

READY-SET-GREENLIGHT: YEAR 2 EVALUATION REPORT

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Executive Summary

In partnership with the Human Resources Administration of the City of New York (HRA), United Way of New York City (UWNYC) launched “Ready, Set, GreenLight” in March 2010. This demonstration pilot was intended to identify best practices for integrating financial coaching into case management services for residents in domestic violence (DV) shelters. Staff of the Financial Clinic, a nonprofit organization, provided training and technical assistance to case managers and supervisors in DV shelters, equipping them with tools and resources to improve the financial development of the women (and men) in their care. The long-term goal of this initiative is for survivors of DV to better transition from shelter to independent living. UWNYC intended for Ready, Set, GreenLight to be a catalyst for influencing public policy in the support services that New York City DV survivors receive while in shelter by integrating financial management services with existing case management social services.

The initiative was welcomed with enthusiasm among DV service providers around the New York City, with nearly 400 case managers and their supervisors trained in 100- and 200-level training sessions. Trainings were highly engaging and trainers very knowledgeable. Participants routinely praised the trainings and indicated that they wished the training lasted longer.

All staff who attended trainings were signed up to receive additional technical assistance in the form of a listserv where they could post questions and receive relevant information. In addition, the Financial Clinic provided in-depth technical assistance (TA) to five organizations (two that joined the initiative in Year 1 and additional three that joined in Year 2). TA consisted of frequent on-site and telephone consultations with line staff and supervisors, as well as consultation with site managers to modify work flow, content of support group, and institutional forms. Learning from their work in Year 1, the Financial Clinic made modifications to their support of sites in Year 2, improving work flow and dispatching Fellows to work side-by-side case managers to coach clients in financial development. Information in the Tool Kit, which was used to train all shelter staff, was modified constantly by adding new information as it became available, making it highly responsive and relevant. Toward the end of the initiative, TA consisted of transition plans, helping shelters integrate financial development into their operation even more tightly, so that in the absence of further TA they could continue coaching their clients to financial security.

Five organizations provided data about their work with clients using the Roadmap for Financial Security, a document prepared by the Financial Clinic to guide the work flow with clients. Clients were asked to establish a short-term goal, and work to save money toward achieving these goals. As part of this work they opened bank accounts, established budgets, filed their taxes, and examined their credit reports. Milestones and outcomes for hundreds of clients were recorded in the organizations’ data systems, although the percentage of clients achieving outcomes was relatively low and varied greatly from organization to organization. The low level of recorded outcomes seems to stem in part from unreliable data entry; the actual percent of clients who achieved milestones and outcomes is very likely higher than reported in the organizations’ databases.

Other initiative's outcomes included the establishment of a committee on financial development under the auspices of the City-wide Domestic Violence Economic Justice (DVEJ) Taskforce, and the expansion of the GreenLight model to a new HRA initiative, DV Safe, in which Financial Clinic staff are training staff in nonresidential DV programs to coach their clients toward financial development.

Introduction

According to the Centers for Disease Control, intimate partner violence (IPV, also known as domestic violence) is a serious problem in the United States, affecting nearly 3 in 10 women and 1 in 10 men.¹ IPV includes physical violence, sexual violence, threats and emotional abuse, as well as financial abuse, culminating in thousands of deaths every year as well as billions of dollars in costs of medical care, mental health services and lost productivity.

To protect victims of domestic violence in New York City, the Human Resource Administration (HRA) provides funding and oversight to 39 emergency shelters and 7 transitional shelters.² Clients may stay in emergency shelters for up to 135 days, and in transitional shelters for up to 11 months. Emergency shelters are designed to help victims and their families survive the immediate crisis caused by leaving the abuser, while helping them to secure independent housing and financial stability. Transitional shelters offer domestic violence victims and their children supportive services to facilitate their transition to independent living such as job training, child care assistance, computer training, peer counseling, and support groups.

In order to support clients' self-sufficiency and enhance the financial stability of DV survivors in emergency shelters, United Way of New York City (UWNYC) launched "Ready, Set, GreenLight" in March 2010, in partnership with HRA and The Financial Clinic. This demonstration pilot was intended to identify best practices for integrating financial coaching into case management services for residents in domestic violence (DV) shelters.

The Financial Clinic is a financial development nonprofit organization whose mission is to improve financial security for working poor by helping families make ends meet. The Clinic addresses the gulf between poverty and self-sufficiency through an innovative model that includes financial coaching and planning, legal services, capacity building services and systems-level solutions targeting personal financial issues. The Clinic is staffed by financial coaches, fellows and attorneys that help customers secure work supports, reduce their debt, improve creditworthiness, foster savings habits, and resolve legal matters that improve financial security, such as tax and consumer credit.

Staff of the Financial Clinic provided training and technical assistance to case managers and supervisors in DV shelters, equipping them with tools and resources to improve the financial development of the women (and men) in their care. The long-term goal of this initiative was for survivors of DV to better transition from shelter to independent living. UWNYC intended for Ready, Set, GreenLight to be a catalyst for influencing public policy in the support services that New York City DV survivors receive while in shelter by integrating financial management services with existing case management social services.

¹ http://www.cdc.gov/ViolencePrevention/pdf/IPV_Factsheet2012-a.pdf.

² <http://www.nyc.gov/html/ocdv/html/services/housing.shtml>.

This Year 2 (and final) report of GreenLight provides information on the implementation of the initiative over the course of two years as well as outcomes achieved in Year 2. Information and data for this report are based on the following:

- Observations of training and technical assistance sessions delivered to case managers and their supervisors;
- Interviews with shelter management, direct service providers and Financial Clinic staff;
- Monthly updates from the Financial Clinic;
- Results of a satisfaction survey;
- An interview with a representative of HRA; and
- Results of pre- and post-training knowledge questionnaires.
- Finally, data were analyzed from five organizations that used the Roadmap to Financial Security to record financial development activity with clients between November 2011 and May 2012.

In the first section of this report we describe program implementation, followed by a section of program outcomes. To the extent possible with the data available to the evaluation, we present information on differences in outcomes based on implementation factors.

Program Implementation

Overview

Throughout the course of the initiative, all HRA-funded DV shelters in New York City were invited to send their staff to attend a one-day initial (100-level) training, which introduced shelter staff to the ToolKit and explained how embedding financial development into their work can help survivors regain control of their lives and establish independence from their abusers. After practicing what they learned at the initial training for a few weeks or months, staff were invited to attend half-day, more advanced (200-level) trainings on various topics (e.g., taxes, student loans, coaching undocumented immigrants). In addition to learning how to coach their clients, case managers³ learned how to spot legal issues and refer residents to the Financial Clinic's attorneys, who could assist with legal matters related to finances (e.g., vacating judgments related to debt, identity theft). Anyone attending trainings was signed up to be on a GreenLight listserv to receive updates about issues relevant to the financial development of DV clients, and communicate with other case managers and the Financial Clinic staff.

In Year 1, two organizations (HELP USA and Volunteers of America [VOA]) received additional ongoing technical assistance (TA) from the Financial Clinic in the form of frequent check-ins by phone or onsite by Financial Clinic staff. Organizations also received "Know Your Rights" workshops to staff and clients about legal matters. In Year 2, three additional organizations (Queens Legal Services [QLS], Violence Intervention Program [VIP], and Barrier-Free Living [BFL]) were selected to receive in-depth technical assistance, which consisted of

³ For the sake of simplicity, all shelter staff working with clients will be referred to in this report as "case managers."

having a Financial Clinic Fellow⁴ work on site one day a week to guide case managers in how to implement the work. One of the original organizations (VOA) also received help from a financial fellow. The Fellows -- with the support of a senior Financial Clinic staff member via weekly check-in calls -- also helped organizations integrate financial development more closely into their work by changing their work flow and institutional forms (e.g., intake forms).

Customized ToolKit

The Financial Clinic created an attractive ToolKit, a Financial Coaching Manual, written in plain language and customized for working with shelter case managers. The ToolKit is divided into seven sections, parallel to seven financial areas in which shelter residents are to make progress:

1. Goals
2. Documents
3. Assets
4. Banking
5. Credit
6. Debt
7. Taxes

Each section included Tip Sheets, To-Do lists, and other instructions aimed at helping case managers provide financial coaching to their clients. In addition, the ToolKit included Worksheets designed for clients to work on their own financial development (e.g., tracking expenses, listing needed documents). This manual was intended to serve as a “living document”, where new pages were added as needed, and information was updated as it became available (e.g., when the City changed the rules about the availability of low-income housing for women leaving shelter, or when it became clear that identity theft was a common occurrence among survivors).

At the initial training, case managers were taught how to use the ToolKit, and received a copy that would guide them in coaching their clients.⁵ Case managers were encouraged to start financial development work with clients as soon as possible after admission to shelter. This was deemed especially important in emergency shelters, where residents stay for a short period.

New tools added to the ToolKit in Year 2 included:

- Tax action plan
- Screening for tax issues flow chart
- Income and expenses help sheet
- Reduce your taxes and save for retirement with an IRA TipSheet
- Student loan consolidation WorkSheet
- Student loan flow chart

⁴ Fellows were recent college graduates with degrees in economics or related fields, who were funded by financial institutions for a one-year fellowship.

⁵ The Financial Clinic is planning to give access to the ToolKit to registered users via the Internet, so that case managers would have immediate access to updated information.

- Student loan glossary
- My banking implementation WorkSheet
- Get banked in America WorkSheet
- Undocumented? File taxes without fear WorkSheet
- Referral for immigration legal services for survivors
- Referrals for disability services

In addition to adding Tip Sheets and Worksheets with new information, over the course of the initiative the Financial Clinic modified the work flow (and its recording), as case managers and organizations provided information about what aspects of coaching were easier or more challenging to implement. In Year 1 (in which only two programs recorded information), work flow was guided by the **Financial Tune-up Calculator** and the **Milestones and Outcomes** Worksheet to track and record case managers' financial coaching with clients. Based on feedback from shelter staff about their work flow, as well as information about challenges in using the electronic database, in Year 2 the Financial Clinic created the **Roadmap to Financial Security** (see Appendix A), a flow chart to guide and record clients' progress toward financial security. This change in the ToolKit was designed to simplify the work flow and reflected the awareness that clients stayed at shelters for a brief period. The Roadmap helped case managers prioritize the financial issues to address with clients. It also went further than the previous system by recording achievement of short-term goals and the amount of money clients saved toward achieving these goals. The addition of these elements was based on feedback from shelter staff about what their clients were able to achieve during their stay at the shelter.

The Roadmap included seven areas divided into three categories of outcomes to be achieved. In the category "Getting Started," clients were guided to set an "action-driven" **short-term goal** and a dollar amount that needed to be saved in order to reach that goal. If time allowed, clients could also set a mid-term goal. Case managers recorded the need for obtaining missing **documents** and benefits as part of getting started.

In the category "Top Priorities," the status of clients' **credit, debt and banking** was examined. Based on information in clients' credit reports, case managers assisted clients in writing letters to dispute erroneous information; referred them to legal services in cases of identity theft, bankruptcy, and other legal matters; and assisted them with securing checking and savings accounts. Finally, in "Moving Forward," case managers assisted clients to tackle **assets**, by tracking income and expenses and file their **taxes**, including making plans for their tax refund (looping back to savings for short-term goals).

The evaluators interviewed several managers and direct services staff about the Roadmap (in comparison to the Financial Tune Up Calculator), and feedback was positive across the board. (Quotes about other aspects on the initiative are presented below, in other sections.)

