


THE REFERRAL PROCESS


CUSTOMER REVEALS FINANCIAL ISSUE

Reach to Enrich Referral Action Chart




CONSIDER OPTIONS BASED ON ISSUE


PITCH A RESOURCE THAT FITS THE ISSUE

NEED



SERVICE



ONLINE



CLASS

PITCH

Cash flow problems | Living paycheck to paycheck

FREE - Budget Counseling session to create spending plan

CCOAcares.com /reachtoenrich
Click Free Edu. or REVIEW, PLAN

Money Management
Text @ccoacares to 81010 for more info

Comment on how life would feel if s/he wasn't facing that problem, offer a "growth-focused" step to take

High Debt to Income Ratio

FREE - Debt Management session to lower interest rates and pay down debt faster

CCOAcares.com /reachtoenrich
Click Free Edu. or CONQUER

Dealing With Debt
Text @ccoacares to 81010 for more info

Express how difficult it is to pay off debt, particularly debt w/ high interest rates. Finance charges take up a large portion of each payment. Plus, there are "solutions" out there that cause more damage than help. Consider tried-n-true solutions from local service providers.

Poor credit standing

\$30 indiv, \$40 couple - Credit Report Review - explains credit report, factors affecting credit scores, and steps to est., improve score

CCOAcares.com /reachtoenrich
Click Free Edu. or BUILD

Credit Building
Text @ccoacares to 81010 for more info

Sometimes feel like you're being forced to play a game you don't know the rules to. Need to speak with someone who can take the time to explain the "game" and offer some action steps.

Lack of trust in financial institutions

Community partners are trying to promote a financially healthy community. It's not a "zero-sum" game. A community with a healthy economy grows together.

CCOAcares.com /reachtoenrich
Click Free Edu. or PLAN

Bank On It
Text 13003 for more info

Hard to weed through the tangle of "help" offerings. Reputable companies have (1) Been in business for a while, (2) Have a local brick & mortar presence, (3) Good BBB standing/customer ratings, (4) Objective, 3rd party certification to evaluate quality of service.



COUNSELING		
Basic Counseling Session	FREE	
Debt Management Program Start Up Fee	\$40	Fee for maintaining DMP.
Monthly Debt Management Program Fee	\$15-\$45	Scaled based on amount of consumer debt.
Credit Report Reviews	\$30-\$40	\$30 (individual) or \$40 (joint). Counselor has authority to waive or reduce this fee if client's financial situation is such that they cannot afford to pay the fee.
Bankruptcy Pre-filing counseling	\$50	Counselor has authority to waive or reduce fee due to hardship or if monthly gross income is less than 150% of poverty.
HECM (Reverse Mortgage) Counseling	\$125	Counselor has authority to waive fee due to hardship. Fee can be rolled into the closing of HECM loan.
Student Loan Counseling	\$150	Counselor has authority to waive fee due to hardship.

EDUCATION		
Community Educational Classes	FREE	CCOA provides education services to nonprofits at no cost.
Homebuyer Education (online)	\$49	Online homebuyer education in English and Spanish available for \$49.
Homebuyer Education (in-person)	FREE	CCOA provides monthly in-person homebuyer education at no cost.
Bankruptcy Pre-discharge Edu.	\$50-\$60	\$50 (indiv.) or \$60 (couple) - Counselor has authority to waive or reduce fee due to hardship or if monthly gross income is less than 150% of poverty.

REACH TO ENRICH



We are a group of like-minded organizations committed to working together to **REACH** Fort Smith residents with more financial help and **ENRICH** households with better money skills.

Choose your path.

Go to [CCOAcares.com/reachtoenrich](https://www.ccoacares.com/reachtoenrich)



Access **free financial education** resources online to help guide your financial planning.



Attend a **free financial seminar** on spending, saving, credit or other important financial topics.



Request a **free advisory appointment** with a caring financial professional at nonprofit CCOA.

We want to be
your financial
friend on the
journey ahead.

Text @ccoacares to 81010 for
more information.

[CCOAcares.com](https://www.ccoacares.com) | (479) 521-8877

REACH TO ENRICH SPONSORS



Information and views provided through Reach to Enrich resources are general in nature for your consideration and are not legal, tax or investment advice. CCOA, its affiliates, sponsors, and partners make no warranties as to the accuracy or completeness of information, do not endorse any non CCOA companies, products or services described, and takes no liability for your use of this information. Please contact your own legal, tax, or financial advisors regarding your specific needs before taking any action based on this information.