Your Money, Your Goals: Focus on Re-entry

Disclaimer: The information presented in this article is meant for advocates.

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About the reentry companion guide

Focus on Reentry provides frontline staff and volunteers with information and tools to help justice-involved individuals deal with financial challenges.

Goals (YMYG) initiative in 2014 to provide training, information, and tools for frontline staff and volunteers in organizations working with low-income and economically vulnerable consumers. Those organizations include public and private social services agencies, legal aid and pro bono organizations, community volunteer, and worker organizations.

Your Money, Your Goals: A financial empowerment toolkit is a financial empowerment toolkit. What does that mean? Financial empowerment includes financial education and financial literacy. It also focuses on helping individuals build their ability to manage money as well as access and use financial services that work for them. The toolkit is a collection of important financial empowerment information and tools you can choose based on the current needs and goals of the people you serve.

Your Money, Your Goals is designed as a toolkit, not a curriculum, to help you identify and share the particular information and tools that are best suited to help the people you serve get started on solving specific financial challenges and reaching their goals. If your clients or the people you serve want or need additional help, the toolkit includes types of resources to which you can refer them.

To assist organizations and their staff and volunteers in using the toolkit, the CFPB developed various materials available at consumerfinance.gov/your-money-your-goals to help make it easier for organizations to:
- Train others on the use of the toolkit,
- Integrate the toolkit and training into the organization’s work, develop a referral guide for local and national resources for consumer finance issues
- Assess whether the training and toolkit help increase the user’s confidence about financial issues and decision-making.

The CFPB developed the Your Money, Your Goals: Focus on Reentry companion guide to help frontline staff working with justice-involved individuals address some of the specific financial challenges they may face.

The Focus on Reentry companion guide helps frontline staff help their clients:

- Identify financial challenges to successful transition,
- Create goals and identify steps to achieve them,
- Obtain documents related to identification to help ease the transition process,
- Identify and prioritize their debt—both debt arising from their involvement in the criminal justice system (criminal justice debt) and consumer debt,
- Access and review credit reports
- Understand individual rights to obtain and review criminal background screening records during the employment application process.

How to use this reentry companion guide
Both the Your Money, Your Goals toolkit and Focus on Reentry companion guide contain:

- Narrative information to provide you – the frontline staff and volunteers – with information about financial education and consumer financial protection issues.
- Tools designed and written for the people you serve. You can copy the tools for clients to use or take with them.

Since successful reentry efforts begin during incarceration, the companion guide can be used anytime while someone is awaiting trial or sentencing, in jail or prison, serving a sentence, or following release. When using this companion guide, you should refer to the Your Money, Your Goals toolkit as the main document. If you are not already familiar with or trained on the toolkit, we suggest reviewing the toolkit as the first step. Focus on Reentry provides additional or substitute narrative information and tools to that of the Your Money, Your Goals toolkit. This companion guide addresses the special issues faced by the justice-involved individuals who you serve. The guide tracks the modules as they appear in the main toolkit.

The Your Money, Your Goals toolkit and Focus on Reentry companion guide can be used in one-on-one or small group settings. The contents of the companion guide About the toolkit and reentry companion guide 7 can and should be accessed as needed based on the priorities and situations of the individuals being helped. The materials—implementation guide, training Power Points, referral guide template, and pre- and post-surveys—can all be found on the Your Money, Your Goals web page at consumerfinance.gov/your-money-your-goals. [2]

Reaching reentry
The CFPB has participated in the Federal Interagency Reentry Council, which was established in 2011 by the Department of Justice, and includes 20 federal agencies (justice.gov/reentry/federal-interagency-reentry-council). [3]

The Federal Interagency Reentry Council is working towards their mission to:
- Make communities safer by reducing recidivism and victimization,
- Assist those who return from prison and jail in becoming productive citizens,
- Save taxpayer dollars by lowering the direct and collateral costs of incarceration.

A chief focus of the Reentry Council is to remove federal barriers to successful reentry, to not only reduce recidivism and high correctional costs but also to improve access to jobs, housing, education, and other key reintegration outcomes. Many of these barriers and outcomes have financial challenges attached to them.

The Your Money, Your Goals toolkit and Focus on Reentry companion guide do not address all the issues individuals face as part of the reentry process. The last section of the companion guide refers to useful resources on several other topics relevant to reentry such as access to benefits and housing. These resources were developed by the Reentry Council or other government agencies to help people in transition.

**Click the link below for more information**
[Click Here](#) [4] For the complete PDF document on Your Money, Your Goals Focus on Reentry

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