"The Roadmap is easier; it is more conversational. It eliminated questions that made clients less comfortable. There is no prying into clients' personal information. It's easier – yes/no questions with option for explanation."

“The Roadmap is better structured for the way we do things here. The other one [Financial Tune Up Calculator] was not as clear. There is now more room to express when work has been done and show the picture of the ongoing story.”

The two original organizations that integrated GreenLight into their electronic databases modified their systems to reflect the new tool. A third program, which joined the initiative in Year 2, also integrated the Roadmap into its electronic database. In addition, two new organizations used a MS Excel spreadsheet to record Roadmap data. Staff in all five programs were trained in how to use the tool and record the data. Despite the training, however, challenges to recording data continued in all programs.

Skills Training

GreenLight staff continued to provide 100- and 200-level training sessions to case managers in Year 2. Shelter staff continued to learn about the initiative from colleagues at other shelters, through a Financial Clinic presentation at an HRA Directors meeting, and through the Domestic Violence Economic Justice Taskforce.⁶ In addition, because of staff turnover, shelters already participating in the initiative continued to send new staff to training. Since the start of the initiative, the Financial Clinic trained 257 shelter staff in eleven 100-level training sessions, as well as presented eleven 200-level trainings to 121⁷ case managers.

Satisfaction with Training and the ToolKit. Attendees at trainings were asked to complete a satisfaction questionnaire at the end of each session.⁸ Trainees were highly satisfied with the training. All attendees agreed or agreed strongly with several statements about the training (satisfaction with content, activities, trainers’ knowledge and responsiveness, etc.). The majority of attendees (71% - 93%, depending on the statement) agreed strongly with the statements (see Figures 1 and 2).

⁶ DVEJ Taskforce, convenes DV advocates across New York City to develop strategies to help survivors successfully transition into independence.

⁷ This is not an unduplicated number. Many case managers attended multiple sessions.

⁸ These were collected by the Financial Clinic and reported to the evaluator.

Figure 1: Satisfaction with 100-level training (N = 246)

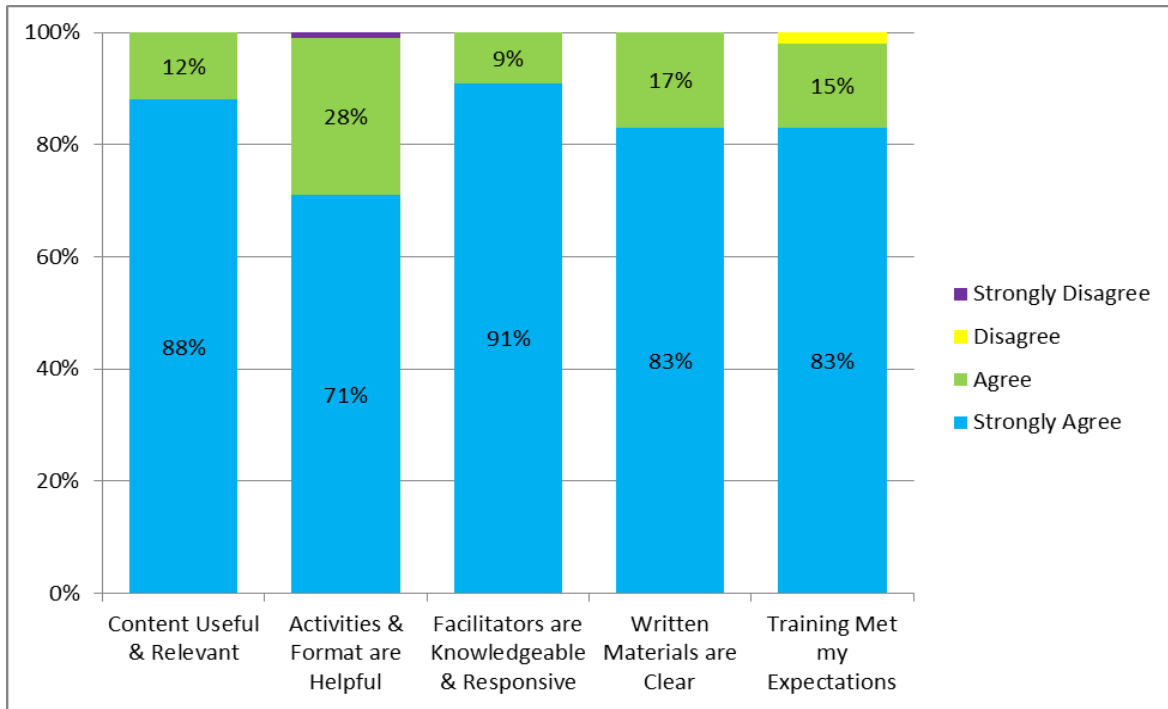
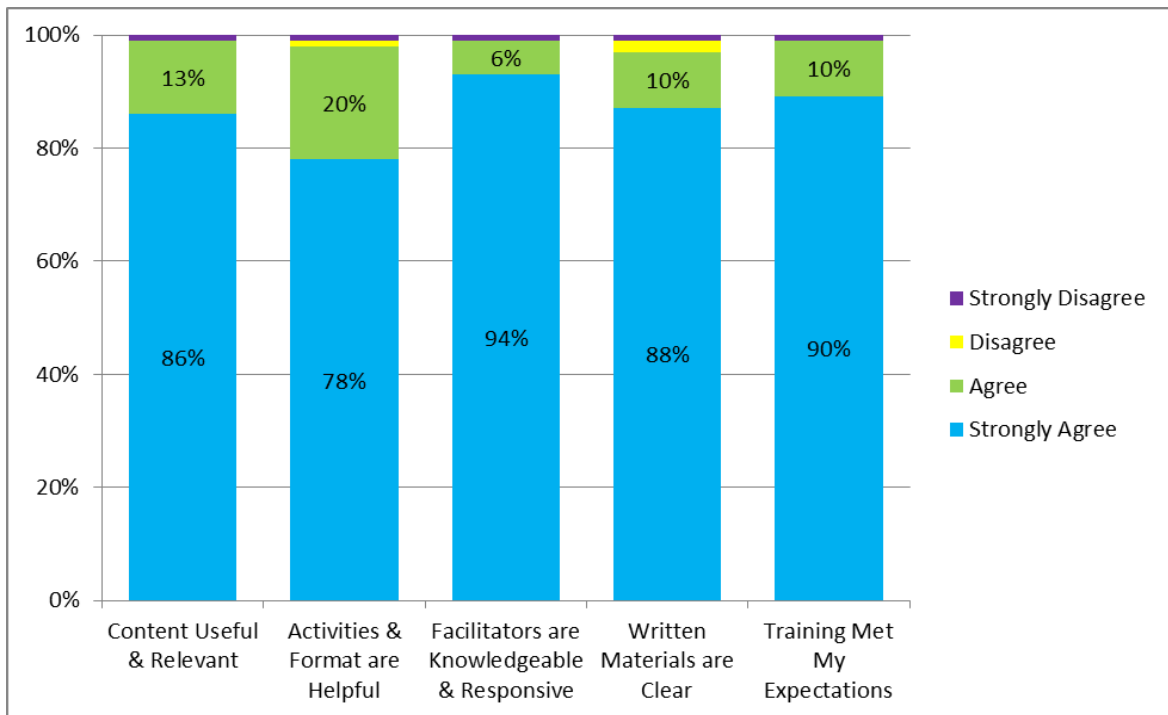


Figure 2: Satisfaction with 200-level training (N = 121)



When asked what aspect of the training was most valuable, many attendees provided very positive comments: “It was all great!” “The entire training, I hope to go to more,” and “All the info was great; love the tool kit”. Many participants stated their satisfaction with the trainers, for example, “Facilitators very knowledgeable about topics,” “Becky & staff were dynamic”. Others noted various topics, such as “Credit debt solutions,” and “Detailed review of credit/debt tax filing.” When asked how the training could be more relevant, many people responded “N/A,” “Could not be better,” or “None; it was great!” Others stated the training should last two days. Several trainees asked for information about specific populations, such as SSI recipients, victims with disabilities, undocumented immigrants, and victims who do not live in poverty.

Attendance in all workshops was very high, especially the one about taxes, with dozens of advocates signing up within hours of its announcement by the Financial Clinic. Evaluation staff attended two of the 200-level training in Year 2: One workshop about taxes and one about undocumented immigrant clients. The workshop about taxes was facilitated by three Financial Clinic staff, and included multiple handouts (e.g., Tax Action Plan, Screening for Tax Issues), an ice breaker at the start of the workshop, and two breakout activities. Workshop facilitation was very effective: Presenters were very knowledgeable, organized and well prepared. The facilitators consistently asked attendees to respond to questions and this maintained a good level of attention and engagement in the workshop. Where appropriate, brainstorming was encouraged to deepen the discussion on certain topics, and the material was presented in such a way that was easily accessible to attendees. In short, this was a very well-run workshop by very knowledgeable presenters. The main drawback of the session was lack of time to cover all the information presenters wanted to cover.

The session about undocumented clients was similarly informative and engaging. The two trainers asked advocates to contribute from their own knowledge and experience working with undocumented clients, and conveyed this information in a highly accessible way to all participants. Participants discussed how undocumented clients can open bank accounts, obtain tax identification numbers and file taxes. The session was highly interactive and the pace was appropriate.

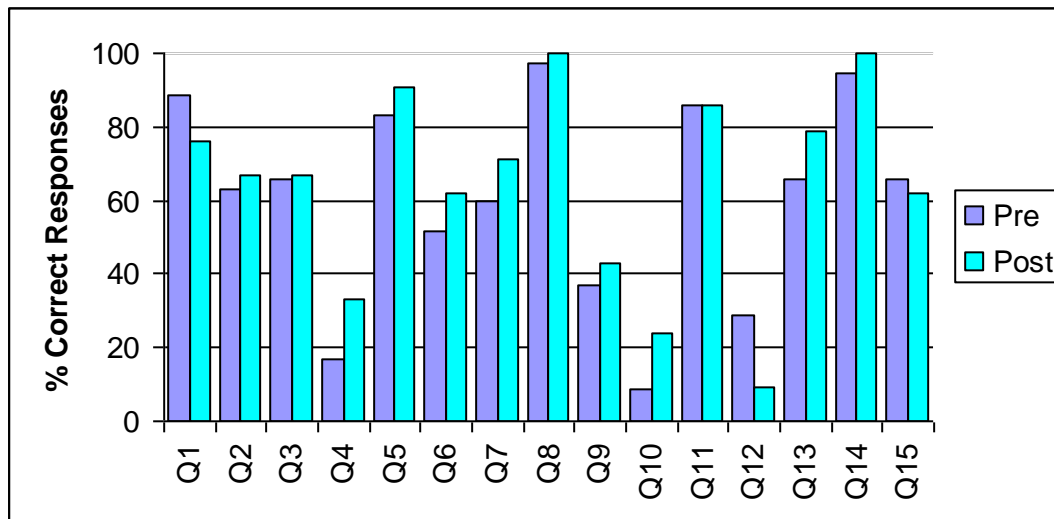
Knowledge Gains. Participants in 100-level trainings responded at the start of the training to a 15-item True/False knowledge questionnaire developed by the Financial Clinic (see Appendix B). In Year 2, 67 people attended trainings in three sessions: In September and December 2011, and in March 2012.⁹ Three months after the September and March training, the evaluator contacted the training participants (using contact information provided by the Financial Clinic) to assess their knowledge again.¹⁰ Most attendees were contacted multiple times via several methods (e-mail, telephone) before providing responses to the survey. Ultimately, 21 (60%) of the 35 attendees in the September 2011 and March 2012 training sessions responded to the follow-up survey. On average, respondents answered correctly 62% of the questions at baseline, and 64% at follow-up. This increase failed to reach statistical significance, and there was no difference between those who attended the September training and those who attended the March

⁹ Trainees were employees of many NYC shelters, not just the five sites receiving in-depth TA.

