Economic Security Initiative
Start-up Handbook

Senior Community Service
Employment Programs (SCSEP)
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Your colleagues and clients may be asking, what is the NCOA Economic Security Initiative (ESI)? What does it look like? While ESI may take on a different look depending on your particular site, the concept has developed over years of economic casework. ESI is built in part on principles originally explored by programs including the Center for Working Families and community action agencies’ self-sufficiency case management.

The Center for Working Families (CWF) is an approach pioneered by the Casey Foundation to help low-income families reach financial stability and achieve economic security. The hallmark of the CWF approach is bringing together or “bundling” access to a full range of economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. Research has shown that bundling more than one benefit increases the chances of achieving economic security.1

The CWF approach, integrated within trusted community organizations and institutions, is designed to be a family-friendly venue that bundles employment and career advancement services, income enhancements and work supports, and financial and wealth-building services. The Center for Working Families assumes that many low-income families are struggling with debt, paying too much for financial transactions, and vulnerable to predatory loan practices. They may be eligible for work supports but lack the time to fill out applications and make appointments at multiple public agencies.

The National Council on Aging (NCOA) is a nonprofit service and advocacy organization for older Americans, especially those who are vulnerable and disadvantaged. NCOA became acutely aware that older Americans were struggling as a result of the recent economic downturn. Some individuals saw their retirement savings diminish, causing increased debt and stress over home mortgages. Unemployment amongst older workers hit an all-time high in July 2007. At the same time, demand on aging service organizations increased while access to these programs had become cumbersome.

Listening to the network of local partners, NCOA learned that it was often very difficult for older adults to take advantage of services because applicants had to go to many different offices, fill out multiple applications and were being passed along from agency to agency with no results. Consequently, many eligible older adults simply

1 A 2008 analysis of three CWF sites showed that those receiving bundled services were three to four times more likely to achieve a major economic outcome than clients receiving only one type of service. (NCOA Innovations, Winter 2009, Issue 3, p. 6).
gave up. In response, NCOA proposed a holistic person-centered approach to economic casework and began developing a system to provide comprehensive economic assistance using some of the lessons learned by the CWFs.

In 2009, NCOA began a two-year national demonstration project testing the holistic person-centered approach to comprehensive economic casework for older adults. As noted in *Innovations*, “The overriding idea is to make it easier for older adults to access the full spectrum of services and supports a community offers. This includes assistance with public benefits, jobs, finances, health care, legal issues, housing and aging services.” *Ibid.* Initial pilot studies in New Jersey and San Francisco looked at integrating the holistic approach into existing Senior Community Service Employment Program (SCSEP) operations. SCSEP is a program which helps adults aged 55+ find, get and hold a job through community service. At these two sites, the job component of economic security was addressed in-house. Help with non-employment issues was provided through referrals to other service providers.

Building on the CWF’s concept of delivering bundled services through collaborations with trusted partners, the pilot studies offered SCSEP applicants and participants the opportunity to receive a comprehensive “EconomicCheckUp” and develop a plan to address as many issues as possible. ESI clients worked with a coordinator who assisted with the application process and did follow-up to ensure each client got the benefits they were entitled to. This holistic, person-centered approach is called the Economic Security Initiative (ESI).

One helpful tool for explaining ESI is NCOA’s brochure that shows the Economic Security wheel. At the core of the wheel is economic casework and service coordination, which includes a comprehensive assessment of all financial needs. A plan is developed that addresses all the client’s needs and assistance is offered to ensure services are delivered.

Assessing each client holistically requires investigating each of the wheel’s spokes: jobs, finances, health, legal services, housing, aging network services, and public benefits. And as discussed above, bundling as many of the services as possible improves the chances of reaching financial security. The more spokes engaged on the wheel increase the likelihood that the wheel will spin by the momentum generated by a healthy economic plan.

Most ESI demonstration sites already provide some services in-house. For other services, referrals are made to trusted community partners. These “warm” referrals involve connecting the client with a particular person at the outside agency. Simply giving an older adult a webpage address or 800 telephone number may lead to more frustration and a dead-end.

ESI means giving each client an “EconomicCheckUp” that assess their needs across a full range of topics and addressing all of those needs collectively in order to achieve economic security.
# Glossary of Economic Security Terms

## Definitions

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<th>Term</th>
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<tr>
<td><strong>Action Plan</strong></td>
<td>List of personalized goals for action to referral agencies and tasks client is assigned to do. May include a timeline.</td>
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<td><strong>Area Agency on Aging</strong></td>
<td>Entities designed to distribute Older Americans Act funding on the state level through counties. These state and local governmental agencies contract with senior service providers.</td>
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<tr>
<td><strong>BenefitsCheckUp®</strong></td>
<td>NCOA’s online program which screens individuals for local, state, and federal benefits. Individuals can access the tool at Benefitscheckup.org. Many agencies use this program to screen their clients.</td>
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<tr>
<td><strong>Bundling</strong></td>
<td>Providing as many benefits as possible through one screening</td>
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<td><strong>Capacity Building</strong></td>
<td>Developing an organization internally and building networks with other organizations</td>
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<td><strong>Case Management</strong></td>
<td>Providing ongoing assistance to clients through meetings and counseling which may include providing suggestions for steps to take to achieve a goal</td>
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<tr>
<td><strong>Cloud</strong></td>
<td>A remote site to store electronic data, e.g. Google docs</td>
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<td><strong>Community Partner</strong></td>
<td>Service providers to whom ESI resource centers select to refer clients. The relationship can be informal or formalized through a MOU.</td>
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<td><strong>Crossroads</strong></td>
<td>NCOA’s website that permits ESI resource centers and demonstration sites to share information. The address is <a href="http://www.ncoacrossroads.org">www.ncoacrossroads.org</a></td>
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<tr>
<td><strong>CWF</strong></td>
<td>Center for Working Families</td>
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<td><strong>DAAS</strong></td>
<td>Department of Aging and Adult Services</td>
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<tr>
<td><strong>Economic Security</strong></td>
<td>Access to the assets, income, and community-based supports necessary to provide for basic human needs. Income level designated as the amount necessary for older adults to achieve economic security.</td>
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<tr>
<td><strong>Definitions (Continued)</strong></td>
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<tr>
<td><strong>EconomicCheckUp</strong> 1) General term for assessment at intake 2) <a href="http://www.benefitscheckup.org/economicsecurity">www.benefitscheckup.org/economicsecurity</a></td>
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<tr>
<td><strong>ESI</strong> Economic Security Initiative</td>
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<td><strong>ESI Coordinator</strong> Title given to the person responsible for providing services at the ESI resource center</td>
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<td><strong>Elder Index</strong> Amount suggested by various organizations that is necessary for older adults to achieve economic security based on conditions within individual states, counties, and cities. See <a href="http://www.wowonline.org">www.wowonline.org</a>.</td>
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<tr>
<td><strong>Follow-up</strong> Confirming that your client received a benefit</td>
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<tr>
<td><strong>Holistic</strong> Originally appearing as “wholistic”, it refers to providing assessments and services that apply to client’s needs</td>
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<tr>
<td><strong>Intake</strong> Step of interaction with a potential client that involves gathering information from the client</td>
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<td><strong>MOU</strong> Memorandum of Understanding. A written document outlining an agreement between parties but not with the obligations of a contract.</td>
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<tr>
<td><strong>Navigator</strong> Person who assists a client through interviews, meetings, and applying for benefits</td>
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<tr>
<td><strong>NCOA</strong> National Council on Aging. A nonprofit service and advocacy organization with a vision of a just and caring society in which all of us, as we age, live with dignity, security, and purpose.</td>
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<tr>
<td><strong>Outreach</strong> Interacting with a community in order to inform its members about your organization and various programs</td>
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## Glossary of Economic Security Terms

