



ALLEGHENY COUNTY FINANCIAL EMPOWERMENT CENTER

Learn more about the FEC and what it can do for you!



Agenda

- What does the FEC do?
- Who can come to the FEC?
 - Are you ready for financial change?
- Expectations
 - The first sessions
- Where to start
- How to connect





BANKING



CREDIT



SAVINGS



DEBT



PROFESSIONALLY TRAINED COUNSELORS..

...work with you for as long as it takes to reach your financial goals. We focus on the 4 big pillars of finance: BANKING, CREDIT, SAVINGS & DEBT. This service is always at no cost to the clients.



WE WELCOME ALL!

If you:

- live in Allegheny County
- are over 18 years old
- have always wanted to change your financial habits

you are eligible for services, no questions asked.

Am I READY for (FREE) Financial Counseling?

Put a finger down
for every YES!



Every time I walk into {insert big box store name here} I try so hard to only buy what I need but never seem to succeed.



I have room in my schedule to make time for looking at my budget and tracking my spending



I wish I knew more about money!! No one ever taught me these things and I want to learn all about it!



I've tried to build a budget and do the little tricks and tips I've read online but I just never get ahead.



I realize now that changing my financial habits is going to take some time and I may mess up from time to time but I'm ready to commit and put in the work



When I heard about the FEC, I could not wait to get started!!



WHAT WE OFFER

- Where to apply for public benefits
- Get ready for homeownership
- Small business finances
- Find other resources
- Talk about the emotions that you feel with money
- Someone you can check in with and share your money successes



WHAT WE OFFER

- Making a budget you can feel happy about
- Setting exciting goals
- Talking about choices for utilities, credit cards and other loans
- Reviewing your credit report and talking about good credit use
- Choosing the right bank account and/or other financial products

THE SESSIONS...

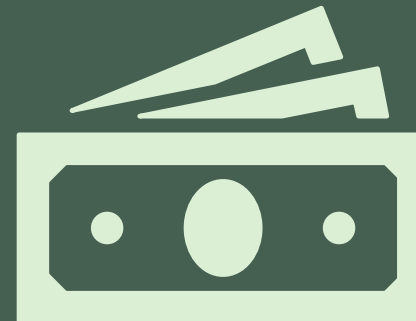


YOUR FIRST SESSION

- Can be up to 70 minutes long
- Background
- Financial Health Assessment
- Money tracker (expenses and income)
- Pull credit report (does NOT affect overall score)
- Develop goals
- Assignment
- Schedule next session (Typically in 4-6 weeks)

FOLLOW-UP SESSIONS

- 30-45 minutes
- Review progress towards goals
- Review completed money tracker
- Review any changes to credit score
- Schedule next session (Typically in 4-6 weeks)



GET STARTED ON YOUR OWN

START BY TRACKING YOUR SPENDING

- Use an app (Good Budget, YNAB to name a couple)
- Use an excel sheet
- Use a pen and paper!
- Track EVERYTHING!



START BY SETTING UP A SAVINGS ACCOUNT

- Set up auto deposits
- Do 50% less than you want to at first and work your way up
- Shop around for the highest APY



A word (or two) about scams/fraud

- You don't have to provide your personal information to anyone.
(Think "you have the right to remain silent")
- There should also be written documentation of any legal issue. If you received no letter, ask them to send one.
- If they are rushing you to decide, it is most likely a scam.
- They cannot continue to call if you ask them to stop.
- If you are unsure, tell them you will think about it and either call back the number they called from or do a quick google search.
- Websites:
 - <https://www.consumerfinance.gov/>
 - <https://www.ftc.gov/legal-library/browse/rules/telemarketing-sales-rule>

Monthly FEC Presentation

**Every Month on the
second Wednesday
at 12PM.**

Find the link on our
website or email us
for a flyer!





OUR COLLECTIVE EXPERTISE

- Homeownership
 - Credit Disputes
 - Budgeting
 - Legacy Planning
 - Student Loans
 - Public Benefits
 - Small Business Financing
 - Local/ National Resources
- ...and so much more.



Allegheny County
Financial
Empowerment
Center

CONNECT WITH US

Thank you!

