restitution, while the court cannot lower the amount owed to the victim - the court may lower or modify the monthly payments. You may go to the criminal business office of the Superior Court where the case was heard to add your matter on to the calendar to request lower payments.

# Legal Assistance in Bankruptcy

- ▶ **Legal Aid Society of San Diego** hosts a no-cost Bankruptcy Self-Help Center for Pro Se Filers at the U.S. Bankruptcy Court, 325 West F Street, San Diego every Wednesday from 2:00 to 4:00 pm.
  - ▶ No appointments are necessary.
  - ▶ The Self-Help Center is located on the 2nd floor of the Weinberger Courthouse in the Court Library.

# CREDIT REPAIR

The background features a light green gradient on the left side, transitioning into a complex, abstract pattern of overlapping, semi-transparent green triangles and polygons on the right side. The colors range from pale lime green to a vibrant, saturated green.

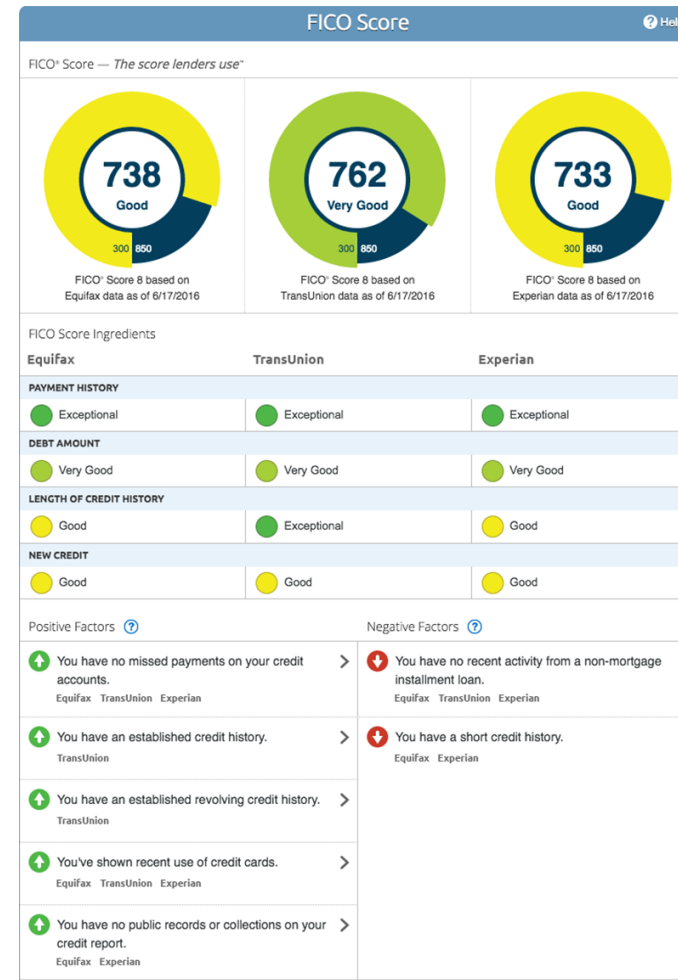
# What Are Credit Reports?

- ▶ Contain information about your credit and repayment history.
  - ▶ Credit cards, rent payments, utilities, judgments, bankruptcies, medical bills.
- ▶ Credit reports exist only for people who have established a credit history.
  - ▶ Having no credit history can have adverse consequences.
- ▶ Your credit score is generated from your credit report.
- ▶ Your credit score elements:
  - ▶ Payment history: 35%
  - ▶ Amounts owed: 30%
  - ▶ Length of credit history: 15%
  - ▶ Types of credit used: 10%
  - ▶ New credit: 10%



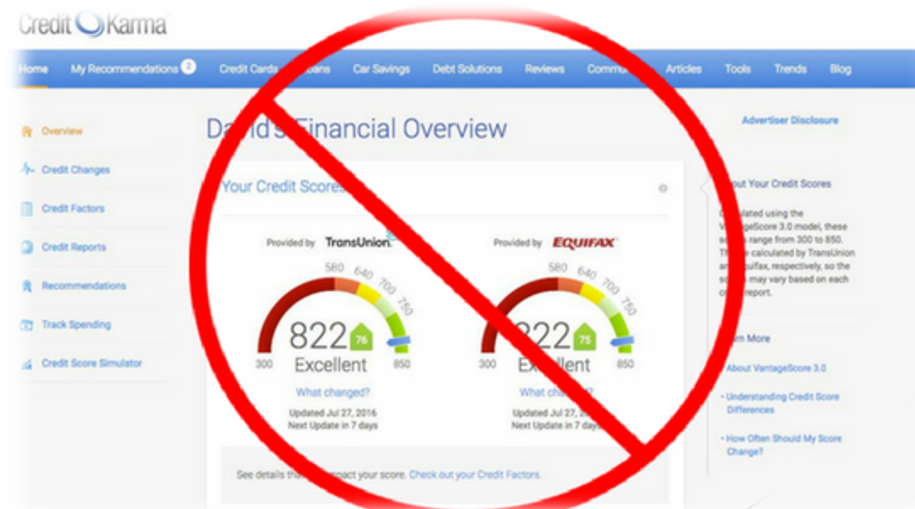
# What Should You Do With Your Credit Report?