¹⁰ Because of technical difficulties, follow-up data were not available for December attendees.

training. An analysis of individual items for those who responded to both surveys, however, showed that knowledge increased on 11 of the 15 items, remained constant on one item, and decreased for three items (see Figure 3).

Figure 3: Percent of Change in Knowledge Questionnaire (N = 21)



Trainees gained most knowledge on the items “An example of an action-oriented financial goal is to get out of debt” (Q4; 17% knew the correct response [False] at baseline, and 33% knew it at the follow-up), and “Credit Reporting Agencies have 60 days to verify information that has been disputed on the credit report (Q10; 9% knew the correct answer [False] at baseline and 24% knew it at follow up). Knowledge decreased most on the items “In deciding how to prioritize debt, one should consider whether debt collectors are contacting a debtor, as it is an indicator of how likely they are to take legal action” (Q12; [False] from 29% to 10%) and “Goals should only be made for large, long-term plans such as homeownership, college tuition, or retirement” (Q1; [False] from 89% to 76%).

Ongoing Technical Assistance

Once case managers started using the ToolKit with their clients, the Financial Clinic offered more in-depth technical assistance using several methods: Listserv, workshops, and coaching. The listserv was available for staff in all shelters, whereas workshops and coaching were available only to staff at the sites that received in-depth technical assistance (see below). In four of the five sites, Financial Clinic staff also trained case managers specifically in how to help clients prepare for filing their taxes, and then provided tax preparers on site to help clients file their taxes.

Listserv. The Financial Clinic established a listserv for GreenLight in July 2010, and signed up automatically anyone who attended the initial training. The forum has been used primarily to send information to shelter staff about topics deemed to be relevant to their work with DV clients, such as newspaper articles and regulations affecting finances. Some of the dozens of topics discussed were “How to remove personal information on credit reports,” “ID Theft: Tax

and credit,” “Tax Credits: Child Care tax credit, EITC,” “Scholarships for survivors who want to continue education,” and “Landlord evictions because of domestic violence.” Interviews with case managers and supervisors confirm that they are signed up to the listserv and received e-mails. Some noted that they responded to questions from other GreenLight advocates. Supervisors in particular reported that the listserv was very helpful to them:

“I get e-mails all the time and find it to be very valuable. I answered a question or two and maybe asked 1-2 questions.”

“I use the listserv too. [Another supervisor] just got on it and we both like it a lot. It’s a forum where I can ask questions and get answers... I posted some info myself about undocumented clients.”

“Know Your Rights” workshops.¹¹ In an effort to directly engage survivors in financial security work, staff attorneys launched the “Know Your Rights Workshop” series in July 2010. In the first year, staff attorneys conducted workshops for 119 shelter residents at 10 different sites in all five boroughs of New York City, and conducted 31 on-site legal intake sessions after the workshops. Both shelter residents and shelter staff were invited to attend workshops, which provided an intimate forum for asking questions and discussing common problems facing the group. Post-workshop consultations gave residents a chance to explain their situations privately, while providing the attorney the opportunity to efficiently screen for legal issues, gather important information and documents, and when necessary, schedule a follow-up appointment or phone call to discuss next steps and possible legal representation. In Year 2, the Clinic conducted two “Know Your Rights” workshops. One workshop took place at a VOA shelter in Manhattan and another at the Women’s Survival Space in Brooklyn. Twenty residents attended the two workshops, along with two staff members. The workshops yielded five legal intakes for residents grappling with tax, student loan, and work support problems.

In-Depth Technical Assistance

In Year 1 of the initiative, the Financial Clinic provided in-depth TA to two organizations.

Help USA, Help Haven, Help Harbor (Implementation: May 2010)

Founded in 1986, Help USA (“Help”), a transitional and permanent housing organization, serves low-income communities nationally. Help USA builds residential communities and provides supportive services to help promote a healthy living environment and self-sufficiency, seeking to remove barriers faced in low-income and underserved communities. Its programs span from mentoring, job training and employment services to domestic violence, HIV/AIDS, and homelessness prevention services.

Help USA was the first organization to receive technical assistance in the GreenLight initiative and pioneered financial development integration into shelter services. During Year 1, the Financial Clinic provided in-depth technical assistance to two Help USA’s shelters: Haven and

¹¹ No knowledge surveys were administered following 200-level trainings or Know Your Rights workshops.

Harbor. In Year 2, HELP USA lost its contract with HRA to operate one of the shelters (Harbor), and the Financial Clinic continued to provide technical assistance at Haven. Toward the end of the initiative's year, Help's Director of Social Services was promoted, so technical assistance has focused on the transition.

Volunteers of America, Dove House, Liberty House, Network of Hope, New Hope, Safe Dwelling (Implementation: October 2010)

Established in 1896, Volunteers of America ("VOA") is a nonprofit multiservice organization supporting the neediest and most vulnerable populations including children, youth and families, community corrections, community enhancement, emergency support, employment and training, homelessness, housing, intellectual disabilities, long-term care, mental health, seniors, substance abuse, and veterans. Its innovative programming spans the nation, reaching millions of people in 44 states.

During both years of the initiative, the Financial Clinic provided in-depth technical assistance to Volunteers of America's Dove House, Liberty House, New Hope, Network of Hope, and Safe Dwelling Shelters. Embedding financial development into programming and putting new procedures into place to build a sustainable framework has been challenging At VOA, as the organization's Director of Quality Assurance resigned in summer 2011. As a result, effective management supervision has been difficult and shelters were not adopting a uniform approach to the work. A new Director was brought on in April 2012 and the Clinic has worked closely with her over the last three months of the initiative to lay ground work and craft new protocols and procedures. During the same time, shelter directors formed a quality control review team around this work and the Clinic continued working closely with VOA through July 2012 to solidify the financial development framework.

During Year 2, in-depth technical assistance in the two organizations involved:

- 1) On-site management and frontline staff support to integrate the new data collection system. The Financial Clinic provided virtual trainings as well as on-site support to help the staff use the new data collection system. In addition, managers were shown how to interpret the data for supervision and quality control purposes. This support included monthly summary reports for managers and frontline staff.
- 2) Integrating financial security screening questions into intake and assessment protocols. The Financial Clinic worked closely with the data specialist and management staff at each organization to ensure that monthly reports were produced and that baseline financial screening questions were integrated into each survivor's assessment.
- 3) Making appropriate referrals. Line staff were trained to make seamless internal and external referrals for financial issues beyond the scope of their work.
- 4) Additional staff support and training. Staff members received in-depth trainings on specific financial topics such as student loan debt and credit report disputing.

In Year 2, the initiative invited three new providers to receive in-depth TA to embed financial development into their programming. In collaboration with UWNYS, the Clinic issued a Request For Proposal at the end of 2011 to select three domestic violence programs to receive

capacity building support. Once these sites were selected at the beginning of 2012, they received six months of hands-on support through a series of weekly site visits, technical assistance calls, and on-site trainings, support was provided not only to line staff and management, but also to data managers to integrate the Roadmap into the three sites' data collection system.

Barrier Free Living, Freedom House (Implementation: February 2012)

Barrier Free Living ("BFL") got its start as a mental health clinic working with disabled victims of domestic violence in 1986. Twenty years later, it opened the first totally accessible emergency shelter for domestic violence victims with disabilities. Barrier Free Living is well-known for its innovative service model and was recognized as one of ten programs for disabled victims of domestic violence in the country by the Department of Justice's Office of Victims of Crime.

Queens Legal Services, Domestic Violence Law & Advocacy Project (Implementation: February 2012)

With over a forty year history, Queens Legal Services ("QLS") is the borough's largest civil legal services provider with offices in Jamaica and Long Island City. The Family Law Unit operates the Domestic Violence Law and Advocacy Project and the Asian Battered Women's Law Project providing legal and non-legal advocacy and case support. In addition, Queens Legal Services provides free community law education workshops and training to local government, agencies, advocates and volunteers on issues facing low-income New Yorkers.

Violence Intervention Program, Morivivi (Implementation: February 2012)

Violence Intervention Program ("VIP") was founded in East Harlem in 1984 in response to the unmet need for bilingual, culturally competent services for battered Latina women and their families in New York City. Twenty seven years later, VIP remains the only domestic violence agency in New York State that focuses predominantly on domestic violence in the Latino community, with residential and non-residential programs supporting over 1,000 survivors of domestic violence.

Integrated TA in the New Sites. In initial meetings with these sites the evaluator observed a very high level of enthusiasm and commitment to implementing GreenLight. In all meetings, agency staff from various levels participated, from Executive Directors, to site directors, supervisors, direct service and IT staff. In two of the three organizations, management was committed to implementing GreenLight in more than one site.

Several Clinic staff provided in-depth technical assistance support to not only line staff and management, but also to data managers to integrate the Roadmap into the three sites' data collection system. TA took many forms: Weekly site visits with a Financial Clinic Fellow, weekly check-in calls with a senior Clinic staff member, and on-site trainings. Financial Clinic staff started by assessing each organization's staffing structure, activities, and management. They then developed a plan to integrate financial development into existing services. The Fellows conducted weekly staff trainings on the content of the Tool Kit, and provided direct services to clients, shadowed by case managers.

According to shelter supervisors and Financial Clinic staff, all management-level staff participated in weekly check-in calls to design agenda for the next week and to provide feedback from staff about challenges and success staff were facing. In addition to the weekly check-in with managers, Financial Clinic staff conducted bi-weekly on-site organizational development sessions. These sessions centered on modifying existing tools and guiding management on how to supervise staff by using financial development milestones and outcomes reported in the organizations' databases. Following these sessions, organizations modified their marketing materials, intake materials, orientation packets, and hotline intakes to include financial development safety planning. Internal and external referrals (for example for legal services) were streamlined through these safety planning questions. After a few months of shadowing the Financial Clinic Fellow, case managers engaged in "reverse shadowing" with the Financial Clinic Staff member on site, where the Financial Clinic Fellow shadowed case managers as they worked with their clients on financial development. During the month of June 2012, TA sessions focused on strategies for sustainability of financial development services, including archiving the Tool Kit and Protocols & Procedures for new staff members.

In addition to working with clients individually on their financial development, shelter staff integrated financial development concepts into other services, such as support groups offered routinely in all shelters. Financial Clinic staff worked with shelter staff to add content about financial development into mandatory group sessions. In groups about DV, for example, group leaders were encouraged to address issues such as power and financial control, and financial dependency. When discussing types of abuse, financial abuse and identity theft were offered as topics to address. When discussing safety and stalking, the Financial Clinic encouraged clinicians to introduce clients to topics such as about identity theft, and how using debit or credit cards may reveal their whereabouts to an abuser.

Shelter staff and management commented about this multi-layered form of TA. Most comments were extremely positive.

"I also have a phone conversation with Kate every other Friday. We worked on structuring Jeff's [a Fellow] time on site. We came up with a schedule that worked well for everybody. She helped us figure out what information he could give to us, what the clients' needs were. She helped a lot with data tracking, working with [the IT person] who's customizing ALICE [the database system] for us. She helped me talk over the things that I want to get tracked. There was a lot of communication, which reduced the level of confusion. She did a site visit and talked to us one-on-one. She's been great helping us organize this."

