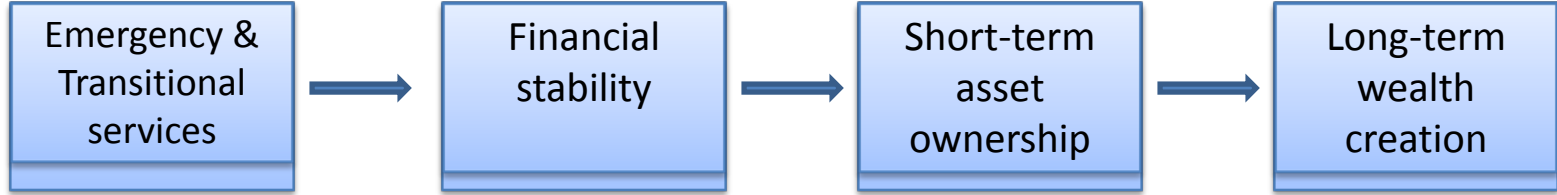


# Asset Building Continuum



Program

- Financial education
- Benefits screening
- Case management & referrals
- Counseling
- Income supports

- Financial education
- Financial coaching & credit counseling
- Free tax prep (VITA)
- Pro bono legal counsel
- Family Self-Sufficiency

- Financial education & coaching
- Car ownership
- IDAs (computers, 1<sup>st</sup> last month rent)
- Entrepreneurship

- Financial coaching
- Housing counseling
- Investment clubs
- Retirement planning
- Small business development

Products

- Utility discounts
- No fee/low fee checking/savings
- Second chance checking
- State ID or driver's license

- Subsidized health insurance
- Discount prescriptions
- Credit builder loans
- Debt consolidation
- Loan refinance/Short-term loans

- Matched Savings Accounts
- Auto build CDs
- Ways to Work vouchers
- Affordable car loans
- Financial aid for higher ed.
- Insurance – car, rental, property, life

- Down payment assistance
- 401(k), 403(b), IRAs
- College Savings Plans
- Insurance – car, rental, property, life

Policy

- Expansion of income limits (benefit cliffs)
- Expansion of asset limits
- Improve Check cashing regulations
- Employer incentives
- Bounce loans (overdraft)

- Debt management and settlement protections
- Refund anticipation loan/payday loan reform
- Bankruptcy and credit card reform
- Rent to own disclosures

- Auto insurance pricing
- Matched account funding
- Funding for microenterprise programs
- Product quality protection
- Credit reporting standards

- Predatory lending protections
- Foreclosure prevention
- Preserving individual right
- Identity theft protection