WEBSITE:

www.myfinancialpower.org



PHONE:

800-298-0237



EMAIL:

Fecinfo@myfinancialpower.org





FACE

**Macedonia Family and Community
Enrichment Center, Inc.**

**SUPPORTING FINANCIAL WELLNESS
THROUGH CASE MANAGEMENT**

**5001 Baum Blvd, Suite 400
Pittsburgh PA 15213
412.281.2573
www.macedoniaface.org**

Today's Agenda:

- Who is FACE?
- Lifeline program
- Discussing financial needs
- Budgeting
- Planning for sustainability
- Advocacy
- Case example
- Questions and contact info





Our mission is to encourage the development of healthy families.



Our vision is that everyone lives in a healthy and thriving community.

What does Macedonia FACE do?

Services to families with children to prevent systems involvement

Supportive services to families with school-age children attending schools in Allegheny County

Help to families experiencing food & housing insecurity

One time financial support to those experiencing a financial need in Allegheny County

In school and after school groups with youth

HIV case management, education, & testing

Senior Center and Meals on Wheels

Re-entry support to seniors 60+



Lifeline Program



LIFELINE IS HERE TO SUPPORT PEOPLE EXPERIENCING TEMPORARY HARDSHIP, INCLUDING SUPPORT WITH UNEXPECTED COSTS LIKE FUNERAL EXPENSES OR CAR REPAIRS OR BASIC NEEDS SUPPORT LIKE BACK RENT OR UTILITY ASSISTANCE



GOAL OF THE PROGRAM IS TO BE **TRANSFORMATIONAL** **NOT TRANSACTIONAL**



AMOUNT WE CAN ASSIST WITH FINANCIALLY IS ON A CASE BY CASE BASIS, ANYONE OVER 18 LIVING IN ALLEGHENY COUNTY CAN BE REFERRED



INDIVIDUALS HAVE TO TURN IN DOCUMENTATION (ID, PROOF OF INCOME AND PROOF OF NEED) BEFORE THEIR CASE CAN BE ASSIGNED



COORDINATORS WILL WORK WITH LIFELINE CONSUMERS TO ENSURE THEY ARE STABLE MOVING FORWARD



Discussing financial needs



Giving a why behind your questions



How did this need come to be? How did we get here?



What is the extent of the need and the time sensitivity?



Gathering needed contact info and permission to speak to them

Budgeting

- Ensuring everything is captured:
 - Income:
 - Include everyone in the home bringing in income
 - Reference paystubs or banking app if needed
 - Refer to benefits
 - Expenses:
 - Consider all set costs
 - Explore variable costs
 - Reviewing banking app/history if needed
- Creating action steps around the budget:
 - How can we reduce spending and/or increase income?
 - Ensuring action steps are realistic and not overwhelming



Sustainability



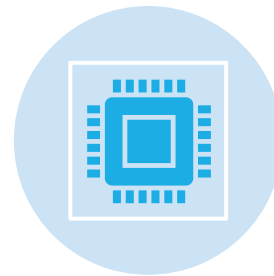
What have you already tried? What do you have in mind for going forward?



Getting creative to support with sustainability



Creating realistic goals and plans



Checking in/following up



Advocacy

- Ensuring you have client permission first and foremost
- Getting alternative contacts for landlords/property managers
- Reviewing the documents carefully
- Discussing payment plans or forgiveness
- Time blocking when calling utility companies



CASE EXAMPLE



Questions?



Contact Information:

Rachel Webb, FACT and Lifeline
Supervisor

rwebb@macedoniaface.org

Office Number: 412-281-2573 X 1001

Agency Cell: 412-478-9001

Touching Families, Inc

The logo for Touching Families, Inc. features the word "Families" in a dark brown, sans-serif font. The letter "i" is orange, and the second "i" is yellow. Above the "i"s is a blue outline of a house with a yellow dot for a window and an orange dot for a door. Below the "i"s is a blue horizontal line.

Human Services 101 Financial Sustainability and Wellness

35 Grant Ave. Duquesne, PA 15110

412.461.3383

TouchingFamilies.org

Agenda



- Who we are
- What is FACT
- Recognizing when support is needed
- Steps for introducing a plan
- Topics of Discussion
- Case Example
- Beneficial tools to utilize
- Contact information for TFI

Touching Families Inc.