- ▶ **Get Your Credit Report Now! And Again Each Year!**
- ▶ It is free: order a copy from each of the major credit reporting agencies once every year: Experian, Equifax, and Transunion.
- ▶ **Do not go to [www.FreeCreditReport.com](http://www.FreeCreditReport.com) - it is NOT free.**



# How Do You Get Your Credit Report?

- ▶ All consumers are entitled to one free credit report from all three major credit reporting bureaus (Experian, Equifax, and TransUnion) to ensure credit reports are current and correct:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- ▶ Do NOT use companies that advertise on TV to check your credit (i.e. Credit Karma). Often these companies sell your information in order to provide you with a “free” credit report.







# How Do You Repair Your Credit?

- ▶ If you are a victim of identity theft, file a **police report**. The police are required to take a report under California Penal Code § 530.6(a).
- ▶ **Dispute all errors** with the credit reporting agencies.
  - ▶ This forces them to investigate the dispute(s).
- ▶ **Send a copy of the dispute and/or police report to the creditor** at the address listed on the credit report.



# How Do You Rebuild Your Credit?

- ▶ Consider bankruptcy for debts that can be discharged.
  - ▶ Debts arising from fraud, or for which discharge would be against public policy (i.e. government, spousal or child support) are often nondischargeable.
- ▶ Try to negotiate with creditors directly.
  - ▶ **Be careful of companies offering to settle your debts for significantly less than owed.**
- ▶ Start with a secured credit card (refundable deposit required) or a gas card to establish a good credit history
  - ▶ Examples: Capital One Secured MasterCard (low deposit), Digital Federal Credit Union Visa Platinum Secured Credit Card (no annual fee), OpenSky Secured Visa Credit Card (does not require a checking account or good credit)



# Rebuilding Your Credit (continued)

- ▶ Pay in full; pay on time.
- ▶ Decrease your credit utilization.
- ▶ Check your credit report and credit score.
- ▶ Protect existing credit.
  - ▶ Dispute incorrect information on your credit report.
- ▶ Don't open too many new accounts quickly.
- ▶ The *National Foundation for Credit Counseling* offers free or low-cost help for rebuilding finances:

[http://www.nfcc.org/FirstStep/firststep\\_01.cfm](http://www.nfcc.org/FirstStep/firststep_01.cfm)



# Credit Reports and Employment

- ▶ The Employment Credit Check Law (2012) prohibits employers from requesting credit reports for Californians unless they are working or seeking work in a financial institution, law enforcement, or the Justice Department.
  - ▶ If one of these exceptions applies, you must be provided with notice in advance explaining the legal reason your credit report is needed.



# BUDGETING

The background features a light green gradient on the left side, transitioning into a complex, abstract composition of overlapping, semi-transparent green triangles and polygons on the right side. The colors range from pale lime to deep forest green. A thin, light-colored line is visible, extending diagonally across the lower right portion of the image.

# What is a Budget?

*A budget is a monetary “plan” for a defined period of time (i.e. weekly, monthly, yearly) that’s helps you manage your money.*

1. Calculate your “income.”
2. Calculate your “expenses.”



3. Subtract your expenses from income, the number should be positive.

# Sample Budget

Income		Expenses	
What they said you make	\$3,000	Rent	\$750
Less taxes	- 1,300	Utilities: Gas, water, Internet, phone	100
What you bring home	\$1,700	Food	250
		Clothing	25
		Laundry	20
		Transportation	300
		Recreation	30
		Insurance	90
		Misc. expenses	75
		Total expenses	\$1,640

**Savings: \$60**



# Budgeting

- ▶ Consider online budgeting tools, available as **free smartphones apps**
  - ▶ Mint: [www.mint.com](http://www.mint.com)
  - ▶ Level Money: [www.levelmoney.com](http://www.levelmoney.com)
  - ▶ Personal Capital: [www.personalcapital.com](http://www.personalcapital.com)
- ▶ Keep educating yourself: there are resources available online that can increase your financial awareness and assist in planning.
  - ▶ *Money Steps Program for Former Justice Involved Individuals:*  
<http://moneystepsproject.org/>