### Definitions (Continued)

<table>
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<tr>
<th>Term</th>
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<tr>
<td><strong>Person-centered</strong></td>
<td>Interacting with clients in a manner that treats them as individuals and addresses their specific needs. Person-centered models offer consumers a more efficient and convenient alternative to access services such as benefits, employment, health, housing, transportation, and financial, tax, or legal counseling.</td>
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<tr>
<td><strong>Public Benefits</strong></td>
<td>Local, state and federal programs that offer assistance to qualified individuals</td>
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<tr>
<td><strong>Referral</strong></td>
<td>Suggesting an organization other than your own which addresses your client’s needs</td>
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<td><strong>Resource Center</strong></td>
<td>A local agency that provides one-stop service delivery to consumers, offering counseling and other assistance for multiple programs which may utilize online systems that allow customers to apply for multiple benefits at once, ex. Aging &amp; Disability Resource Center</td>
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<tr>
<td><strong>SCSEP</strong></td>
<td>Senior Community Service Employment Program</td>
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<td><strong>Service Fair</strong></td>
<td>Gatherings sponsored by an organization to provide an array of services to a target population</td>
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<td><strong>Service Providers</strong></td>
<td>Organizations that offers assistance to a targeted population</td>
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<tr>
<td><strong>SparkPoint</strong></td>
<td>Resource centers developed by the United Way which provide economic counseling primarily to families</td>
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<tr>
<td><strong>Warm Referral</strong></td>
<td>Sending a client to a specific agency with a contact within that organization</td>
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Before you begin offering casework services, you need to identify your audience. Who do you hope to reach through ESI—an existing population associated with your agency or an outside population? Are you focusing on SCSEP participants, rural low-income seniors or an underserved population in your community?

Next you need to know something about the needs of your audience. This will allow you to begin to make the warm connections with community partners that are essential to delivering effective referrals.

How do you intend to reach your target audience? Where will you meet with people? Will you have to travel to them or will they come to you? Where do they congregate—senior centers, churches, maybe libraries? Directors of senior centers can be helpful and may be able to get you on the center’s calendar for a presentation and make an introduction to their community. Successful outreach may depend on having a community member pave the way. Don’t make lots of promises but listen to what the audience has to say.

**SPECIFIC NEEDS**

- Business cards
- Flier or brochure describing ESI, with your contact information
- A speech to deliver to the group describing ESI and why you are standing before them
- A list of talking points for your individual discussion—this could be the NCOA ESI wheel image
- Notebook to record what you learn

**DIALOGUE**

NCOA is concerned that older adults are being forgotten during these tough times. NCOA offers assistance through its Benefits CheckUp and the senior Economic Security Initiative. Benefits CheckUp provides a listing of local, state, and federal programs you may qualify for. As part of the Economic Security Initiative, I would like to talk to you about issues you may be facing and offer some suggestions. We can discuss health, financial, employment, housing, and legal issues if you want. I am not here to sell you anything—only to offer suggestions.
Part 3. Getting Started

Once you identify your population’s concerns, you can look for community partners for referrals. To find referral agencies, consider your city, county or state contracts with local service providers. Your city’s Department of Aging and Adult Services may have contracts listing service providers posted on the internet. Look for associations, networks or coalitions of senior service providers. Finding one association could connect you with most of the aging service providers in your area.

Once you identify potential referral agencies, you must investigate them to determine if they are trustworthy. Meet with the agency’s director. Attend classes, seminars or fairs they may offer. Visit their offices, clinics, and resource centers. Check out their reputation with other agencies. Attend any outreach events to see how they interact with older adults. The more you observe your potential partners in action, the better you will feel about your choices. And don’t forget to ask your audience about their experiences with service providers. Your goal is to identify service providers you trust and to establish warm connections within that organization. The best way to do this is through personal contact.

In these times of shrinking budgets and tough demands by funders, you may initially be seen as a threat by other agencies. Make it clear that you are not looking to take their clients, but to find a place to send your clients for services. You may also find that your organization offers services your partners need for their clients.

Collaboration is a beautiful thing.

Once you have referral agencies, you can begin doing casework. You should consider how you will get clients.

Identify an easy service or benefit first. Find a “Quick Win” like a tax credit to build trust.

—Anne Foerg, Lenox Hill Neighborhood House

It may seem odd that people would not flock to your free offer of an “EconomicCheckUp”. But you may find that many in your target audience have had bad experiences with other agencies. Others may come thinking you are giving out money, only to be disappointed.

Initially it may be easier to connect with an agency that has a client pool they are willing to refer to you. The key to success may be as Anne Foerg of the Lenox Hill Neighborhood House suggested, to find an easy benefit or service you know will be a success. Through that you establish credibility and trust. Other agencies have used an inexpensive gift to bring clients in. At the same time you should continue visiting senior centers, attending service fairs and joining your partner’s outreach efforts. You will be more accepted as the community gets to know you. Your community partners will also learn to incorporate you into all their activities.

It is not enough to simply build it—they may not always come.

If you are part of an existing service provider, will your economic casework supplement ongoing case management or be an independent service? If your agency has case managers you can ask them to refer their clients to you. This may require intervention on the part of your program director since some case managers may not like the idea of sharing their clients. You might consider offering to do an “EconomicCheckUp” for your agency’s case managers. If you are able to successfully connect one coworker with a benefit, your role may be better understood and accepted.

If you are going outside your agency for clients, you may want to go back to those centers where you did your needs research. Now you have something to offer.
Part 4. Data Collection

Your system for collecting data can be as simple as an Excel spreadsheet. Each column can capture an important piece of information about your client including name, contact information, date of initial contact, and how they learned about you.

Your clients’ demographics should also be noted. These may include the following:

- Age, gender and race.
- Employment and housing status.
- Income and debt.
- Education.
- Whether they have health insurance.

You will also want to record each client’s reason for contacting you. It could be as simple as one word—housing, healthcare or employment. A column should be dedicated to the action plan, referrals, services provided, and caseworker’s name. You will want to record the date of any follow-up and what steps your client took. It is helpful to note any feedback about ESI from your clients. These may add a personal touch to annual summaries. Successes should also be noted according to the increase in income or value of the added services.2

Your funder may have specific reporting requirements. Refer to your funding contract for reporting dates and methods of reporting.

Keeping track of this data in an ongoing fashion will make it easier to summarize even if that means spreading out on the floor one afternoon with pencils, paper, and a calculator. You may also consider keeping your data in the “cloud” through something like Google docs. This is helpful especially if all your caseworkers do not have access to a shared drive.

2 Agencies including NCOA have developed a monetary value of benefits for reporting purposes.
Part 5. What Does ESI Look Like?

It is always a hot topic—what exactly does a person-centered approach to economic casework look like? The Center for Working Families and the United Way’s SparkPoints offer models involving an economic resource center which provided access to all services. Some of the NCOA demonstration sites have built similar centers. However, it may be a challenge to get all service providers to maintain a presence at one location. Legal service providers in particular may find it difficult to place a person in your resource center. However, a warm referral compensates for their absence.

So what will the resource center look like? It is helpful to have a separate space that would permit your clients to comfortably discuss private matters with the caseworker. If you are part of an agency offering other services, you may only have a few minutes to explain who you are and begin to get your client’s trust. Respecting your client’s privacy helps.

The size of the ESI staff will vary with the size of your client pool but consider assigning one full-time person and a full-time volunteer if you plan to serve 200 clients per year. This should allow enough time to do capacity building, outreach, casework, data collection, and follow-up.

