

Community Resource Mapping: Identifying Potential Activities That Banks Can Support



By understanding the types of services and activities that can qualify banks for Community Reinvestment Act (CRA) credit, workforce systems can pinpoint how they might develop mutually beneficial partnerships with banks to jointly serve low- and moderate-income individuals, including people with disabilities. This mapping template can help you identify service and training gaps that may be addressed by banks.

- **Step 1:** Meet with individuals in your community who have familiarity with financial literacy, financial empowerment, and/or financial capability services.
- **Step 2:** Identify community resources or programs that might provide the services listed in the left-hand column of the mapping template below and list those entities or programs in the heading at the top of each column. Note that the second column is reserved for the American Job Center.
- **Step 3:** Contact a representative for each identified agency or program and determine which service(s) they provide as well as the target population(s) for their services. If the agency or program features a relevant service not currently included in this template, add a row so that it can be recorded. If there are more programs relevant to the resource mapping for these services, add additional columns.
- **Step 4:** Once you complete the template, review and analyze where service gaps might exist for your community. **As you think about your potential partnerships with banks, focus on how banks might address gaps** in service to low- and moderate-income individuals in your system.

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Community Resource Mapping Template

FINANCIAL EMPOWERMENT

| Examples of Training Content and Other Activities That Could Provide Banks With CRA Credit | Workforce Center System/ American Job Center | Community Program 1 <i>Example: United Way</i> | Community Program 2 |
|---|--|--|--|
| Ability to understand, compare, and effectively use financial products, services, and opportunities | Workshop? One-on-one? Other?: Target population: | Example Workshop? One-on-one? Other?: <i>In-person, four-part training series led by ABC bank</i> Target population: <i>Adults</i> | Workshop? One-on-one? Other?: Target population: |
| Awareness of significance of credit reports and credit scores, of addressing their accuracy, and of their effect on credit terms and sometimes employment | Workshop? One-on-one? Other?: Target population: | Workshop? One-on-one? Other?: Target population: | Workshop? One-on-one? Other?: Target population: |
| Budgeting, spending, saving | | | |
| Credit repair | | | |

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COMMUNITY RESOURCE MAPPING: IDENTIFYING POTENTIAL ACTIVITIES THAT BANKS CAN SUPPORT

| Examples of Training Content and Other Activities That Could Provide Banks With CRA Credit | Workforce Center System/ American Job Center | Community Program 1 <i>Example: United Way</i> | Community Program 2 |
|--|---|---|---------------------|
| Establishing and managing a bank account | | | |
| Financial coaching—ongoing connection between an individual and a financial advisor | | | |
| Financial health assessment | | | |
| Financial literacy/awareness | | | |
| Managing spending, credit, and debt effectively | | | |

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|--|---|---|---------------------|
| Social Security Administration disability benefits advisement | | | |
| Tax preparation | | | |

WORKFORCE DEVELOPMENT

| Examples of Training Content and Other Activities That Could Provide Banks With CRA Credit | Workforce Center System/ American Job Center | Community Program 1 <i>Example: United Way</i> | Community Program 2 |
|--|---|---|---------------------|
| Career counseling | | | |
| Work experience | | | |

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|--|---|---|---------------------|
| On-the-job training | | | |
| Apprenticeship | | | |
| Occupational training | | | |
| Job placement, including customized employment | | | |

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