

The SparkPoint Model and Services Available

Client/Student

Consistently works on personal financial goals
Feels secure in managing money
Has a financial plan
Reports back on progress and problem solves with coach



Financial Coach

Provides support, guidance, education, advocacy, and accountability
Tracks clients accomplishments and progress
Refers client to resources and tools for success
Culturally competent and trauma informed

YOU CAN OVERCOME YOUR FINANCIAL



CHALLENGES. WE'RE HERE TO HELP.

Income

Employment coaching including resume review
Computer Lab
Review debt to income ratio
Job fairs

Budget

Review spending
Build and maintain a budget

Housing

Open waitlist referrals
Application assistance
Emergency Rental Assistance via Seasons of Sharing

Public Benefits

Enrollment, advocacy, and appeals support
Unemployment, CalFresh, MediCal, General Assistance, Disability

Assets

Goal: Save 3 months of expenses
Matched Savings Program
Review budget to make room for saving
First Time Homebuyers Workshop

Credit

Goal: Credit score of 700
Free Credit Reports
Create an action plan for credit building
Direct referral to credit building tools
Lending Circle for credit building
Education/Workshops

Taxes

Free Tax Assistance (VITA)
Back taxes

Job Training Programs

West Oakland Job Resource Center
Laney College- Career and Technical Education
Small Business Development Workshops via Operation Hope

Banking

Goal: Have a safe and free checking and savings account
Cut down on ATM fees, overdraft fees
Enroll in a low fee pre-paid debit card
Review banking status via Chexsystems
Second Chance Checking by referral
Education

Debt

Create a debt repayment plan
Resolve collections debt with support
Cease and Desist to collections calls
Student Loans
IRS/back taxes debt
Child Support debt
City/State fines and tickets
Consumer Justice Clinic via Bay Area Legal Aid