- Non-Profit social service partner established in 2001
- Committed to enhancing the lives of families
- Partner Site for Squirrel Hills Medical Mobile Unit
- Sponsoring agency for Summer Food Service Program
- Utilize the FACT model to offer short-term family support services

What is FACT?

- Voluntary service that utilizes unique family plans and purpose driving visits based on family's strengths and needs
- Family empowerment to reach desired outcomes through achievable action steps
- Assistance in overcoming barriers to promote independence and navigate goals
- Completes visits including: Initial Home Visit, Family PREP, Family Conference, Teaming Meeting, and Purpose Driven Visits.

How do we recognize when support is needed?

- Detailed referrals
- Conversations during the Initial home visit and/or family PREP
- Key Words: past-due, utility/rental assistance, income/employment, childcare, food insecurity → these are generally related to financial wellness and open the door for us as Family Coordinators to have conversations surrounding financial sustainability

How do we introduce the topic?

- Short terms service → limited time to address goals
- Direct and open conversations- Family PREP visit
- Build rapport and encourage honesty
- Utilization of Concrete Goods funds
- Offer support and be an advocate

Components to the discussion

- Income vs. expenses
- Wants vs. needs
- Where can expenses be decreased
- What resources are available for your expenses
- What is the family's big picture goal

Case Example

Tools Utilized

- Your Money Your Goals Financial Wellness Training and tools
- Budgeting spreadsheets
- Free online curriculums for continued education
 - Dave Ramey- free online tools
 - BYU- free financial courses (faith-based)
 - Udemy- free and low-cost financial courses

TFI's Contact Information

Grace Winters: Family Services Director

Email: gwinters@touchingfamilies.org

Phone: 412.530.3062

Agency:

Email: FACT@touchingfamilies.org

Phone: 412.461.3383



The graphic features a central white shield shape with rounded corners and a pointed bottom. The shield is set against a background of three vertical color bands: light blue on the left, dark blue at the bottom, and light red on the right. The text is centered within the white shield.