"We do staff training on Fridays. So on the 2nd & 4th Fridays of the month Orvis [a Fellow] does workshops for the staff. So far he has done workshops about credit reports, identifying for the whole staff what reports are available, what to look for and how to solve issues. He also did a workshop on student loans. This is a big issue for many of our residents. We are also learning how to identify issues for legal referral, including identity theft. The trainings are excellent -- very thorough, appropriate materials. Staff

bring good examples, and the training then is very specific to our site and comes out of our specific needs.”

In one organization, staff had some misgivings about the TA they received from one of the Fellows.

“[The Fellow] knows the materials well, but some of the advice is “cookie cutter” and leaves no room for nuance; there was no understanding of our unique situation. He was talking about consolidating student loans and I told him this was not an issue for our clients – they are not eligible for student loans because of their immigration [undocumented] status, but he insisted that 80% of our clients would have student loan issues. I knew more than he did about our population and I wish he trusted my expertise in my population.”

Tax Preparation Services

Realizing that in Year 1 virtually no clients filed their taxes, and because many clients would be eligible for refunds that they could save toward various goals, the Financial Clinic made a concerted effort in Year 2 to ensure that as many clients as possible would file their taxes. Several documents were developed (e.g., Tax action plan, Screening for tax issues) and Financial clinic staff trained case managers in how to assist clients to collect documents necessary for filing their taxes. Finally, in four of the in-depth sites, Financial Clinic tax preparers worked with residents on site to help them file their taxes. Shelter staff were very pleased with this aspect of TA.

“We received a lot of help with the taxes – we sent a lot of clients to get their taxes filed... Clients got taxes filed either on site or downtown at the Financial Clinic site. It was a great experience; we learned a lot.”

Providing Legal Services

During the GreenLight initiative, the Clinic provided comprehensive legal services for survivors who faced issues related to consumer credit, debt, tax and financial security. Over the course of the initiative, Clinic staff attorneys received over 200 referrals resulting in 67 cases, in which Clinic attorneys represented 59 individual clients. A referral converted into a case when it involved a live legal issue concerning debt, credit, bankruptcy, identity theft, tax, or foreclosure/loan modification. Clients may have had multiple, discrete legal issues, resulting in multiple cases per client. The conversion rate from referrals to cases increased over the course of the Initiative. This increase likely resulted from sharpening the skills of case managers in DV shelters to issue spot and make appropriate referrals to the Clinic. The Financial Clinic provided organizations with information on where to refer clients for legal assistance once Clinic attorneys would no longer be able to take on new cases (e.g., DV CLARO, Queens Legal Services, and MFY Legal Services).

When referrals did not constitute a legal case, Clinic attorneys consulted with the case managers to determine the facts of the particular situation, and advised the case managers to work with the

resident to address the issue through, for example, writing “cease and desist letters” to an insistent debt collectors to stop the harassment, or write dispute letters to a credit reporting agency to demand that the incorrect information be removed from the client’s credit report. Case managers were then advised to make a legal referral if, after sending the “cease and desist” or credit dispute letters, the debt collectors continue to contact the client or the credit reporting agencies refused to correct the false information. These acts could violate federal consumer protection laws, giving rise to potential claims against the debt collector or credit reporting agency.

Preparing for Sustainability

The Financial Clinic implemented a 6-week transition plan for the five organizations to plan for the end of the initiative, when they would no longer provide ongoing support and technical assistance. This consisted of “train the trainer” sessions in which senior shelter staff learned how to train new staff in working on financial development with their clients. Other activities included making permanent changes to procedure manuals and forms to include financial development. In addition, the Financial Clinic is planning to keep the listserv active, so that shelter staff can continue posting questions and answers. They are also providing shelters with information about where to refer clients for ongoing support (e.g., VITA sites for tax preparation, Financial Empowerment Centers for other issues).

“I think I will be ready to take on [the Fellow’s] role when he leaves. I am getting all the information I need and the know-how... The Financial Clinic has done everything in their power to help us continue the work.”

Some supervisors expressed a mix of optimism about being able to sustain the initiative on their own and uncertainty about where to refer clients for certain issues. The following quotes from managers are instructive:

“We have incorporated [GreenLight] into the employment and housing specialists’ positions and we will keep getting credit reports, obtaining documents, and encouraging tax filing. I don’t foresee big problems implementing this without further assistance... We would need to find places to refer clients for legal assistance. We are currently working with Manhattan Legal Services, but we’ll need to develop additional legal resources... I’m not sure who we will be referring clients to if problems arise on the credit report.”

“I still have a lot to learn about the ins and outs of the ToolKit. I’m also worried about the data collection system. We are trying to implement ALICE [the MIS], but there is no place for the financial literacy in the system. Kate [from the Financial Clinic] is helping with that... It’s a process that would be done eventually.”

Challenges to Implementation

As the previous sections make clear, most shelter staff felt the initiative was very successful in teaching case managers how to assist their clients with issues related to financial development.

Nonetheless, there were challenges on several levels in implementing this initiative, both with organizations and with individual clients. Lessons learned throughout the initiative improved delivery of services and led to changes in how the Financial Clinic related to their client at the newly joined organizations.

Since the start of Year 2 of the initiative, one organization lost its contract for one shelter. Another organization experienced high staff turnover both in some of the sites as well in the organization's headquarters. This necessitated the Financial Clinic staff to establish relationships with and train new staff, slowing down progress. In addition, there were instances where the top level of the organization was supportive whereas at individual sites the management was not always supportive of the initiative, and Financial Clinic staff worked with lower-level staff to implement the initiative with little support from supervisors. This experience led to the realization that outcomes would be best achieved in organizations where support for the initiative came from all levels of management and staff. This realization then was translated into the process by which the new three organizations were invited to join the initiative in Year 2 (described above).

Organizations reported on challenges to implementing the new model of TA. Below are two quotes from site directors:

"In the beginning the challenge was how to implement it given all the work that everyone is already doing with families, clients, etc. Staff was also resistant, feeling that they did not know about credit reports and other financial issues. My challenge was dealing with that resistance, which was not a negative thing; much of it was from lack of knowledge. Even though the Roadmap was supposedly simplified, looking at it was overwhelming. I had to reassure staff that we could do it, that we made a commitment to it, that it is doable. I acknowledged that it was not going to be easy, but we are not in the business of easy."

"The biggest challenge in the beginning was structuring [the Fellow's] time, figuring out what interaction he would have with staff and clients. We tried different approaches. It was a lot of trial and error in the beginning that [the Financial Clinic manager] helped with. Now everyone is a lot happier."

Case managers also experienced challenges implementing the work with clients. The short amount of time clients spent in emergency shelters often meant that there was not enough time to address financial issues. Some clients wanted to focus on issues they felt were more urgent. Others did not want to share financial information with their case managers. Yet other clients were apprehensive to save money, fearing that having assets would lead to reduction or elimination of public assistance. Many clients were undocumented immigrants who faced additional obstacles in establishing credit and opening bank accounts.

"For my clients the issue is having no income, not how to manage their finances."

“Often when we find signs of identity theft on women’s credit reports, they do not want to report this to the police --because they are undocumented, or because they are afraid to report the abuser.”

“Undocumented clients are a challenge. Many clients have public assistance as income and it’s barely enough to cover expenses, so saving is really hard for them; they hardly have enough for their ongoing needs. Often it is hard to talk to talk about goals, but we talk to them about how important it is to have to plan. Having these conversations is ongoing and we try to hone in on what is important for them (save money for a deposit on an apartment) so they can get to it when they are able.”

Initiative Outcomes

The initiative’s outcomes can be conceptualized at several levels. At one level are the outcomes for individual clients of DV programs. At this level we interviewed case managers and supervisors about their experience with the training and TA, and the clients’ progress. We also examined data from five organizations that recorded their work with clients using the Roadmap to Financial Security.

At another level, the initiative’s success can be measured by its reach and the degree to which various bodies embrace it, including direct service providers, umbrella organizations, and funders. Included in this category is a comparison between the GreenLight initiative and another financial literacy curriculum addressed at DV survivors. We interviewed staff from the Financial Clinic, United Way and HRA to gauge the initiative’s success at this level.

Client Outcome

Reports from Shelter Staff

Case managers and their supervisors provided a large number of success stories about clients’ financial development. Listed below is a selection of quotes from interviews with the evaluator, and from 200-level training registration interviews.

“One client was saving money in the bank and found out that half the money was garnished because of a loan she owned years ago. Because she was not living at home she did not receive any mail about it. [The Fellow] was here that day and referred her to the Financial Clinic lawyer, who worked on her case, and she got all her money back.”

“An undocumented client with no income learned about bank accounts in group sessions and said she was interested in opening a bank account. It was challenging because of her undocumented status and lack of income. [The Fellow and a supervisor] helped her case worker and she was able to open a bank account. First she got an ITIN, and then was able to open a bank account. She is older than most of our clients (44 years old), is

not working, has no income and does not speak English, and yet having the information, she went by herself and got it done.”

“Some clients feel empowered and went to the police to report identity theft; that was a big success.”

“We had a client who never filed her taxes before because she worked off the books and did not think she needed to file or that it could benefit her. We advised her to file as head of household. She makes \$14,000 - \$15,000 a year. After calculating her taxes, we all realized that she could be getting \$8,000 back. We have not yet filed her taxes, however, because the client has defaulted on student loans and there is an intercept in place. So if she files her taxes now, she won't get the money. So we are working with her to do loan consolidation to get the hold off, and once the loans are consolidated, she will file and get her tax return.”

“Through saving, creating and sticking to a realistic budget my client was able to secure an apartment for her and her children.”

Roadmap Data

The five organizations that received in-depth TA gathered data on the progress toward and achievement of the seven financial outcomes. Two organizations used a web-based behavioral health care software called AWARDS for tracking activities with clients and recording case management notes. With support from UWNYP and the Financial Clinic, the organizations modified their management information systems (MIS), adding a module to record activities related to clients' financial development. Following the modification of case managers' work flow from the Financial Tune Up calculator to the Roadmap, the organizations' MIS were also changed to capture the new information. At HELP USA, case managers started using the database in November 2011. At Volunteers of America, staff started using this new module in January 2012. Both organizations provided Excel spreadsheets with data about clients' information. One of the three organizations that joined the initiative in Year 2 also used a web-based database (ALICE), although this organization provided data only about the Roadmap, and did not include clients' demographic information. Finally, two organizations used an Excel spreadsheet created by the Financial Clinic to record the work done with clients on the Roadmap. The same information about the Roadmap was reported by all five organizations. The evaluator created a master data file from all files from the five organizations as of the end of May 2012. Data were cleaned to eliminate redundancies and then imported to SPSS for analysis. The analyses below are based on this master data file.¹²

¹² We did not use data captured using the Financial TuneUp calculator because a thorough analysis showed irreconcilable difference in the data set from HELP USA as of October 2011 (when the organization stopped using the Tune Up Calculator) with the dataset we used to analyze data for our April 2011 report. These differences caused us to question the reliability and validity of the data.

Client Profile

The combined data set, starting in November 2011 and ending in May 2012, included 488 clients. The distribution of clients in the various shelters is presented in Table 1.

Table 1: Client Distribution at the Programs

	Number of Clients	Percentage of Clients
Volunteers of America	269	55%
Liberty House	92	19%
New Hope Shelter	71	15%
Dove House	51	10%
Network of Hope	37	8%
Safe Dwellings	18	4%
HELP USA	123	25%
Barrier Free Living	61	13%
Violence Intervention Program	18	4%
Queens Legal Services	17	3%
Total	488	101%

Note: Total percentage is higher than 100% because of rounding.