In addition to the private space, the ESI staff will need the following:
- Desk, chairs, computers and phones.
- Access to the internet.
- Printers.
- Laptops and a portable printer are helpful for doing check-ups in the field.
- Business cards and stationery.

It is also helpful if someone on staff is familiar with Microsoft’s Publisher to create brochures and fliers in-house. Microsoft also offers an extensive clip art library.

NCOA offers support with many forms, publications, and PowerPoint demonstrations available online through NCOA’s Crossroads.

You should consider having a supply of brochures from your partner agencies for distribution to your clients. Ask your partners for these or look on their websites for downloadable information.
Part 6. Meeting Your Client/Consumer

Depending on your style, you may want to have your client complete an intake form, or complete the intake form with your client, or forsake forms altogether and just take notes. Consider not using forms if your clients have had bad experiences with agencies in the past. Check if your clients have already completed forms for another group in your agency. If your agency does a Benefits CheckUp manually, the questionnaire may be a source of demographic data.

You may have only a few minutes to gain the trust of your clients. You are asking them to reveal very private information that may be difficult for them to talk about. Expect some clients to get emotional as they describe their situation. Training for the intake person is helpful.

You will develop your own approach to initiating a conversation with your clients depending on where you fit within your agency. If you are their first contact with your agency, consider explaining that your agency realizes people are having problems with many parts of their lives and you want to offer assistance. You can go around the NCOA ESI wheel and ask if they have questions about housing or benefits. Are they looking for work or having problems with credit card debt or have other financial worries? Do they have access to healthcare? Do they want legal assistance with debt collection, eviction, getting a will, or dealing with IRS or state liens?\(^3\) Remember, you do not need to know the answers to all your client’s questions. Many issues are better handled by specialists.

Explain to your clients that you do not provide direct services yourself but have a group of trusted partners, specialists in their fields, you can refer them to. This is where your earlier work pays off. If you have researched the issues facing your client population, you should be prepared to address the concerns of your client during the meeting. And you will be seen as more credible if you provide a warm referral.

Consider making a follow-up appointment during this first meeting. Staying connected with your client can be a problem. Emphasize that you want to hear about the referral and that you rely on their feedback to determine if others should be referred to the agency.

In some cases your clients may only need or want a referral. Others may be so overwhelmed by their situation that they can only take one step at a time. For those, choose a simple task and ask your client to report back. One success may be enough to restore confidence to take on more or broader tasks. As an ESI resource center you have the ability to connect your clients to a number of services. Remember, the more services you bundle, the more likely it is your client will succeed in improving their economic situation.

Once you have determined your client’s needs, you can make the referral. Some clients will only need a brochure or an address and name on a piece of paper. Others may require a detailed written Action Plan with a checklist of tasks plus completion dates. Remember to set up the follow-up appointment at this first meeting. Do not forget to alert your partner of the referral.

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\(^3\) Many Social Security recipients are losing up to 10% of their income to IRS or state liens that may be negotiated down.
Part 7. Ensuring A Successful Referral

There will be cases that even with a warm referral, you feel things could still go wrong. Maybe the issue is language or simply getting your client to keep an appointment. For those clients, you may want to consider having navigators available.

At first it might be the ESI coordinator or volunteer taking on this role. The advantage is that it gives you the opportunity to see first-hand how your partners interact with your clients. It may help you better prepare your client for an interview. At the same time you are also making more contacts within the agency.

As your program develops, you may want to shift this role to other volunteers. They may also take on doing the follow-up. If a client is not following through on your referrals, the navigator can offer assistance and encouragement. This may be the key to ensuring successful referrals.

TIPS TO PREPARE THE CLIENT FOR A REFERRAL

- Tell them what to expect once they reach the referred agency. Even check the space so you can describe it.
- Tell them what to bring and possibly have required forms for them to complete in advance.

Once you make the referral it is critical that you follow up within two weeks to inquire and ensure that the client has reached out to the referred agency and to track if they have received that service.
Appendix A. SCSEP Coach’s Training

INTRODUCTION
In working with a SCSEP client, coaches will stress that the goal is to help each client find, get, and keep a job. The success of the SCSEP program is based on commitment to the goal of placement in an unsubsidized job. The coaching process includes:

S: Specify Expectation
Here the client and coach specify their expectations for their time together. This includes defining what they will do and how.

U: Unlock What’s Going On
Explore the current situation. What is happening and why/how did this situation develop?

C: Clarify Values
What changes does the client want to make and why? What is important to the client and what will motivate the client to find an unsubsidized job?

C: Create Options
What is possible? Identify best options.

E: Explain Links to Values
Show that the options are linked to the client’s values.

S: Select a Course of Action
Create an action plan with scheduled follow-up meetings.

S: Select an Accountability Plan
Create goals and target dates for implementation.

INTERESTS, ATTITUDES, AND VALUES
Interests, attitudes, and values are what cause a client to move into action, to want to become involved with their economic security and ultimately change their life.

DEFINE THE RELATIONSHIP
It is important to define the relationship at the first meeting and continuously manage it. If you are meeting the client for the first time after they have completed the SCSEP application, it will be essential to clarify that you are not part of the job application process. A client may be hesitant to talk openly to you if they think you are part of the job interview process. Understandably, a job applicant will be hesitant to tell a potential employer that they are having credit card debt problems. Establish that you do not take part in the selection process and do not report to the SCSEP program. Also, assure the client that all conversations are confidential.

PROVIDE CONTEXT
State what your role is—how you fit into NCOA and what your goal is for the time spent with the client. You may have only a few seconds to gain your client’s trust and create the opportunity to learn about their needs. You may be able to explain the SCSEP job program in more detail or at least how the application process works, what to expect next, and where participants work. Often, applicants have little or no knowledge of the SCSEP program. Take the time to discuss it with your client.

Explain that NCOA has learned that adults aged 55+ are facing a variety of financial challenges besides finding a job. Some of the challenges NCOA has seen include credit card debt, finding affordable housing, nutrition, and finding affordable housing, nutrition, and healthcare. ESI’s role is to address all these issues.
EXPLAIN WHAT YOU CAN DO
As the coach, explain that you can refer your client to public, private, and nonprofit services and programs that may offer help with your client’s needs. In addition, you may be able to assist with the application process. Remember, the client came to apply to SCSEP and just spent time filling-out forms. You may be seen as an added burden or surprise benefit.

LET THE CLIENT DESCRIBE THEIR NEEDS
Some clients will openly tell you what they need. Others may be reluctant. If you need to start the process, use the BenefitsCheckUp® Table of Contents as a way to begin the discussion. Review the benefits and ask if they need assistance applying to them. You can also use the Personal Action Plan or the ESI brochure as a guide for areas to discuss.

MOVE FORWARD
After your client describes their needs, ask if they would like information about programs and services that may address those needs.

PREPARE AN ACTION PLAN
Some clients will simply need a name and number or a copy of a flier or brochure. Others may need a plan which lists a few contacts. In some cases, the client may only be able to handle one task at a time. Have that person undertake action on the most pressing need and report back to you when the task is complete.

SCHEDULE FOLLOW-UP
It may be difficult to arrange for a follow-up meeting once the client leaves your office. Consider making an appointment for a second meeting before they leave.