ALLEGHENY COUNTY COMMUNITY ACTION

2024

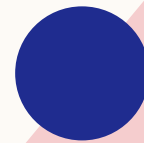
THE PROMISE OF THE COMMUNITY ACTION PARTNERSHIP

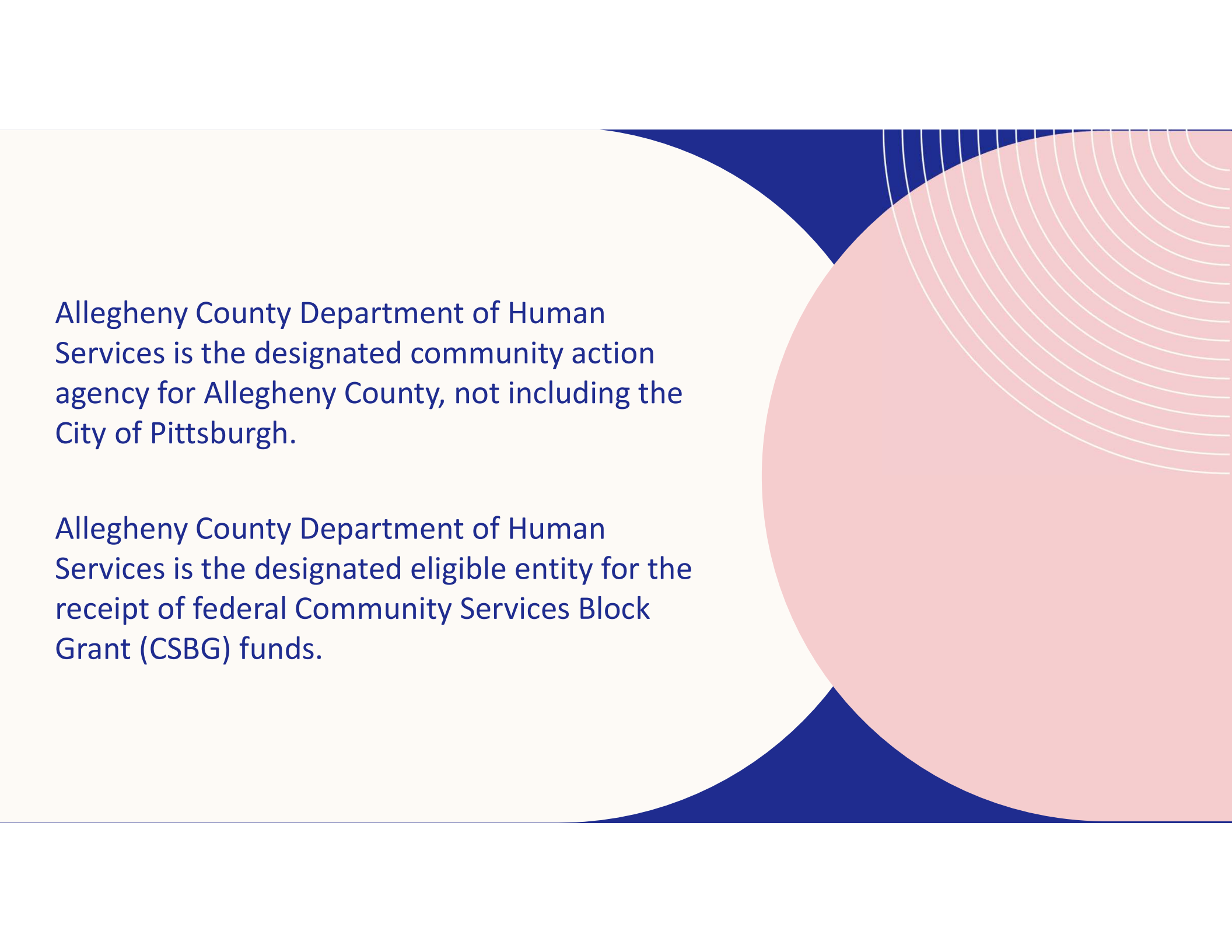
Community Action changes' peoples lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

WHAT IS COMMUNITY ACTION?

The work of Community Action supports low-income families and individuals to move towards stability and economic security and supports initiatives to address needs in the communities that will improve community conditions and economic opportunities.

Almost every county in the United States has a Community Action Agency (CAA), a local organization charged by the federal government with the sweeping mission of fighting poverty. There are about 1,000 community action agencies across the country.