Demographic information was available from HELP and VOA shelters.¹³ Of the clients with demographic information, the vast majority of residents (99%) were female (N = 386 out of 392). Across programs, the mean age of residents was 29, ranging from 18 to 57. Of the 223 clients at HELP and VOA with race/ethnicity information, 51% (N = 114) were African American; 35% (N = 78) were of Hispanic origin; 5% (N = 12) identified as Black-Latino; 4% (N = 9) were White; and the remainder were of some other race or ethnicity. Of the 215 clients with employment information, 85% (N = 183) were unemployed. Of those residents for whom there was information on family composition, 43 (9%) had no children, 172 (35%) had one child, 101 (21%) had two children, and 38 (8%) had three or more children. The mean number of children at VOA was 1.57 (N = 231), which was significantly higher than HELP's mean of 1.10 children (N = 123).¹⁴ The distribution of age, race and employment status was similar at VOA and HELP.

Client Progress

Case managers used the “Roadmap to Financial Security” (Roadmap), to track clients’ progress toward financial security and independence. The Roadmap tracks clients’ progress in seven areas, grouped into three categories: Getting Started (Goals, Documents), Top Priorities (Credit, Debt, Banking), and Moving Forward (Assets, Taxes). It is important to note that clients were not expected to work on all areas; the Roadmap uses an “Open-Entry, Open-Exit” approach, in

¹³ VOA and HELP integrated the Roadmap into their electronic databases, which also record information about their clients’ demographic information. Although BFL created a module for the Roadmap in their organization’s MIS, they did not report other client information. Finally, QLS and VIP, recorded Roadmap information in a database that was not integrated with other client information. As a result, we do not have demographic information for clients in these three organizations.

¹⁴ $t(328.17) = 5.35, p < .001$.

which financial development is tailored to each client’s needs. What follows is a description of what progress was made in each of these seven areas.

Work on the Roadmap’s seven areas started with an assessment question for each area (e.g., “Does client have a short-term goal?” “Are documents in place?”). Of the 488 clients in our data file, 337 (69%) had information for at least one assessment question. The average number of areas addressed was 5.4, with almost half of all clients (45%, N = 150) having information for all 7 categories. There was a very large variability in the number of completed assessment questions among these organizations and programs within VOA. Table 2 shows the number of Roadmap areas addressed across the five organizations.

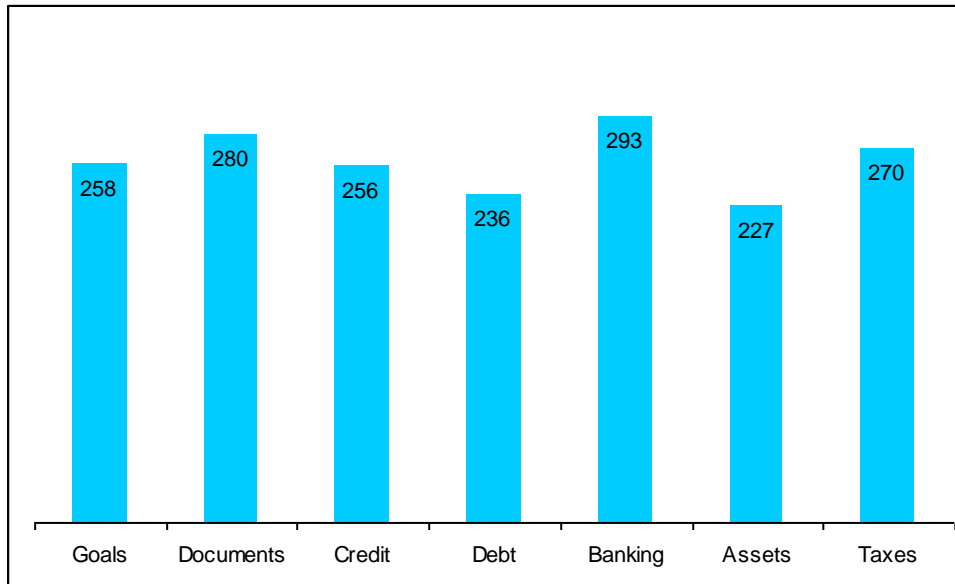
Table 2: Number of Roadmap Areas Assessed.

	0	1 - 2	3 - 4	5 - 6	7	Mean
VOA	122 (45%)	17 (6%)	5 (2%)	32 (12%)	93 (35%)	5.93
HELP	29 (24%)	6 (5%)	46 (37%)	15 (12%)	27 (22%)	4.60
QLS	0	4	3	3	7	4.88
BFL	0	7	7	38	9	5.07
VIP	0	0	0	4	14	6.72
Total	151	34	61	92	150	5.48

Data from VOA and HELP included *all* clients in these organizations’ databases who resided at the shelters during the period in which the Roadmap was implemented. Data from the other three organizations included *only those with Roadmap data*. As a result, we were unable to calculate the percent of clients at these three organizations who have begun work on financial development. For example, we cannot draw conclusions from the fact that some clients in the original two organizations had no Roadmap information whereas none of the clients in the three new organizations had missing information. Clients without Roadmap data in the new organizations were simply not included in the database.

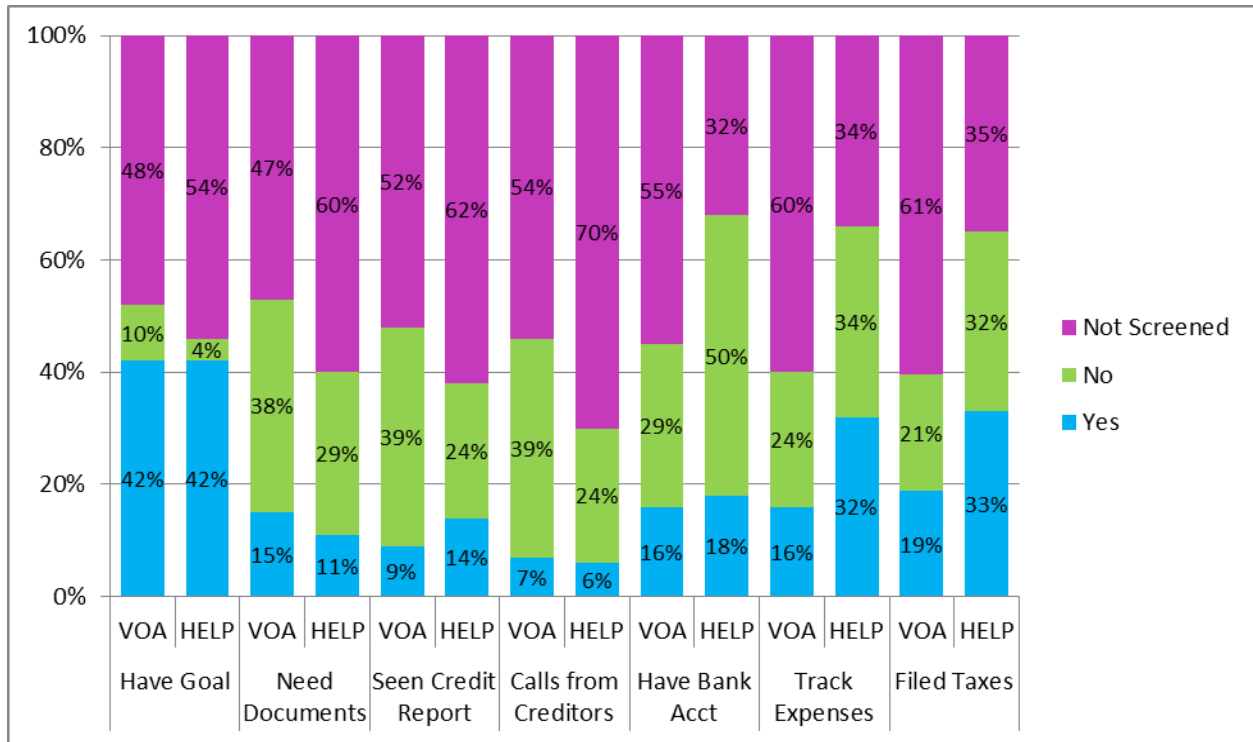
We counted the number of clients who had information about any of the seven areas of financial development. Figure 4 displays the number of clients for whom there was some information in each of the seven areas. Banking had the highest number of responses with data for 60% (N = 293) of the total number of clients. Two-hundred-twenty-seven clients (47%) had data for the area of Assets, making it the Roadmap area with the lowest level of activity.

Figure 4: Number of Clients with Information on the Seven Roadmap Areas



For the two organizations that had information on all their clients, not just those with Roadmap data (VOA and HELP), we calculated the percent of clients who were screened for the seven areas. In four areas (goals, documents, credit, and debt) a higher percentage of clients were screened at VOA, ranging from 53% of clients screened for documents to 46% of clients screened for debt. In the other three areas (banking, assets and taxes), a higher percentage of clients were screened at HELP, ranging from 68% screened for banking to 65% screened for taxes. Among those screened, a similar number of clients stated they had a goal, needed documents, seen a credit report received calls from creditors and had a bank account. In two areas, tracking expenses and filing taxes, HELP clients reported a much higher percent agreement than VOA clients (see Figure 5). The difference in the percent of client screened in the different areas seems to suggest that the two organizations focused on different aspects of the Roadmap.

Figure 5: Percent of Clients Screened using the Roadmap

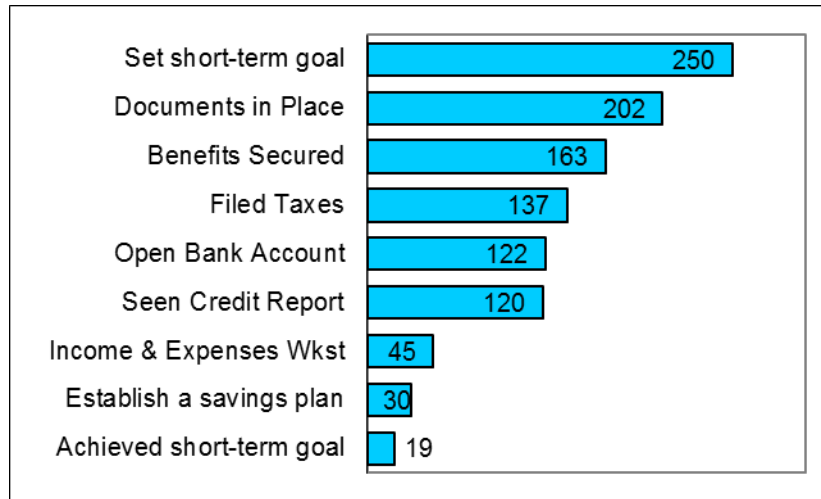


There was a high variability among VOA programs in the number of people screened. The highest percent of clients were screened at Liberty House (ranging from 57% to 63%, depending on the area), and the lowest percent were screened at Safe Dwellings (ranging from 11% to 33%, depending on the area).

Figure 6 displays the number of clients who accomplished nine milestones and outcomes.¹⁵ The most common documented achievements were setting a short-term goal (N = 250), securing documents (N = 202), securing benefits (N = 163), and filing taxes (N = 137). These numbers include clients who made the achievement prior to coming to the organization (e.g., already had documents in place when admitted) and clients who achieved the task during their time with the organization (e.g., shelter helped client obtain missing documents).

¹⁵ This is different from Figure 4, which displays the number of clients who had *any* information about the seven areas, including assessment, regardless of whether they had achieved any outcomes.