GOALS
Often your clients will have experienced failure with other agencies and programs. They may have been out of work for years. Setting goals may increase the odds of success with ESI. Select specific objectives with a clear timeline. Initially the client’s goals will only be words on paper but with even the simplest success will come confidence and a commitment to reach economic security.
## Appendix B. Templates & Forms from Economic Security Service Centers

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<td>Sample Privacy Notice from Center for Financial Wellness in Milwaukee, WI</td>
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<td>IX.</td>
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<td>X.</td>
<td>Sample letter to a SCSEP Enrollee after completing a BenefitsCheckUp</td>
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<td>XI.</td>
<td>Sample letter to a client on after completing a BenefitsCheckup</td>
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<td>XII.</td>
<td>Sample follow-up letter to client on a receipt of services from referral</td>
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<td>Sample letter to engage a community partner in to the Economic Security Initiative</td>
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<td>Sample Job Description for Economic Security Case Manager from Baltimore CASH</td>
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<td>Sample Job Description for Economic Specialist Volunteer from Baltimore CASH</td>
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<td>XVI.</td>
<td>Sample Brochure to inform &amp; recruit clients from NCOA New Jersey Resource Center</td>
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<tr>
<td>XVII.</td>
<td>Sample Brochure to inform &amp; recruit potential partners from NCOA New Jersey Resource Center</td>
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## Center for Financial Wellness  
### Economic Security Initiative

#### CLIENT APPLICATION

**Start Date:** ______________________  
**Have you ever applied for public benefits?**  
- [ ] Medicaid
- [ ] Food Stamps
- [ ] Energy Assistance
- [ ] SSI
- [ ] SSID
- [ ] Homestead

**Closed:** ________________________  
**Location:** MF AFS AP  
IH PH IT  
**Other:** ________________________

**RACE LAST NAME (Please Print) FIRST NAME MIDDLE INITIAL DATE OF BIRTH SOCIAL SECURITY NUMBER**  
#1  
**EMAIL ADDRESS MARITAL STATUS**  
- [ ] Single
- [ ] Married
- [ ] Widowed
- [ ] Separated
- [ ] Divorced
- [ ] Other: ________________________

**CURRENT ADDRESS (Street / City / Zip) HOW LONG?**

**HOME PHONE HOW DID YOU HEAR ABOUT US (Please Check)**  
- [ ] 1. NFCC / 800#  
- [ ] 6. EAP / Employer  
- [ ] 10. Return Client  
- [ ] 15. Internet  
- [ ] 2. Creditor  
- [ ] 7. Attorney  
- [ ] 11. Direct Mail (Brochure)  
- [ ] 16. Current Client(s)  
- [ ] 3. Friend / Family Member  
- [ ] 8. Social Service  
- [ ] 12. Phone Book  
- [ ] 17. AHC  
- [ ] 4. Radio / TV  
- [ ] 9. Physician / Health Provider  
- [ ] 13. Credit Bureau(s)  
- [ ] 18. Other:  
- [ ] 5. Newspaper / Magazine  
- [ ] 14. Bank/Credit Union

**EMPLOYER OCCUPATION NET PAY FREQ JOB TIME WORK PHONE**  
#1  
#2

**HAVE YOU EVER FILED BANKRUPTCY?**  
- [ ] Yes; if so when (year) ________________  
- [ ] No ____________________________________  
- [ ] Chapter 7  
- [ ] Chapter 13

### ASSETS AND SOURCES OF INCOME

- Checking Account $ ________________________  
- Savings Account $ ________________________  
- Unemployment benefits $ ________________________  
- Worker’s Comp $ ________________________  
- Retirement $ ________________________  
- Government funds $ ________________________  
- Pension $ ________________________  
- Other Assets $ ________________________

### HOME / PROPERTY

- Home  
- Mobile Home  
- Land  
- Timeshare  
- Rental Property  
- Other: ________________________  
- Value $ ________________________  
- Balance Owed $ ________________________  
- Housing  
- Own  
- Rent  
- Mortgage / Rent Per Month $ ________________________  
- Delinquent  
- Yes  
- No  
- # Months Delinquent ________________

### MEDICAL INFORMATION

- Are you currently under the care of a physician?  
- [ ] Yes  
- [ ] No

**Name __________________________________________**

**Location _______________________________________**

**CASE MANAGER’S SIGNATURE ______________________ DATE / /**
LIST BELOW ALL OF YOUR MONTHLY PAYMENTS
(For example: vehicles, credit cards (?), past utilities, loan payments, medical bills, etc.)

<table>
<thead>
<tr>
<th>CREDITOR</th>
<th>Type of Debt</th>
<th>Present Balance</th>
<th>Monthly Payment</th>
<th>Client Pays</th>
<th>Payment</th>
<th>Current Rate</th>
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<td>15 Office Use Only</td>
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</tbody>
</table>

Total

Grand Total

A. Total Monthly Earnings | B. Total Monthly Expenses | C. Monthly Surplus | D. Monthly Deficit

Before

After

TOTAL DEBT TO INCOME: _______________
## LIST YOUR LIVING EXPENSES BELOW

<table>
<thead>
<tr>
<th>Category</th>
<th>Monthly Expenses</th>
<th>Arrearages</th>
<th>Comments</th>
<th>Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/First Mortgage</td>
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<tr>
<td>Property Tax</td>
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<td>Condo Fees/Park Rent</td>
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<tr>
<td>H2O Softener/Drinking</td>
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<tr>
<td>Gas Utilities/Oil Heat</td>
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<tr>
<td>Electric</td>
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<tr>
<td>Telephone</td>
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<tr>
<td>Cell Phone / Pager</td>
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<tr>
<td>Water/Sewer/Garbage</td>
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<tr>
<td>Renter’s/Homeowner’s Insurance</td>
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<tr>
<td>Home Repair/Maintenance/Lawn Care</td>
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<tr>
<td>Security System</td>
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<tr>
<td>Cable TV/Dish</td>
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<td>Video/CDs/DVDs Rentals</td>
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<td>On-line Computer Access</td>
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<tr>
<td>Food/Groceries/Cleaning Sup.</td>
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<tr>
<td>Meals Out</td>
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<td>Lunches</td>
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<tr>
<td>Vending/Snacks</td>
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<td>Carryout Food</td>
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<td>Auto Repair/Maintenance</td>
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<td>Parking</td>
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<td>Maintenance/Child Support</td>
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<td>Day Care/Babysitting</td>
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<tr>
<td>Baby Supplies</td>
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<tr>
<td>School Expenses/Tuition</td>
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<tr>
<td>Child Allowance (Spending)</td>
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<tr>
<td>Clothing</td>
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<td>Laundry &amp; Dry Cleaning</td>
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<td>Personal Care (Hair) (Nails)</td>
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<td>Occupational/Profess. Expenses/ License/Clothing/Union Dues</td>
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<td>Prescriptions/Medical Care</td>
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<td>Donations</td>
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<td>Bank Fees</td>
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<td>Cigarettes</td>
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<td>Alcohol</td>
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<tr>
<td>Entertainment</td>
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<td>Hobbies/Clubs/Sports</td>
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<td>Newspapers/Magazine/Books</td>
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<td>Bingo/Casino/Lottery</td>
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<td>Vacation/Trips</td>
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<td>Savings</td>
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<tr>
<td>Mailing (Stamps)</td>
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<tr>
<td>Other Periodic Expenses</td>
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**TOTAL:**
Center for FINANCIAL WELLNESS PRIVACY NOTICE

Privacy Policy: The Aurora Family Service Economic Security Initiative Program is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations.

Your “personal financial information,” such as your debts, income, living expenses and personal information will be provided to creditors and those organizations involved in the coordination of your services and those involved in maintaining your eligibility with your specific authorization. We may also use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances.

In all other situations, your information may be released to appropriate individuals or agencies ONLY UPON YOUR WRITTEN REQUEST OR when staff has been served a valid subpoena.

