

| FINANCIAL EMPOWERMENT | | | |
|--|---------------------------------|---------------------------------|---------------------------------|
| Ability to understand, compare, and effectively use financial products, services, and opportunities | Workshop? One-on-one? Other? | Workshop? One-on-one? Other? | Workshop? One-on-one? Other? |
| | Target population: | Target population: | Target population: |
| Awareness of significance of credit reports and credit scores, of addressing their accuracy, and of their effect on credit terms and | Workshop? One-on-one? Other? | Workshop? One-on-one? Other? | Workshop? One-on-one? Other? |
| sometimes employment | Target population: | Target population: | Target population: |



| Examples of Training Content and Other Activities That Could Provide Banks with CRA Credit | Workforce Center System/ American Job Center | Community Program 1 Example: United Way | Community Program 2 |
|--|---|---|---------------------|
| Budgeting, spending, saving | | | |
| Credit repair | | | |
| Establishing and managing a bank account | | | |

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|--|---|---|---------------------|
| Financial coaching—ongoing connection between an individual and a financial advisor | | | |
| Financial health assessment | | | |
| Financial literacy/awareness | | | |



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|--|---|---|---------------------|
| Managing spending, credit, and debt effectively | | | |
| Social Security Administration disability benefits advisement | | | |
| Tax preparation | | | |
| WORKFORCE DEVELOPMENT Career counseling | | | |



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|--|---|---|---------------------|
| Work experience | | | |
| On-the-job training | | | |
| Apprenticeship | | | |

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|--|---|---|---------------------|
| Occupational training | | | |
| Job placement, including customized employment | | | |