Figure 6: Roadmap Milestones and Outcomes



Establishing Goals. To engage clients and increase their involvement in their financial development, clients were first asked to identify a short-term goal and how much money they would need to achieve this goal. Fifty-three percent (N = 258) of clients had a recorded response to indicate whether they had a short-term goal. Of those with a response, 88% (N = 219) had a short-term goal. The most common short-term goals involved securing independent housing, education, and finding employment. A date for the establishment of the short-term goal was recorded for 72% (N = 157) of those with such a goal. On average, clients established their short-term goal 39 days after entering the shelter, ranging from the day of admission to two years after becoming a client (at QLS). There were no significant differences among four of the programs in the length of time it took from admission to setting a short-term goal.¹⁶

Of those with a short-term goal, 9% (N = 19) achieved their goal, and recorded their achievement date. Although the number of clients achieving goals was small in all programs, there was a significant difference among the programs in the percent of clients who achieved their short term goals.¹⁷ A higher percentage of clients in two of the new programs (QLS and VIP) achieved their goals compared to VOA and HELP (see Table 3).

Table 3: Percent of Clients Achieving Short-Term Goals

Organization	Number of Clients	Percent of Clients
VIP	6	33%
QLS	4	24%
BFL	4	7%
VOA	4	2%
HELP	1	1%

¹⁶ Data from Barrier Free Living did not include admission dates. Therefore, we were unable to calculate length of time from admission to achievement of any of the outcomes.

¹⁷ $F(4,216) = 9.40, p < .001$.

Clients achieved their goals 47 days on average after being admitted to shelter, ranging from the day of admission to 84 days after admission. There were no significant differences among four of the programs in the length of time it took from admission to achieving a short-term goal.

One client achieved her goal of saving enough money to pay her son's airline ticket to come to New York. Other clients' achieved goals included opening a bank account, saving \$100, and filing taxes. One client managed to save \$5,000 toward renting an apartment. Case managers recorded the amount of money 16 (of the 19) clients saved as part of achieving their short-term goals. Savings ranged from \$25 to nearly \$9,000, with a total savings of over \$23,500.

Securing Documents and Benefits. The first outcome area to be addressed after establishing a goal was recording whether clients had all documents and benefits in place, and if not, when these were obtained. Information about 280 (57%) clients' documents was recorded. The majority of clients with recorded information did not have the necessary documentation (N = 200, 71%). The average number of days from admission to obtaining missing documents for those who needed them was 25 days (N = 13), although dates associated with this field were inconsistently recorded.

The roadmap also assessed whether clients had benefits in place, such as food stamps or Medicaid. The average time from admission date to benefits assessment was 15 days (N = 56). One hundred sixty clients (33%) already had some benefits in place. Information for 133 clients indicated they were working on securing benefits, and 62 clients (47%) had secured the benefits they sought. For the 21 clients for whom a date was recorded for when benefits were secured, it took 33 days on average from admission to securing benefits, although dates for these fields were inconsistently recorded.

Credit. Case managers learned how to obtain free credit reports for their clients (and themselves), interpret some of the information included in these reports, and make referrals to a Financial Clinic attorney, when warranted.

Clients were asked if they had seen their credit report lately. Information for 256 clients (53%) was recorded for this question. Of the clients with available data, 80% (N = 202) had not recently seen their credit report. Information for 58 of these clients indicated that they had made progress by checking their credit report with one or more of the credit rating agencies. Clients downloaded between 1 and 4 reports with an average of 2 reports per client. Time to download reports ranged from day of admission to 108 days post admission (3.5 months), with an average of 26 days post admission. In all but one case, multiple credit reports were downloaded on the same day. There were no differences among the programs in how long it took clients to download their credit reports from day of admission.

Debt. Two hundred thirty-six clients (48%) had data about whether they have received calls from creditors. The majority of respondents reported not receiving calls and only 14% (N = 32) reported calls from creditors. Sixteen clients mentioned a legal issue regarding debt, of which

seven were referred to legal help. Only five clients indicated completing the Debt Organization Worksheet.

Banking. Establishing a bank account or updating bank account information is critical for DV survivors' financial well-being. Of the 293 clients with recorded data about a bank account, 66% (N = 193) responded they did not have a bank account. Twenty-two clients opened a new checking account and two established direct deposit. Clients who opened a checking account took an average of 48 days from admission to opening their checking account (N = 21). Four clients opened new savings account, and another updated her savings account information.

Assets. Of the seven areas on the Roadmap, Assets had the lowest number of responses, with information recorded for 227 clients (47%). Of the 227 clients with recorded responses to whether they tracked their expenses, 49% (N = 110) indicated they did. Ninety-three clients described their expense tracking method. The most responses included using bank statements, envelopes, receipts, and a journal to track expenses. Information for 46 clients indicated they completed the Income and Expenses Worksheet. Of the clients who completed this worksheet, it took an average of 22 days from admission to completion (N = 45). Thirty clients indicated establishing a plan for saving, of which 12 (40%) were followed up with at a later date to assess whether they were sticking to their plan. Nine were found to be following their savings plan and the other three clients made revisions to their savings plans.

Taxes. Many low-income individuals do not file their taxes, erroneously believing that because of their low income, they do not owe taxes and therefore do not need to file. Case managers learned the benefits for their clients to file taxes and the services available to help them do so. The Financial Clinic also provided mobile tax units at the various sites during tax season. Case managers tried to convince their clients to file taxes, worked with clients to prepare documents necessary to file taxes, and made appointments for clients to meet with a tax preparer. In addition, clients were referred to VITA sites.¹⁸

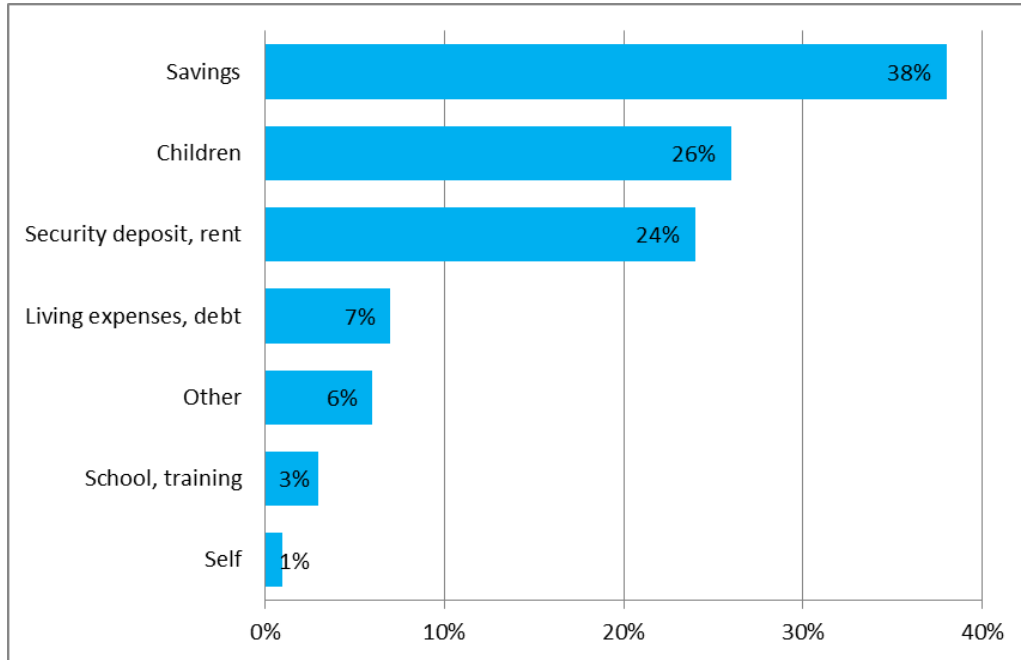
When asked if they filed taxes each of the last three years, 55% (N = 270) of clients responded to the question. Of those who responded, 59% (N = 160) of clients reported they had not filed their taxes in the past three years. Twenty clients were given referrals to resolve outstanding tax issues. Sixteen clients were reported to have completed "My Tax Preparation Worksheet." During tax season, 27 clients were reported to have filed taxes, with 15 reporting sizeable tax refunds ranging from \$300 to \$10,000. The average refund reported was over \$2,400, and the total was over \$51,000. Thirteen clients (68%) reported putting a portion of their tax refund in savings. The average portion of the refund saved was \$1,490.

Clients at DV shelters and programs who filed their taxes through the Financial Clinic's efforts responded to a survey asking what they planned to do with their refund (should they get any), assess their experience filing taxes in the previous year, and compare it to their current experience.

¹⁸ Volunteer Income Tax Assistance (VITA), is a program in which IRS-certified volunteers provide free basic income tax return preparation to people who make \$50,000 or less.

Clients had many plans for their refund. Strikingly, the largest percent of clients said they would save their money, and another large group said they would use the money for housing (security deposit or rent). It is clear that clients internalized the message of how important it is to save their money (see Figure 7).

Figure 7: Clients' Plans for Using Tax Refund



One-hundred-twenty-nine client provided information on previous experience related to filing taxes; at least 55 of them reported filing their taxes the previous year.¹⁹ Clients were asked who prepared their taxes the previous year. The largest group of people (N = 38, 48%) said they used a paid preparer; only two said they used a free site. A sizeable group reported a friend or family member filed their taxes (N = 19, 24%). Thirteen clients reported spending over \$300 in tax preparation and 35 reported spending less than \$300. A sizeable minority (N = 22, 22%) reported receiving a letter from the IRS stating there was a problem with their tax returns. Many clients reported not filing taxes the previous year, citing many reasons, such as believing they were not eligible to file (N = 20, 40%), receiving public assistance (N = 9, 18%), or not having a social security number (N = 4, 8%). There is clearly a need to inform low-income DV survivors of the possibility of filing taxes and its benefits as well as the availability of no-fee, reliable tax preparation sites.

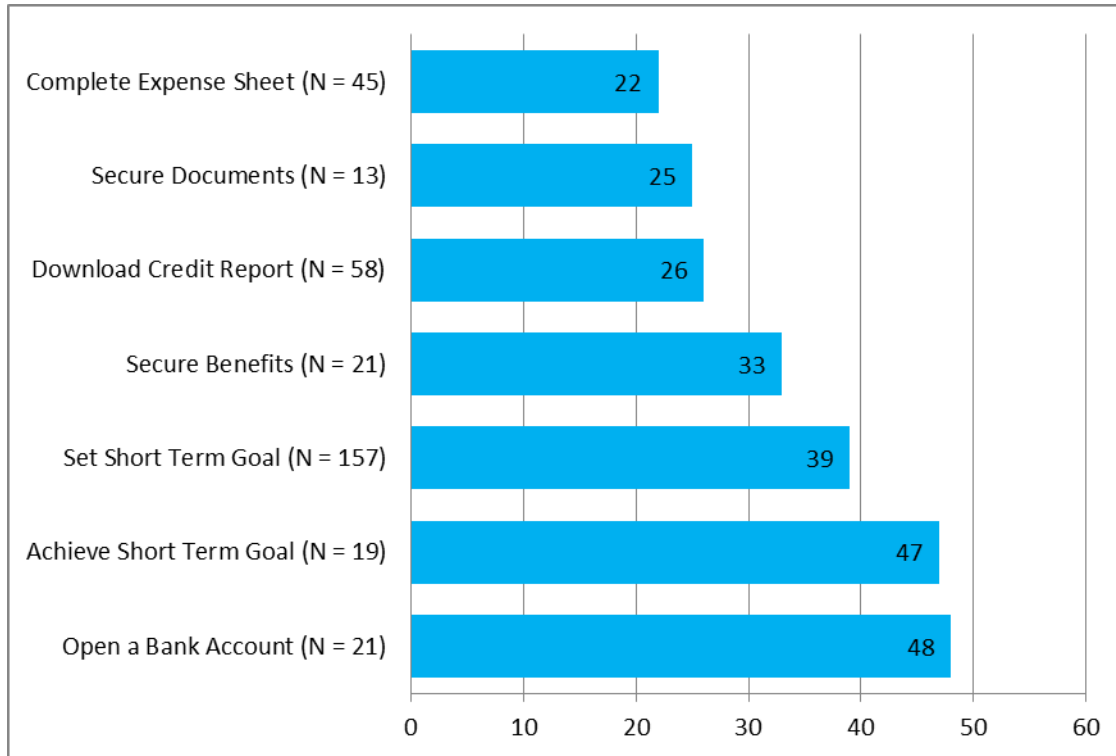
The majority of those responding to the survey (N = 77, 60%), said they were better prepared this year to file their taxes compared to last year.