The following PRIVACY PRACTICES detail circumstances under which we will release your information to a third party:

1. We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some of the information we collect, as described below, to creditors and those organizations involved in the coordination of your services and those involved in maintaining your program eligibility with your specific authorization.
4. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
5. We collect nonpublic personal information about you from the following sources:
   a. Information we received from you on our forms and other forms you provide
   b. Information about your transactions with us, your creditors, or others
   c. Information we receive from those organizations involved in the coordination of your services and those involved in maintaining your program eligibility
6. We may disclose the following kinds of nonpublic information about you:
   a. Information we receive from you on forms, such as your name, address, social security number, assets and income;
   b. Information about your transactions with us, your creditors, or others, such as your account balance, deposits, parties to transaction; and Information we receive from financial institutions such as banks and insurance companies.

Release: I hereby release the Aurora Family Service Economic Security Initiative Program department to release all nonpublic information it obtains about me to (1) my creditors and (2) any third parties necessary to facilitate the provision of money management services.

I further RELEASE and authorize all of my creditors, financial-institutions and social service providers to provide non-public information about me to the Aurora Family Service.

Client Name: ___________________________________________ Date: ______________________

Client Signature: ___________________________________________ Date: ______________________
CONSENT
I authorize and direct any Federal, State, or local agency, organization, business, or individual to release and verify information needed to process my eligibility to participate and/or to maintain my continued assistance under the Senior Community Service Employment Program. I understand and agree that this authorization or the information obtained with its use may be given to and used by the National Council on Aging, Inc. (NCOA), in administering and enforcing program rules and policies. I also consent for NCOA to release information from my file about my training to any appropriate employers, training providers, and/or other agencies for the purpose of obtaining training and/or services. I further authorize the NCOA to use my Social Security number and address for any training or service that I receive. I also authorize agencies from whom information is needed to release such information to the NCOA.

INFORMATION COVERED
I understand that, depending on program policies and requirements, previous or current information regarding me or my household may be needed. Verifications and inquiries that may be requested include but are not limited to the following:

- Identity and Marital Status
- Proof of Residence
- Age
- Handicapped Status
- Offender Status
- Household Income (Including any public assistance)
- Selective Service Registration
- Family Size
- Education Status
- Employment Status

GROUP OR INDIVIDUAL THAT MAY BE ASKED
The groups or individuals that may be asked to release the above information (Depending on program requirements) include but are not limited to the following:

- Welfare Agencies
- State Unemployment Agencies
- Social Security Administration
- Employers
- Schools and Colleges
- Law Enforcement Agencies
- Veterans Administration
- Support and Alimony Providers
- Landlords
- Retirement Systems

CONDITIONS
I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file at the NCOA Bi-State Resource Center and will stay in effect for five years from the date signed. I understand I have the right to review my file and correct any information that I can prove is incorrect.

SIGNATURES

Participant Name (PLEASE PRINT): __________________________
Participant Signature: __________________________
Date: __________________________

NCOA Representative Signature: __________________________
Date: __________________________

NCOA
New Jersey Resource Center
1255 Route 70 West, Suite 23-S
Lakewood, NJ 08701
<table>
<thead>
<tr>
<th>Services</th>
<th>Address/Contact</th>
</tr>
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<tbody>
<tr>
<td>ECoNomiC SECURITY INITIATIVE START-UP HANDBOOK</td>
<td>222 11th Street, Suite 11, San Francisco, CA 94111</td>
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</tbody>
</table>

**Public Benefits**

- **Healthcare:** California Medicaid, CalFresh, CalWorks, Medicare, CalConnect
- **Housing:** Housing Choice Voucher, Section 8

**Housing Options**

- **Sanctuary**
  - Address: 222 11th Street, Suite 11, San Francisco, CA 94111
  - Phone: (415) 255-6968
  - Hours: Monday-Friday, 8am-5pm

**Utilities**

- **Elec**
  - Address: 222 11th Street, Suite 11, San Francisco, CA 94111
  - Phone: (415) 255-6968
  - Hours: Monday-Friday, 8am-5pm

**Fees**

- **Elec**
  - Address: 222 11th Street, Suite 11, San Francisco, CA 94111
  - Phone: (415) 255-6968
  - Hours: Monday-Friday, 8am-5pm

**Financial Assistance**

- **Elec**
  - Address: 222 11th Street, Suite 11, San Francisco, CA 94111
  - Phone: (415) 255-6968
  - Hours: Monday-Friday, 8am-5pm

**Energy Efficiency Programs**

- **Elec**
  - Address: 222 11th Street, Suite 11, San Francisco, CA 94111
  - Phone: (415) 255-6968
  - Hours: Monday-Friday, 8am-5pm

**Economic Security Initiative**

- **Start-Up Handbook**
  - Address: 222 11th Street, Suite 11, San Francisco, CA 94111
  - Phone: (415) 255-6968
  - Hours: Monday-Friday, 8am-5pm
ECONOMIC SECURITY INITIATIVE START-UP HANDBOOK

Jobseeker One-Stop: Vocational assistance program located at 5200 Mission St. Prepare a space by calling 375-4700. Schedule of classes available online.


LEGAL SERVICES

Supportive Services

Vision and hearing care

8:30 a.m. to 2:30 p.m. and from 4:30 p.m. to 5:45 p.m. Monday through Thursday between the hours of 8:30 a.m. to 1:30 p.m. and from 4:30 p.m. to 5:45 p.m.

Mental health issues: Call 449-3771 for intake.

Healthy San Francisco: Pre-screen at website and get list of clinics for application appointment.

Health

Jobs

Employability assessment. Call (415) 391-6000 to get an introduction to job search assistance.

Jewish Vocational Services, (415) 391-6000 to get an introduction to job search assistance.

Employee opportunities: Call (415) 377-7098. For more information, call the Jewish Vocational Services, (415) 391-6000 to get an introduction to job search assistance.

Job openness: (415) 262-1666. Find the occupational services - Call (415) 262-1666 to schedule an appointment.

Laboratory opportunities: Call (415) 262-1666 for more information.

Adult education: Call (415) 391-6000 for more information.

Healthy San Francisco: Pre-screen at website and get list of clinics for application appointment.

Vision and hearing care: Call (415) 391-6000 to schedule an appointment.

Preliminary education/awareness: Call (415) 391-6000 to schedule an appointment.

Contingent education for disabled learners, Human Services Department.

Jewish Vocational Services, (415) 391-6000 to get an introduction to job search assistance.

Volunteer opportunities: Call (415) 391-6000 to schedule an appointment.

Job openness: (415) 377-7098. For more information, call the Jewish Vocational Services, (415) 391-6000 to get an introduction to job search assistance.

Employability assessment. Call (415) 391-6000 to get an introduction to job search assistance.

GADP General Assistance Advocacy Program (415) 991-3600, 726 Golden Gate, San Francisco.

Family Law Advocacy, (415) 377-7098. For more information, call the Jewish Vocational Services, (415) 391-6000 to get an introduction to job search assistance.

Social Security & General legislation, (415) 377-7098.

Compensation, (415) 377-7098.

District attorney.

Asian law changes, (415) 377-7098.

Immigration.

Legal action, (415) 377-7098.

Labor, (415) 377-7098.

Family Law Changes, (415) 377-7098.

Web: www.ajpsf.org, 925 Market St., 2nd Floor, San Francisco.

_1200 Market Street, San Francisco.

Legal Services

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Memorandum of Understanding

Between

*United Way of Tucson and Southern Arizona*

And

_____________________

This Memorandum of Understanding (MOU) articulates a partnership between the United Way of Tucson and Southern Arizona and ________________________.

