

Working Together on Behalf of Low-Income New Yorkers

“Our Financial Advocacy Program volunteer has built strong relationships with our clients, helping with everything from filling out Medicaid applications to debt management. Her sensitive approach is an A+ for our clients, who have a lot of stress about their economic circumstances.” — Andrea Johnson, LCSW, Social Work Supervisor, St. Luke’s-Roosevelt—Women’s Health Project

Become a Financial Advocacy Program Partner

CSS has created strong partnerships with dozens of health and social service organizations, hospitals, workforce development programs, reentry projects, food-support agencies, housing/homeless organizations, senior programs, and other agencies throughout the five boroughs.

To help even more low-income New Yorkers navigate a tough economy, CSS seeks new partner agencies that wish to complement their current services with our state-of-the-art financial coaching and benefit counseling services.

If your organization serves low-income or low-wage adults or youth in New York City, contact us to learn more about how we can help your clients increase their financial security and pave the way to a better future.



Photo courtesy of The New York Times

Mr. and Mrs. Sanchez struggled to make ends meet while caring for their grandson on a fixed income. With help from the Financial Advocacy Program, they were able to access Food Stamps, resolve their banking difficulties, and get a tax refund—all of which increased their financial stability and peace of mind.

To learn more about the Financial Advocacy Program, including how to join in our work as a partner agency, contact:

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The **Community Service Society of New York (CSS)** draws on a 160-year history of excellence in addressing the root causes of economic disparity. Through applied research, advocacy, litigation, and innovative program models, we respond to urgent, contemporary challenges by pioneering programs for a more prosperous city. We work for change by convening, connecting, and influencing diverse leaders, practitioners, and decision makers from the public and private sectors and across the political spectrum.

The **Financial Advocacy Program** is part of the Retired & Senior Volunteer Program (RSVP) of the Community Service Society (CSS). RSVP is a nationally acclaimed program that enlists adults ages 55 and older to strengthen their communities by serving as volunteers. RSVP has 6,000 volunteers in assignments at nearly 500 organizations throughout the five boroughs of New York City, where they provide over one million hours of service each year. Sponsored by the Community Service Society of New York, RSVP is funded by CSS, the Corporation for National and Community Service, government agencies, foundations, and individuals.

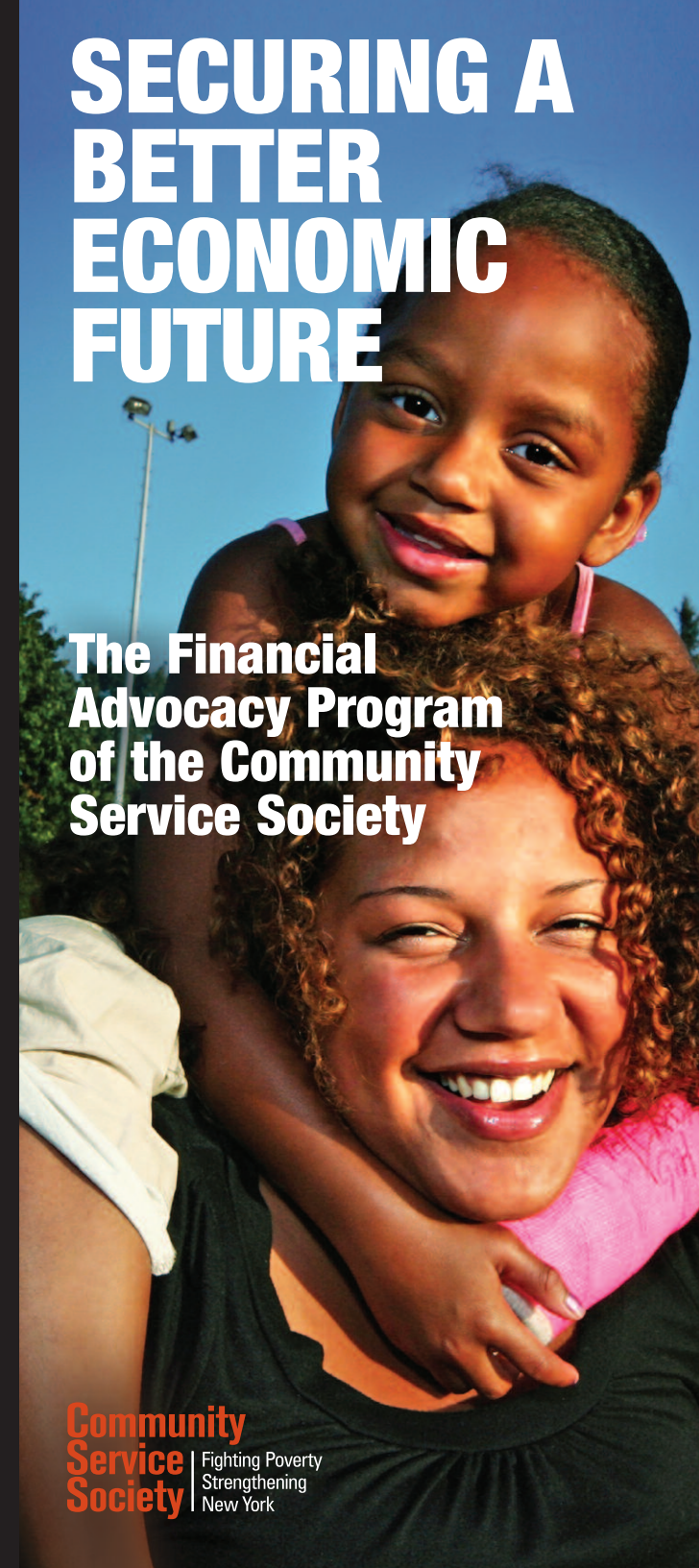
Community Service Society | Fighting Poverty
Strengthening
New York