¹⁹ Responses for different questions were inconsistent. Some clients reported not filing taxes on some questions, but provided information as if they filed their taxes on other questions.

Pace of Achieving Goals

Figure 8 shows the average length of time from admission to achievement of outcomes, for those people whose information on outcomes and dates was recorded.

Figure 8: Number of Days to Achievement of Outcomes



Securing documents and benefits took relatively little time, likely because these are activities case managers were accustomed to doing even before participating in the GreenLight project. Downloading credit reports was also achieved fairly quickly, as this activity is relatively easy to accomplish and was discussed in details during initial trainings. More complicated tasks, such as achieving goals and opening a bank account took longer to achieve. Although the number of people who achieved their goals is relatively small, this figure nonetheless shows that it is possible for clients in emergency shelters to achieve important financial goals during their stay at shelter.

Data Limitation

Data recorded by the five organizations reveal remarkable progress toward financial security for many clients. Nonetheless, data for a sizeable number of clients indicate no activity, or very little activity toward financial development. Through interviews with case managers, supervisors and Financial Clinic staff and through an examination of the data files we received from the five organizations, it is clear that quite frequently, case managers did not record their activities in their organization's database as was intended by the initiative, resulting in an underestimate of the progress clients made.

Open-ended comments in the database sometimes indicated that a particular area was a pressing need, although no additional information was entered for that area. Dates associated with various questions were inconsistently recorded, which would make tracking client progress impossible for case managers and hampered the evaluators' ability to perform time-related analyses. In other cases, information in some fields indicated that information in other fields was inaccurate. For example, clients for whom a short-term goal was not checked off in the appropriate field nonetheless did have a short-term goal listed in the free-response to the question.

There are two possible reasons for the inconsistency of data. One is lack of clarity in the Roadmap itself. As one supervisor commented:

"Implementing data input/completing the Roadmap has ... been challenging, primarily because we are still confused about what should be put down in some of the fields..."

Second, even where the Roadmap is clear, case managers found data entry onerous. Case managers were instructed to use a paper copy of the Roadmap and then enter the data into their database. Many found this to be redundant.

"I complete the Roadmap, keep track and put them in their files... If something comes up after the initial assessment I would use the right worksheet, but then revisiting [the Roadmap document] and going back to it is difficult. I write case notes and e-mails and it's hard to add this to my already heavy load. It would have been easier if I could just put in my notes about what I do."

A Financial Clinic staff person agreed:

"The data entry was pretty onerous; the Roadmap was too much. It tries to capture too much and that was part of the problem, especially because there was not a lot of accountability with supervision in some of the ... sites; management was not taught how to supervise using the data. That's something we are trying to revamp for DV Safe [the new HRA initiative with nonresidential DV programs]."

"I don't have a good sense of how much of the work is being recorded in the organizations' database. When I sent out the summary reports I got calls from some sites saying that 'my advocates pulled more than 5 credit reports last month.' So we know that not all the work is being recorded; I don't really know the extent of what is and isn't being recorded."

To alleviate the burden, in one organization a supervisor entered the data from the Roadmap paper documents until the organization has a more integrated data system. For a more sustainable solution, it may be advisable to further simplify the data system and data entry so that case managers will more faithfully record the work they do. In addition, supervisors need to be trained in how to spot-check these data and guide staff in how best to complete data entry tasks.

Expanding GreenLight's Reach

In addition to individual clients' progress, the evaluation tracked the degree to which GreenLight became part of the landscape of services to DV survivors in New York City and beyond.

GreenLight's Reach

GreenLight's was able to engage a critical mass: staff from 85% of NYC's shelter programs participated in the 100 Level trainings. Central to any change in how services are being delivered, like embedding financial development into domestic violence shelter practices, is building this work into the way shelters provide services. GreenLight's expansive reach created a still growing demand for the ToolKit and financial coach trainings, as shelters increasingly build 100 Level training into their new hire training and support.

Domestic Violence Economic Justice (DVEJ) Taskforce

The Financial Clinic was invited to join the DVEJ Taskforce, which is part of the Economic Justice Social Welfare Network, and consists of advocates and managers from residential & nonresidential DV programs. DV advocates across New York City have been meeting since May 2010 to develop strategies to help survivors successfully transition into independence in various areas, including financial development.²⁰ In 2011 the Taskforce organized a symposium on DV and Economic Justice to develop a City-wide agenda. The Financial Development subcommittee of the taskforce included staff from the Financial Clinic and UWNYS, as well as managers from several DV programs; the committee presented about what is financial development, what are barriers to financial development DV survivors face, and recommendations on how to overcome these barriers. Guiding this presentation was the mission to convey the model of GreenLight to all providers of services to DV clients, not just residential programs, and to implement lessons learned through the initiative. To that end, the subcommittee created a one-page "Best Practices" document that included the most important areas of financial development, modified somewhat from the Tool Kit. As a result of this work, HRA recently instituted DV Safe, and send staff at nonresidential programs to 2-days trainings about financial development by the Financial Clinic.

DV Safe

As a result of the success of GreenLight, HRA contracted with the Financial Clinic to provide 2-day trainings about financial development to staff at non-residential DV programs. These programs serve clients who have left an abusive relationship (either having gone through the shelter system or not), or are still living in an abusive relationship but are planning to leave. For clients who still live in an abusive relationship, trainings teach case managers how to advise clients about safety planning, such as gathering necessary information in preparation for leaving one's residence. For clients who no longer reside with an abuser, trainings include information about the same aspects of financial development addressed in the GreenLight trainings.

²⁰ Other areas are child care, housing, public benefits, work and education.

National Presence

In May 2011, the GreenLight initiative was featured in a workshop entitled, “*Exploring the Intersection between Financial Capability and Domestic Violence*,” hosted by the US Department of the Treasury, the Social Security Administration, and the University of Wisconsin-Madison Center for Financial Security. Following the workshop, staff from the Financial Clinic participated in meetings with professors, researchers and coalition leaders from over half a dozen states to explore the national implications of GreenLight, and ways to scale up the program.

In October 2011, the Financial Clinic hosted a virtual presentation entitled, “*Financial Security and Domestic Violence: an Illustration of Integration*” in honor of domestic violence awareness month. Participants on the panel included the Director of Community Programs at the US Department of the Treasury, the Director of Program and Policy Analysis at NYC HRA’s Office of Domestic Violence and Emergency Intervention Services, and staff from UWNYS. Representatives from over a dozen states participated.

Comparing Ready, Set, GreenLight to Allstate’s “Moving Ahead Through Financial Management” Curriculum

In the course of talking to case managers, supervisors and shelter management, many advocates mentioned having previously used a financial literacy curriculum geared toward domestic violence survivors created by Allstate Foundation.²¹ According to the Allstate website, “in 2005, the Allstate Foundation joined with the National Network to End Domestic Violence (NNEDV) to bring financial education, matched savings programs, job readiness and job training and microenterprise opportunities to survivors of domestic violence.”²² Several advocates participated in a Rutgers University study of the Allstate curriculum.

Without prompting, all the advocates we talked to compared GreenLight’s Tool Kit favorably to the Allstate curriculum.

“We were involved with a research project with Rutgers University about the Allstate curriculum... Then I found out what the Financial Clinic did, their workshops, and met their staff, and I find their approach to be much better. The Allstate Curriculum is very text-heavy; it has no pictures or diagrams. It’s clear it was written by financial experts, not people with teaching experience. I was falling asleep trying to read it, and I have a Master’s degree in business. I know clients would be turned off by it. It has no interactive work; just preaching all this information. It’s structured as a class, although not a good one. I used to be a teacher and I’m interested in how people learn, and this curriculum does not do it in an accessible way.”

“The Greenlight Tool Kit is easier to use. It’s visual, so it’s more appropriate for low-literacy clients. It’s tailor-made for people based on their goals and abilities; it doesn’t

²¹ This information did not come up during interviews the evaluator conducted in Year 1.

²² <http://www.allstatefoundation.org/domestic-violence-program>, accessed July 3, 2012.

just dump information. The Allstate curriculum just provides information. In the GreenLight Tool Kit there is follow-through, and extreme issues can be referred to more expert staff, such as attorneys.”

“We were using the Allstate curriculum before, but... GreenLight is more geared to our clients and staff. The material is more user friendly, easier to use.”

“At the DV financial development committee, we have been talking about the difference between the Allstate Foundation model and the Financial Clinic model. Many people have attended the Allstate Foundation training. In comparison, the Financial Clinic work is more client-focused and user-friendly. This model seems more sustainable... The material is more realistic for our client population. The material in the Allstate curriculum is more educational. Their approach is to tell people about financial abuse but there are no tools to use to actually work with clients. GreenLight is more concrete and more appropriate for our clients. For example, the Allstate curriculum discusses how to save for a mortgage, which is not relevant to our clients. The information that the Financial Clinic gives is more relevant, reality-based.”

Based on this information from advocates, UWNYP may want to explore the possibility of funding a more formal study to compare the two approaches to financial development for victims of domestic violence. If the favorable comparison is found to be widespread, UWNYP could advocate replacing the Allstate curriculum with Ready, Set, Greenlight in localities where the Allstate curriculum is being used.

Lessons Learned

UWNYP, the Financial Clinic, and shelter staff learned several valuable lessons through the implementation of GreenLight. Lessons learned during Year 1 of implementations were used to make improvements to implementation in Year 2.

Selecting Organizations to Join the Initiative

In Year 1 of the initiative, two organizations were selected to receive in-depth TA after discussions with HRA and with the organizations’ executives. Implementation of GreenLight in one of the organizations has progressed relatively smoothly (Help USA), with support for the initiative apparent in all levels of the organization. In contrast, buy-in for the initiative was mixed in the other organization (VOA), making implementation more challenging. Learning from this experience, the Financial Clinic conducted a formal application process in which eight organizations applied to receive in-depth technical assistance in Year 2. Three organizations were selected after making a compelling case for their willingness and ability to implement the initiative, and demonstrating commitment to it by the organizations’ executive management.²³ In part because of the stronger buy-in from these three organizations at all levels (from upper

²³ In fairness to the original selection process, organizations were not yet familiar with the initiative and perhaps were not completely aware of its requirements. In comparison, after over a year of implementation, many organizations have been exposed to GreenLight and competed to become a part of it.

management on down), the implementation of GreenLight has gone more smoothly in these organizations.

The Crucial Role of In-Depth Technical Assistance

As described above, three organizations started receiving in-depth technical assistance after many of their case managers already attended GreenLight training. We asked management staff at these organizations how they were able to implement the initiative with trained staff before they received in-depth TA. Their stories demonstrate that receiving TA was crucial to integrating GreenLight into case management and saturating the organizations with this work.