I. MISSION

The United Way of Tucson and Southern Arizona in collaboration with community partners will use a person-centered approach to increase the effectiveness of addressing the needs of economically disadvantaged older adults in Pima County. Drawing upon a core set of principles, the United Way Economic Resource Specialists (ERS) will provide participants a comprehensive assessment and ongoing economic casework including referrals to community partners and follow up. The United Way ERS will assist participants in securing services from community partners on issues ranging from public benefits enrollment to foreclosure counseling and job training. Working with community partners, the United Way ERS will benchmark the individual’s progress toward the goal of economic security and stability using a locally defined measure of economic security.

Together, the parties entering into the MOU will work to ensure participants receive the services they require to get on a pathway to economic security.

II. PURPOSE AND SCOPE

The purpose of the MOU is to create a framework of cooperation between the United Way and ____________________ to collaborate on mutually beneficial programs, including active referrals and economic casework. Thorough these activities the two organizations will complement each other’s efforts in assisting older adults in Pima County.
III. RESPONSIBILITIES

Each party will appoint a person to serve as the official contact and coordinate the activities of each organization in carrying out this MOU. The initial appointees of the organization are:

Kathy Wilson  
*United Way of Tucson and Southern Arizona*

The organizations agree to the following tasks for this Memorandum of Understanding:

The *United Way of Tucson and Southern Arizona* will:

- Recruit, train and support at least one volunteer Economic Resource Specialist be placed at __________ to work with clients needing help with economic issues.
- Provide orientation and ongoing monthly training for all Economic Resource Specialist volunteers.
- Equip ERS with appropriate paperwork to assist clients with economic casework.
- Provide client referred to ERS with an economic assessment, personal action plan, and follow-up
- Refer clients to __________ for service when participants have issues related to 
- Regularly communicate with __________ staff regarding the status of a participant’s referral
- Maintain client confidentiality in regard to issues that are not relevant to the economic casework
- Complete all monthly reporting and site coordination

______________________________ will:

- Provide workspace and computer and phone access for ERS according to a mutually agreed-upon schedule.
- Refer clients meeting eligibility requirements of the Economic Security Initiative to the ERS
- Provide all participants with free and reliable assistance related to economic casework
- Regularly communicate with ERS regarding the status of client’s case related to economic casework services provided
- Maintain client confidentiality in regard to issues that are not relevant to economic casework.
- Regularly communicate with the United Way staff regarding ESI challenges and opportunities
- Agree to cooperate in project outcome measurement and evaluation.
IV. TERMS OF UNDERSTANDING

The term of this MOU is for a period of 1 year from the effective date of this agreement and may be extended upon written mutual agreement. It shall be reviewed at least annually to ensure that it is fulfilling its purpose and to make any necessary revisions.

V. MODIFICATION/TERMINATION

This MOU constitutes an agreement between the parties hereto. This MOU may be modified, altered, revised, extended or renewed by mutual written consent of all parties, by the issuance of written amendment, signed and dated by all parties.

Either party to this MOU may terminate their participation in this MOU by providing reasonable written notice of intent to terminate. In such case, termination by one or more of the parties to this MOU does not alter the terms or obligations of the other parties to this MOU.

VI. AUTHORIZATION

The signing of this MOU is not a formal undertaking. It implies that the signatories will strive to reach, to the best of their ability, the objectives stated in the MOU. On behalf of the organization I represent, I wish to sign this MOU and contribute to its further development.

United Way of Tucson and Southern Arizona

Signature of Point of Contact: __________________________ Date: __________
Printed Name: Kathy Wilson Title: Seniors Director

Signature of Executive Director: __________________________ Date: __________
Printed Name: __________________________ Title: President and CEO

____________________________________

Signature of Point of Contact: __________________________ Date: __________
Printed Name: __________________________ Title: __________________________

Signature of Executive Director: __________________________ Date: __________
Printed Name: __________________________ Title: __________________________
Baltimore CASH Campaign Economic Security Initiative Process Flow Chart

- Initial call or referral
- Eligibility Screening: Needs fit with program?

Yes → Referral to Outside Agencies

No → Financial Services at CASH

Client Interview:
- Budget Assessment
- Benefits Assessment using EarnBenefits and Benefits Check Up
- Economic CheckUp/Needs Assessment
- Service Plan Created
- Referrals

Data Collection

Partner Agencies

Volunteer accompanies to appointments if needed

Follow-up call with client

Follow-up Appointment:
- Budget and Needs Assessment
- Additional Referrals Needed?

No → Client Satisfaction Survey

Yes → Continued Case Management

Yes → Data Collection

KEY:
- CASH Case Manager
- CASH Volunteer
- Partner Agencies
<table>
<thead>
<tr>
<th>Date</th>
<th>Contact</th>
<th>Initial</th>
<th>Referral</th>
<th>Action Plan</th>
<th>Age</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td></td>
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</tr>
</tbody>
</table>
PERSONAL ECONOMIC ACTION PLAN

ECONOMIC SECURITY INITIATIVE

NCOA

National Council on Aging

San Francisco, CA 94102
870 Market Street, Suite 788
FOR HELP OR QUESTIONS, PLEASE CONTACT:

415-982-7007 Ext. 14

ECONOMIC SECURITY INITIATIVE START-UP HANDBOOK
<table>
<thead>
<tr>
<th><strong>CONTACT INFORMATION</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Caregiver/Friend/Other Contact Name</td>
<td></td>
</tr>
<tr>
<td>Caregiver/Friend/Other Contact Address</td>
<td></td>
</tr>
<tr>
<td>Caregiver/Friend/Other Contact Phone Number</td>
<td></td>
</tr>
<tr>
<td>Caregiver/Friend/Other Contact Email</td>
<td></td>
</tr>
<tr>
<td>Member Name</td>
<td></td>
</tr>
<tr>
<td>Member Address (Including Zip Code)</td>
<td></td>
</tr>
<tr>
<td>Member Phone Number</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>FINANCIAL INFORMATION</strong></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Nature of entitlement programs</td>
<td></td>
</tr>
<tr>
<td>Names of entitlement programs client receives</td>
<td></td>
</tr>
<tr>
<td>Income amounts</td>
<td></td>
</tr>
<tr>
<td>Sources</td>
<td></td>
</tr>
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</table>

<table>
<thead>
<tr>
<th><strong>NOTES:</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Members of your household</td>
<td></td>
</tr>
<tr>
<td>Members of your household from programs already accessed</td>
<td></td>
</tr>
<tr>
<td>Amounts</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>ECONOMIC SECURITY INITIATIVE START-UP HANDBOOK</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PUBLIC BENEFITS</td>
<td></td>
</tr>
<tr>
<td>---------------------------------</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
</tr>
<tr>
<td>Rental assistance</td>
<td></td>
</tr>
<tr>
<td>Housing options</td>
<td></td>
</tr>
<tr>
<td>Home repair</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>HOUSING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement/Pension counseling</td>
</tr>
<tr>
<td>Benefits</td>
</tr>
<tr>
<td>Financial abuse</td>
</tr>
<tr>
<td>Consumer protection issues</td>
</tr>
<tr>
<td>Daily money management</td>
</tr>
<tr>
<td>Financial literacy</td>
</tr>
<tr>
<td>Debt management</td>
</tr>
<tr>
<td>Credit counseling</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>General Legal Issues</td>
</tr>
<tr>
<td>-------------------------------</td>
</tr>
<tr>
<td>Disability Claims</td>
</tr>
<tr>
<td>Immigration</td>
</tr>
<tr>
<td>Williams, Indians, and other discrepancies</td>
</tr>
<tr>
<td>Elder abuse</td>
</tr>
<tr>
<td>Foreclosure mitigation</td>
</tr>
<tr>
<td>Landlord/tenant issues</td>
</tr>
</tbody>
</table>