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SECURING A BETTER ECONOMIC FUTURE

The Financial Advocacy Program of the Community Service Society



Community Service Society | Fighting Poverty
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New York

Advancing Economic Security in Challenging Times

The Financial Advocacy Program

For over 25 years, the Financial Advocacy Program has helped more than 100,000 New Yorkers access benefits, manage their debt, and get control of their financial lives.



A Helping Hand in a Tough Economy

The Community Service Society of New York's Financial Advocacy Program provides financial coaching and benefit counseling services on-site at community-based organizations, hospitals, and other agencies that serve low-income communities in New York City.

The program's two main projects—the Financial Coaching Corps and the ACES Project—use a coordinated service model that provides easy access to the program's entire range of services. Each client receives individualized money-management coaching and benefit counseling.

Mobilizing Community Residents To Make A Difference

A cadre of skilled volunteers powers the Financial Advocacy Program. Our volunteers are retired professionals who have been carefully screened and rigorously trained in financial literacy and benefits counseling. These volunteers are representative of the communities served and, in many cases, reside in the neighborhoods in which they volunteer.

Investing in a Brighter Economic Future

The Financial Coaching Corps (FCC)

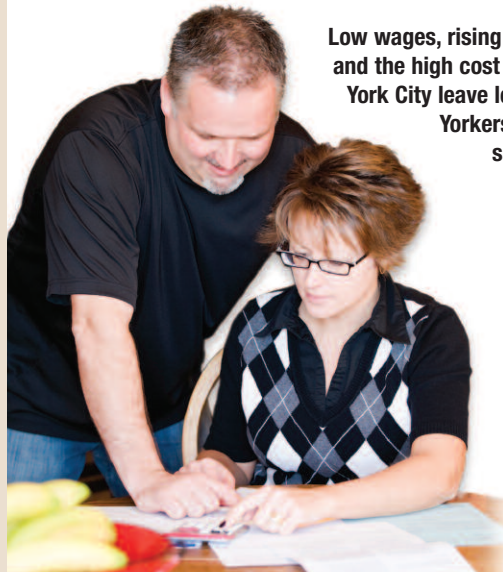
An Empowering Approach to Financial Stability

Financial education empowers people with the know-how, resources, and motivational support to make the most of their money. By learning how to budget, save, invest, and build on their assets, FCC clients take control of their finances and increase their future security.

How the Financial Coaching Corps Works

Working with one of our highly trained volunteers, clients set their own financial-literacy goals. They then receive individualized coaching as they develop skills in the areas they have chosen to focus on. In these coaching sessions, clients learn how to:

- Obtain and interpret their credit reports so they can take steps to improve their credit history
- Develop a debt reduction plan
- Create a budget
- Organize and prioritize bills
- Make the most of their employer-sponsored benefits
- Open a bank account and avoid “fringe” banking services that deplete their resources
- Set and stay on track with financial goals



Low wages, rising unemployment, and the high cost of living in New York City leave low-income New Yorkers with very little savings and high levels of debt.

Helping New Yorkers Get the Benefits They're Entitled To

The ACES Project—Advocacy, Counseling, and Entitlement Services

Half of the low-income New Yorkers who are eligible for Food Stamps are not receiving this important benefit.

Overcoming the Barriers to Accessing Benefits

The public benefit system is greatly underutilized by low-income families and individuals. Many people are unaware of the benefits available to them or have been discouraged from applying by complicated application procedures.

The ACES Project deploys specially trained volunteers to help low-wage workers and others to access the benefits they're entitled to. ACES volunteers complete an intensive training on the eligibility requirements of all major benefits programs before being placed in host agencies.



How the ACES Project Works

Our volunteers work with each client to assess his or her needs and provide practical assistance by:

- Providing clear information about how various public benefits programs work
- Screening for eligibility for SSI, Medicaid, Food Stamps, and other public benefits
- Assisting with completing benefits applications
- Providing advocacy to correct benefit-related problems
- Offering information on tax credits for low-income workers
- Making referrals to additional services