

The Family Collective Financial Counseling Referral Checklist

If you are family coach in The Family Collective network, use this checklist to help determine when and how you should refer a family to financial counseling.

Eligibility Requirements for Financial Counseling

The most important piece of referring a client is that they express interest in financial counseling, not just show the need for it.

- Client has a source of income such as employment, SSI or disability.
- Client is not in active crisis.
- Family coach has reviewed what financial counseling services counselors can offer clients.

*Please note: Financial counselors do not have access to financial assistance.

Financial Counseling Services

- Budgeting
- Building/improving credit
- Opening safe and affordable banking accounts
- Saving
- Debt reduction

When to Refer to Financial Counseling

- Client has expressed interest in financial counseling.
- Client wants help with budgeting.
- Client wants to improve their credit.
- Client wants to learn how to save.
- Client has unpaid debt such as collections, judgements, medical bills, etc.
- Client needs help identifying debt on credit reports.
- Client is struggling to pay bills on time.*
- Client consistently seeks financial assistance for monthly expenses.*

*These issues may also indicate a need for employment navigation. Please consult with your



financial counselor and employment navigator to discuss specific cases.