**Legal Services**

<table>
<thead>
<tr>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nutrition services</td>
</tr>
<tr>
<td>Home and community services</td>
</tr>
</tbody>
</table>

**Supportive Services**

<table>
<thead>
<tr>
<th>Vision and Hearing care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental care</td>
</tr>
<tr>
<td>Mental health issues</td>
</tr>
<tr>
<td>Health insurance counseling</td>
</tr>
</tbody>
</table>

**Health**

<table>
<thead>
<tr>
<th>Continuing education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteer opportunities</td>
</tr>
<tr>
<td>Job placement</td>
</tr>
<tr>
<td>Job training</td>
</tr>
<tr>
<td>Employability assessment</td>
</tr>
</tbody>
</table>
Information You Will Need For an Economic Security Initiative/Benefits Check-Up

- Proof of age and residency for self and spouse
- Veteran status for self and spouse
- Employment history (specifically, whether or not the person ever worked for the state, local, county, or federal government or the railroads) for self and spouse
- Most recent year’s tax returns (if applicable)
- Names of prescription medications (we recommend having the prescription bottles or information available about the person’s medications from his/her health professional)
- The following worksheet filled out with all applicable information

**Past 12 Month Financial Inventory Worksheet**

### Household Monthly Expenses

<table>
<thead>
<tr>
<th>Utility</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable/Dish/Sat</td>
<td></td>
</tr>
<tr>
<td>Property Maintenance Fees</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>Property Tax</td>
<td></td>
</tr>
<tr>
<td>Household Insurance</td>
<td></td>
</tr>
<tr>
<td>Rent/Mortgage</td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Natural Gas</td>
<td></td>
</tr>
<tr>
<td>Water/Sewer</td>
<td></td>
</tr>
</tbody>
</table>

To get the monthly average for each utility please add the last 12 months of bills in each category and divide that number by 12 to get the average monthly total you pay for each utility.

### Medical Monthly Expenses

<table>
<thead>
<tr>
<th>Medical Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance Premiums</td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
</tr>
<tr>
<td>Medical Insurance Co-Payments</td>
<td></td>
</tr>
<tr>
<td>Transportation to Doctor’s Visits</td>
<td></td>
</tr>
<tr>
<td>Other Doctor/Facility Fees</td>
<td></td>
</tr>
<tr>
<td>Home Health Attendant’s Fees</td>
<td></td>
</tr>
<tr>
<td>Annual Medical Deductibles</td>
<td></td>
</tr>
<tr>
<td>Medical Equipment</td>
<td></td>
</tr>
<tr>
<td>Nursing Home Expenses</td>
<td></td>
</tr>
<tr>
<td>Eyeglasses, Hearing Aides</td>
<td></td>
</tr>
<tr>
<td>Dental Expenses</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td></td>
</tr>
</tbody>
</table>

To get the monthly average for each medical expense please add the last 12 months of bills, for you and your spouse, in each category and divide that number by 12 to get the average monthly total you pay for each medical expense.
### Other Monthly Expenses

To get the monthly average for each expense please add the last 12 months of bills, for you and your spouse, in each category and divide that number by 12 to get the average monthly total you pay for each expense.

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobile Insurance Premiums</td>
<td></td>
</tr>
<tr>
<td>Life Insurance Premiums</td>
<td></td>
</tr>
</tbody>
</table>

### Monthly Income

To get the monthly average for each item please add the last 12 months of income, for you and your spouse, in each category and divide that number by 12 to get the average monthly total you receive.

<table>
<thead>
<tr>
<th>Income Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension/Retirement Benefits</td>
<td></td>
</tr>
<tr>
<td>Dividends/Interest</td>
<td></td>
</tr>
<tr>
<td>Supplemental Security Income</td>
<td></td>
</tr>
<tr>
<td>Social Security Disability</td>
<td></td>
</tr>
<tr>
<td>Social Security Retirement/Survivor</td>
<td></td>
</tr>
<tr>
<td>Railroad Retirement Benefits</td>
<td></td>
</tr>
<tr>
<td>Veteran’s Benefits</td>
<td></td>
</tr>
<tr>
<td>Worker’s Compensation</td>
<td></td>
</tr>
<tr>
<td>TANF</td>
<td></td>
</tr>
<tr>
<td>Cash Assistance</td>
<td></td>
</tr>
<tr>
<td>Other-Non Work Income</td>
<td></td>
</tr>
<tr>
<td>Work Income</td>
<td></td>
</tr>
</tbody>
</table>

### Assets

Please list the total value of the below listed items

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Equivalent</td>
<td></td>
</tr>
<tr>
<td>Life Insurance: Cash Value</td>
<td></td>
</tr>
<tr>
<td>Automobile(s) Value</td>
<td></td>
</tr>
<tr>
<td>Life Insurance: Face Value</td>
<td></td>
</tr>
<tr>
<td>Home(s) Value</td>
<td></td>
</tr>
<tr>
<td>Burial Accounts: Revocable</td>
<td></td>
</tr>
<tr>
<td>Retirement Accounts (401K, IRA, etc.)</td>
<td></td>
</tr>
<tr>
<td>Burial Accounts: Irrevocable</td>
<td></td>
</tr>
<tr>
<td>Investment Accounts (Stocks, Bonds)</td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td></td>
</tr>
</tbody>
</table>

### Please List All Prescriptions

1. ________________________ 2. ________________________ 3. ________________________
4. ________________________ 5. ________________________ 6. ________________________
7. ________________________ 8. ________________________ 9. ________________________
March 17, 2010

Dear Ms. XXX,

Congratulations on your enrollment in NCOA’s job-training program.

The Benefits CheckUp you completed shows that you are eligible for several significant programs. Obtaining the benefits you are entitled to – whether in health care, food, housing, or other areas - can be an aid to your successfully pursuing regular employment.

If you would like help in applying, we can assist you. Please call our office today and make an appointment. We are here to help you navigate the complex programs and complete the necessary paperwork!

You may also be eligible for additional supports not already identified by the Benefits CheckUp.

Please contact John Smith at 415-XXX-XXXX between 9 AM and 3 PM Monday through Friday so we can arrange a meeting time that is convenient for you.

We will review the benefits you qualify for, help you apply, and follow through with you until you receive them.

We look forward to assisting you.

Sincerely,

John Smith

John Smith, Coordinator
NCOA Economic Security Initiative

cc:
March 17, 2010

Dear BCU Client,

The Benefits CheckUp you completed shows that you are eligible for several significant programs. Obtaining the benefits you are entitled to – whether in health care, food, housing, or other areas - can be an aid to your successfully pursuing regular employment.

If you would like help in applying, we can assist you. Please call our office today and make an appointment. We are here to help you navigate the complex programs and complete the necessary paperwork!

You may also be eligible for additional supports not already identified by the Benefits CheckUp.

Please contact John Smith at 415-XXX-XXXX between 9 AM and 3 PM Monday through Friday so we can arrange a meeting time that is convenient for you.

We will review the benefits you qualify for, help you apply, and follow through with you until you receive them.

We look forward to assisting you.

Sincerely,

John Smith

John Smith, ESI Coordinator
NCOA Economic Security Initiative

cc:
May 3, 2010

Jane Smith, Program Manager  
Healthy Seniors  
1550 B Street, Suite 450  
San Francisco, CA

Dear Ms. Smith,

It was a pleasure meeting you at this week’s Senior Economic Security Initiative stakeholder meeting. Thank you for the information about dental care for low-income seniors. We look forward to working with you on this vital project.

We would like to follow-up on some of NCOA’s proposals for services. Please let us know if you are interested in any of the following:

- NCOA volunteer to act as a navigator to assist your clients.
- NCOA volunteer to administer Benefits CheckUp at your site.
- Apply to become a SCSEP host site.