“We did implement GreenLight before getting the in-depth TA by giving clients information during group meetings from the Tip Sheets. We were giving out information but we were not making the connection into case management. Staff weren’t using it the same way they are using it now. Now the conversation is constant; now we use this information as part of case management, automatically. All these issues are now second nature. We tie savings to benefits to credit to budget. This did not happen before to the same extent; the connection wasn’t being made even though we all took the training. Now we have the information and we know how to check credit reports.”

“I knew that not all [our sites] were using this program, even if everyone was trained. [One site manager] was interested in financial literacy but was having difficulty getting her staff to do it. We needed more help in how to implement this in other [sites]. At [one of our sites] all advocates were trained and liked the program but were not using it. The question was how to bring it to the next level. How to use lessons learned to bring it to the other branches... We could not have brought the initiative to the full organization without the in-depth TA.”

“It was implemented in a more haphazard way before. If a client brought up issues, I and the other social worker were able to deal with them because of the training, but we did not bring it up or integrate it into the work.”

A Financial Clinic staff member concurred:

“In terms of the general GreenLight population [outside of the 5 organizations that have been getting in-depth TA], unless they really adopted the ToolKit -- and some have -- in their orientation [and other materials], it would be really hard to sustain the work in the long run.”

Put another way, supervisors in these organizations all agreed that despite strong interest and having multiple line staff attend trainings, without the in-depth TA they would not have been able to implement GreenLight. A representative from HRA concurred, noting that the 100-level trainings were insufficient to saturate shelters with the information needed to implement GreenLight.

What Aspects of TA were Successful?

Staffing Levels. After working with the two organizations in Year 1, the Financial Clinic realized they needed to staff up in order to offer more initial support for the sites implementing GreenLight. As a result, Financial Clinic Fellows were dispatched to offer more hands-on support to sites implementing GreenLight. The Financial Clinic's intent was for Fellows to transfer this role to one employee at each site who could continue to support case managers after the Fellow's departure. With more support from the Financial Clinic, the three new organizations were able to ramp up operations more rapidly than the first two, and better integrate GreenLight into their ongoing case management.

Change in Organizations' Practices. A Financial Clinic staff member described the difference in implementation of GreenLight in the two organizations that implemented the initiative in Year 1, and the three organizations that joined in Year 2. One of the crucial lessons was the importance of changing the organization's practices, not just the practice of individual case managers. Such changes included modification of institutional forms (e.g., intake forms) and work flow. These necessitated a commitment from upper levels of management.

"We learned a lot about the TA – that we needed to do more organizational development. At first we focused on building the capacity of the advocates but we found out that we needed to focus more on how management supervise the advocates, on changing intake materials and the infrastructure of the site. In our work with the three new organizations, there have been more macro changes and existing staff can train new lower-level staff when there is turnover... If we were to do this again we would require management to come ... to organizational development-type training where they would learn how to be accountable to change organizational structures. It would be important for management to learn how to hold their staff accountable, how to supervise the project. We were in our financial world and did not realize the importance of this part... These are lessons learned that have not yet been implemented."

"We learned through this work that management is a very important aspect of sustaining the work. If they have not been to training they cannot support their staff. If the work is already part of the protocol then it will continue in some capacity."

In one of the organizations that joined the initiative in Year 1 (VOA) there was a high level of management turnover both at headquarters and at some of the sites. As a result, the implementation of GreenLight was very uneven across the organization's sites. This further supports the Financial Clinic's observation that organization and site management staff have to actively support the implementation of the initiative if it is to become integrated into the organization's case management activities.

Recording Data

The Financial Clinic made changes to the workflow and data recording during the course of the initiative from using the **Financial TuneUp Calculator** to the **Roadmap for Financial Security**. With funds from UWNYP, two organizations invested resources to integrate the Roadmap into their existing electronic databases. The three organizations that started receiving

in-depth TA in Year 2 used their own resources to integrate Roadmap data into their database systems. Shelter staff who used both systems (Financial Tune Up Calculator and Roadmap) agreed that the Roadmap was a more user-friendly system that better reflected their workflow with clients. Nonetheless, it is clear that case managers and organizations still faced many obstacles to using the Roadmap to record data in a reliable way.

Without reliable data it would be difficult to make the case that the initiative is as successful as it seems to be based on other indicators. To that end we offer a few recommendations.

- 1) The GreenLight data system needs to be further simplified to record fewer data points. If case managers have to record less data they would be more likely to do so reliably.
- 2) Further clarify what data are to be recorded in each required field until there are no lingering questions about what data should be recorded and where.
- 3) Each organization should have a high level point person to ensure data reliability.
- 4) GreenLight data should be better integrated into organizations' workflow and data systems (as is already being done in some organizations).
- 5) Many organizations in NYC are still not using electronic databases to record case notes about clients. HRA, UWNYP and other funders could assist organizations in purchasing data systems to automate their work.

System and Policy Implications

Rather than training residents directly in financial development, this initiative trains case managers and other shelter staff to coach their clients in how to achieve financial outcomes. Leveraging shelters' relationships with clients to work on financial outcomes is a very effective model in reaching a large number of clients. Realizing this, HRA already engaged The Financial Clinic to train staff of nonresidential programs in the basics of financial development for DV survivors.

Programmatically, it became clear over the course of the initiative that training case managers in how to coach their clients in financial development is a necessary but insufficient step. Additional steps that enabled organizations to implement this initiative successfully included training and providing technical assistance to managers in how to supervise their staff to coach their clients, and creating a "deep bench" of knowledge so that the knowledge and practices would remain in the organization when staff turned over. In one organization a staff member was designated as a point person for all financial development activities at the organization's various sites. This person was to learn everything she could from Financial Clinic staff and then become responsible for sustaining the initiative across for the entire organization. We regard this as a best practice that should be emulated in other organizations.

Another lesson was the importance of setting up systems at the various organizations that would weave financial development seamlessly into the work case managers already did. This included, for example, modifying forms and procedure (e.g., intake). Changing the infrastructure at the organizations to include financial development in many of its operations would ensure that

the work would become part of the organization's culture and would be maintained even with staff turnover, both at the front line and management levels.

Beyond the success of implementing this initiative in New York City, United Way could continue partnering with the Financial Clinic to spread the initiative to other areas in New York State and beyond through other United Way chapters and other organizations (such as National Coalition Against Domestic Violence, National Network to End Domestic Violence). A similar model could be applied to residents of other types of shelters, such as homeless individuals (single, families and youth). Recipients of other social services could benefit as well, such as those in job training programs, or youth in after-school programs. Especially during times of economic hardship, lower income people should be empowered to lower their debt burden, enhance their credit rating, and save for important life goals.

Our analysis of Year 1 data (presented in a previous report) suggested that the longer residents stayed in shelter, the more progress they made toward achieving their financial goals. This suggests that the initiative should be implemented in transitional shelters, where residents stay for longer periods, and not just in emergency shelters. To further enhance this work, residents could be asked to sign waivers, so that staff in transitional shelters could have access to the financial development work that occurred in the emergency shelter, and build on that foundation, without losing time.

The long-term goal of this initiative was for survivors of DV to better transition from shelter to independent living. The initiative was perceived as successful by the majority of people who were touched by it, including case managers, their supervisors, shelter management and clients. To prove its success in the long run, however, it would be necessary to continue to follow-up on women who have made progress in their financial development while at shelter and compare them to those who have made less progress.

ROADMAP TO FINANCIAL SECURITY

GETTING STARTED

TOP PRIORITIES

MOVING FORWARD

GOALS

Do you have a personal goal?

yes no

DOCUMENTS

Are all of your documents in place?

yes no

CREDIT

Have you seen your credit report recently?

yes no

DEBT

Do you get calls from collectors or creditors?

yes no

BANKING

Do you have a bank account?

yes no

ASSETS

Do you track your expenses?

yes no

TAXES

Have you filed your taxes in each of the last 3 years?

yes no

Identify a short-term, action-driven goal:

Date: _____

How much needs to be saved:

\$ _____

Date: _____

Short-term goal achieved!

Date: _____

Identify a mid-term, action-driven goal:

Date: _____

How much needs to be saved:

\$ _____

Date: _____

Mid-term goal achieved!

Date: _____

Obtain missing and replacement documents

Date: _____

Benefits in place:

Food stamps

Cash Assistance

Medicaid

Date: _____

Working on securing:

Food stamps

Date secured: _____

Cash Assistance

Date secured: _____

Medicaid

Date secured: _____

Keep track of credit reports below:

<input type="radio"/> Experian Date: _____	<input type="radio"/> Equifax Date: _____	<input type="radio"/> TransUnion Date: _____
<input type="radio"/> Chexsystems Date: _____	<input type="radio"/> SafeRent Date: _____	<input type="radio"/> IntelliCorp Date: _____

Screen for legal issues

Date: _____

Judgment

Unrecognized account

No legal issue

Dispute sent:

Personal data

Credit item(s)

Report(s): _____

Date: _____

Corrected Not corrected

Report(s): _____

Date: _____

Referral for legal issue _____

Date: _____

Complete DEBT ORGANIZATION WORKSHEET

Date: _____

Develop strategy to pay down debt

Date: _____

Execute debt strategy

Start date: _____

Checking

Joint

Individual

Monthly fees: _____

Savings

Joint

Individual

Monthly fees: _____

Change PIN, online access, mailing address

Date: _____

Open checking

Bank: _____

Date: _____

Open savings

Bank: _____

Date: _____

Establish direct deposit

Date: _____

Establish auto-save

Date: _____

Establish online billpay

Date: _____

Select method:

Journal

Envelopes

Statements

Date: _____

Complete INCOME AND EXPENSES WORKSHEET

Date: _____

Establish plan to save

How much: \$ _____

How frequently: _____

Start date: _____

Status:

Sticking to the plan

Reusing the plan

Date: _____

Screen for tax issues

Date: _____

No issue Referral

Complete MY TAX PREPARATION WORKSHEET

Date: _____

Filed taxes

Date: _____

Refund amount: \$ _____

Portion of refund saved: \$ _____

Date: _____

NAME: _____ START DATE: _____

READY, SET, GREENLIGHT



Appendix B

Ready Set GreenLight Pre- and Post-test Questions

- Q1. Goals should only be made for large, long-term plans such as home ownership, college tuition, or retirement.
- Q2. The purpose of budgeting is to ensure that bills are paid.
- Q3. Personal savings are part of fixed expenses.
- Q4. An example of an action-oriented financial goal is to get out of debt.
- Q5. Saving money in a bank account should be avoided if there are outstanding balances on credit cards.
- Q6. Banks are required to offer everyone low-cost, low-fee checking accounts.
- Q7. Employers can decide whether to hire or fire employees based on their credit reports.
- Q8. Individuals can receive a free copy of their credit report from each credit reporting agency once every year.
- Q9. Individuals can receive a free credit score from each credit reporting agency once every year.
- Q10. Credit reporting agencies have 60 days to verify information that has been disputed on the credit report.
- Q11. Paying for a credit monitoring service does not protect against identity theft.
- Q12. In deciding how to prioritize debt, one should consider whether debt collectors are contacting a debtor, as it is an indicator of how likely they are to take legal action.
- Q13. In some states, lenders may charge more than 100% interest rate on Refund Anticipation Loans.
- Q14. Free tax preparation services (VITA) are available to single people earning \$21,000 or under, and people with children earning under \$49,000 or under.
- Q15. Using direct deposit, a federal tax refund takes up to one month to be deposited into a bank account.