Your Money, Your Goals: An overview

Financial empowerment has long been identified as part of the solution to poverty. But related services—such as tax assistance, consumer protection, and information on financial services—are often missing in programs that aim to help families escape poverty. In many programs, case managers and other frontline staff can play a vital role in connecting families to services that include the many financial empowerment resources available in their communities.

The Consumer Financial Protection Bureau (CFPB) has developed Your Money, Your Goals: A financial empowerment toolkit for social services programs to equip frontline staff with fundamental financial empowerment principles, an understanding of consumer financial protection, tools and information to help clients take steps to build and apply financial management skills, and a referral guide to link clients to local financial empowerment services.

Visit http://www.consumerfinance.gov/your-money-your-goals to get started. The webpage contains the latest downloadable Your Money, Your Goals materials and includes a link for contacting CFPB about integrating Your Money, Your Goals into your work.

Contact Empowerment@cfpb.gov for more information.

Overview of Your Money, Your Goals

Introductory modules and tools
Content modules and tools

- Setting goals
  - Goal setting tool
  - Savings plan
    - Benefits and asset limits
    - Finding a safe place for savings
- Saving for the unexpected, emergencies, and goals
  - Savings plan
    - Benefits and asset limits
    - Finding a safe place for savings
- Managing income and benefits
  - Income and financial resource tracker
  - Increasing cash and sources of financial resources
  - Cash, paychecks, direct deposit, payroll cards, and EBT...
  - Increasing income through tax credits
- Paying bills and other expenses
  - Spending tracker
  - Bill calendar
  - Strategies for cutting expenses
  - When cash is short—prioritizing bills and spending
- Managing cash flow
  - Cash flow budget
  - Cash flow calendar
  - Improving cash flow checklist

- Dealing with debt
  - Debt management worksheet
  - Debt-to-income worksheet
  - Debt reduction worksheet
  - Student loan debt
  - When debt collectors call

- Understanding credit reports and scores
  - Getting your credit reports and scores
  - Credit report review checklist
  - Improving credit reports and scores

- Evaluating financial service providers, products, and services
  - Selecting a financial service provider
  - Evaluating financial service providers
  - Types of financial services
  - Opening an account checklist

- Protecting consumer rights
  - Red flags
  - Protecting your identity
  - Submitting a complaint
  - Learning more about consumer protection