We are also interested in any suggestions you have for additional services NCOA provides. Please do not hesitate to contact me at the number below.

Sincerely,

John Smith  
ESI Coordinator  
NCOA San Francisco
Baltimore CASH Campaign
Case Manager, Economic Security Initiative

POSITION DESCRIPTION

Organizational Overview
Baltimore CASH (Creating Assets, Savings and Hope) Campaign was formed in 2001 to increase financial security for low-income Baltimore families. Working with nonprofits, government agencies, community organizations, financial institutions, the Campaign provides asset building programs, including free tax preparation assistance, financial counseling, financial education, and benefits assistance. For information on Baltimore CASH Campaign, visit http://baltimorecashcampaign.org.

Position Description
The Baltimore CASH Campaign seeks to hire a full-time Case Manager to build financial security for older adults (55+) in the Baltimore area. This position will specifically support the CASH Campaign’s Economic Security Initiative, which is a two-year demonstration project in partnership with the National Council on Aging (NCOA).

Responsibilities include:
- Providing case management to at least 30-35 older adults monthly. This includes using various online tools to screen for public benefits, providing application assistance, conducting budget assessments, providing referrals, and conducting follow-up with participants to ensure that they receive the assistance required.
- Raising the visibility of the Economic Security Initiative by conducting outreach to organizations serving older adults.
- Coordinating day-to-day program operations, including: program logistics at various partner sites.
- Participating in the preparation and successful implementation of quarterly committee meetings, marketing and external relations, program reporting, participation in NCOA’s meetings, and volunteer management.
- Reporting to the Baltimore CASH Campaign Asset Development Program Manager.

Experience Required
Top candidates will demonstrate the following:
- Track record providing quality case management services and comfortable navigating complex systems;
- Approaches challenging situations as a problem solver with a “can do” attitude;
- Ability to relate to people of varied economic, racial, ethnic & religious backgrounds;
- Comfort responding quickly to new opportunities and changing environments;
- Experience working with older adults or in the field of aging is strongly preferred but not required;
- Ability to travel to multiple locations in Baltimore city to provide services is required and;
- Educational background in social work, counseling, financial education, education, or other related field. Bachelors degree preferred.

To Apply
Please send cover letter and resume to info@baltimorecashcampaign.org by December 31, 2010. This position is a full-time, with benefits through April 2012. Continuation of position is contingent upon funding. The salary range for this position is $29,000-33,000 commensurate with experience.
Position: Economic Specialist Volunteer

The Baltimore CASH Campaign works to promote the economic stability and empowerment of low-income households in the Baltimore area. The Campaign is the work of a coalition that includes foundations, nonprofits, community-based organizations, Baltimore City government agencies, the IRS, and hundreds of volunteers like you. The Campaign focuses on helping working families access the tools and services needed to maximize their earning dollars.

Economic Specialist Volunteers are a crucial part of Baltimore CASH Campaign’s Economic Security Initiative, which is a two-year project that aims to increase economic security for low-income adults, aged 55 and older. Volunteers provide comprehensive, peer-to-peer economic case management and follow-up services to these older adults.

Description of Duties:
- Complete basic intake sheets with clients
- Use computer programs Benefit CheckUp and/or EarnBenefits to screen clients for benefit eligibility
- Help clients complete benefit applications
- Complete follow-up calls with clients
- Accompany clients to referral services as needed, including Department of Social Services and Social Security Administration

Qualifications:
- Previous financial experience preferred, but not required
- Previous experience in social services is helpful, but not necessary
- Must be willing to maintain client confidentiality
- Basic knowledge of computers
- Must be committed to the program

Time Requirement:
- The Economic Security Initiative is a 2 year project, ending in April 2012, so we are looking for volunteers who can make at least a 6-month commitment
- Economic Specialist Volunteers are asked to volunteer for at least 8 hours (or 2 days) per week, during regular business hours: Monday through Friday from 9:00am-5:00pm

Orientation/Training:
- All volunteers are required to go through a comprehensive training process with an EarnBenefits specialist

Benefits:
- Free professional training
- An opportunity to serve your community

Contact: Annie LaRoe, Volunteer Maryland Coordinator
annie@baltimorecashcampaign.org
410-234-2804

For more information on Baltimore CASH Campaign's volunteer opportunities or to register online, please visit www.baltimorecashcampaign.org
National Council on Aging

Facing Economic Difficulties:
Are You 55 or Older?

Economic Security Initiative Handbook

Services
- Aging Network
- Public Benefits
- Housing
- Legal Services
- Health
- Jobs
- Finance

We can help you with:

BSI Service Centers

1303 East 42nd Street, New Jersey 08701
225 Route 70 West, Suite 235
E-mail: econ@ncoa.org
732-367-1111

Helen Green
Econ Coordinator

Please contact
BSI/Benches Checkup
To schedule your FREE
To get more information and
We Invite You to Become an ESI Partner

Encompassing economic security

Participate in a community-based effort designed to improve the quality of services provided to economically disadvantaged seniors

Collaborate with other partners to bring the strength of cohesion to the delivery of community services

Receive media coverage in support of your public relations efforts for your partnership activities

Make an impact on national policy changes to increase the ability for seniors to achieve economic security

As a partner in this project, your organization can expect:

For more information on how your organization can partner with us, please contact:

Helen Grant
ESI Project Manager
National Council on Aging
E-Mail: ncoa@aging.org
732-867-7111

Economic Support for Those 55 and Older

Guidance and Economic Support for Those 55 and Older

The National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, DC. Our mission is to improve the lives of older Americans.
ECoNomiC SECURITY INITIATIVE START-UP HANDBOOK

Also available through NCOA:

BENEFITS CHECKUP PROGRAM

How ESI can help:

- Provide a comprehensive, holistic
  approach to meet their needs.
- High-quality information in a
  user-friendly format.
- Assistance to address a wide range of
  economic, financial, and social
  needs.
- Coordination with other community
  programs and resources.

Your local government will create a
- Economic Security
- Financial Assistance
- Housing Assistance
- Job Training
- Health Care

During these difficult times, the
- Economic Security Program (ESIP)
- NCOA has

In response to this need, NCOA has

Economic Security Initiative (ESI)

For those 55 and older.

The Senior Community Service
Enhancement Program (SCSEP)

Provides:

- Job training and placement
- Housing assistance
- Home health care
- Transportation services
- Financial assistance
- Nutrition services
- Social services

Apply by contacting your local
Senior Community Service Agency.

Seniors Need Guidance

In addition to helping seniors,
the ESI Program offers:

Making economic security
possible.

Get started today!

More info and how to apply:

www.esi.gov
Notes
Notes
ABOUT THE AUTHOR

Chris Windle is a graduate of the University of Notre Dame and was a civil litigator for twenty years before coming to NCOA as a VISTA volunteer. He was assigned to NCOA’s San Francisco Senior Community Service Employment Program at Family Service Agency of San Francisco to launch the Economic Security Initiative pilot study, where he worked on developing a holistic person-centered approach to delivering services to low-income seniors.

CONTRIBUTING AUTHORS

Ramsey Alwin, Director of NCOA Economic Security Initiative
Urrikka Woods-Scott, Special Projects Coordinator, Economic Security Initiative

- NCOA’s Economic Security Service Centers provide low-income older adults with one-on-one economic casework at 12 locations nationwide.
- The Senior Community Service Employment Program (SCSEP), which trains low-income workers aged 55+ and places them in community service jobs. NCOA currently operates 27 SCSEP programs in 11 states, with funding from the U.S. Department of Labor.
- For more information about these programs, go to http://www.ncoa.org/enhancing-economic-security/economic-security/