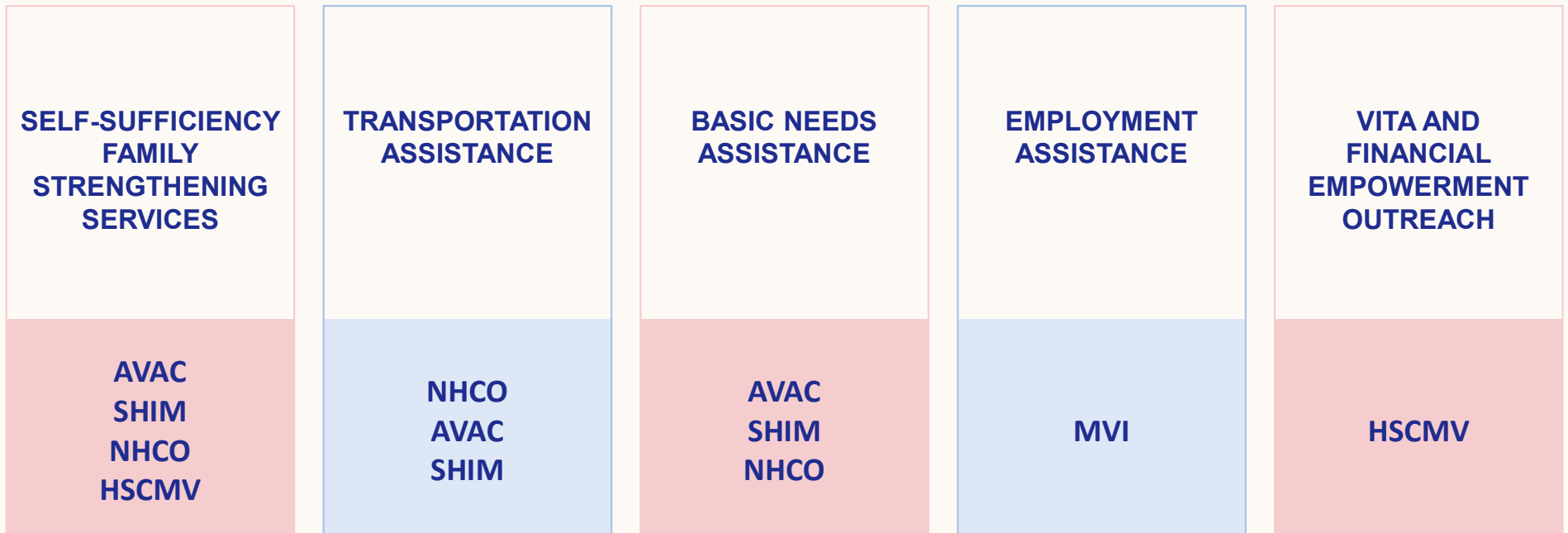


The background features a dark blue base with two large overlapping circles. The left circle is light cream, and the right circle is light pink. The pink circle contains several concentric white lines that fade towards the center.

Allegheny County Department of Human Services is the designated community action agency for Allegheny County, not including the City of Pittsburgh.

Allegheny County Department of Human Services is the designated eligible entity for the receipt of federal Community Services Block Grant (CSBG) funds.

ALLEGHENY COUNTY COMMUNITY ACTION SERVICES



AVAC- Allegheny Valley Association of Churches

NHCO – North Hills Community Outreach

SHIM- South Hills Interfaith Movement

HSCMV- Human Services Center Mon Valley

MVI- Mon Valley Initiative

ELIGIBLE INDIVIDUALS AND FAMILIES:

- Are residents of Allegheny County (outside the City of Pittsburgh)
- Are at least 18 years old
- Live in a household whose total income is no more than 200% of the federal Poverty Guidelines



Self-Sufficiency Family Strengthening Services

The Self-Sufficiency Programs' goal is to help individuals and families achieve family stability and economic security. The program helps people to overcome barriers and build upon their interests and strengths while accessing community services and supports.

Employment Assistance

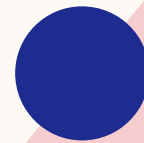
The purpose of Mon Valley Initiative's Workforce & Business Development program is to assist unemployed and under-employed Mon Valley residents to become prepared for and able to access employment opportunities that exist in the region.

Assistance is provided through classes, one-on-one counseling, and career exploration workshops that expose participants to employment and career advancement opportunities within the region.

Transportation Assistance Services

This program helps people stabilize their transportation situation during times of difficulty who need help getting to their job, looking for a job, or transportation to school.

Types of assistance include help with car repairs, driver's license/registration renewal, one time car loan or car insurance payment, bus pass assistance, or car purchase assistance.



Basic Needs Assistance

Basic needs and emergency assistance services assist eligible persons to meet basic and urgent needs which persons are not able to meet on their own due to loss of income, reduced income, or insufficient income.

Types of assistance can include but not limited to help with utilities, payments for housing, food, childcare, medical, other. Providers also assist eligible persons when applicable with connecting to public benefits to meet basic and urgent needs.

COMMUNITY INITIATIVES

VITA TAX PREPARATION

The Volunteer Income Tax Assistance (VITA) program provides free tax preparation services to eligible individuals. VITA ensures that eligible Mon Valley residents are able to get their taxes done for free and get connected to a wide range of other needed community services. Free tax preparation ensures that eligible individuals are not paying for a service and/or utilizing a predatory lending vehicle to get an advance on their refund.

FINANCIAL EMPOWERMENT

Financial Empowerment Community Outreach provides financial workshops for Allegheny County residents in areas including but not limited to budgeting, savings, credit, banking, taxes, and purchasing a home.

The goal of the workshops is to provide participants with useful information about financial topics which they are interested in.

THANK YOU

Mara Schwabenbauer

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