

Our participants say it best...

"I really learned many things."



"Our coach made sharing information very relaxing."

"It was great!"

"This program is great, especially for those that may be younger and got started on the wrong foot."



"It helped me to have someone to be accountable to."

"I can finally budget."

"We've been pre-approved for a home."



"I am in a much better place financially than I was last fall."

"My sense of financial 'panic' has been greatly reduced. That needed to happen for me before I could act on a plan."

What is C.A.S.H.?

C.A.S.H. (Creating Assets, Savings & Hope) is a community coalition led by Empire Justice Center and the United Way of Greater Rochester. C.A.S.H. is focused on improving the financial well-being of Monroe County residents.

What does C.A.S.H. offer?

C.A.S.H. and its partners provide many programs throughout the year designed to help improve long-term economic well-being, including:

- free financial coaching
- free tax return preparation
- free credit reports
- free checking and savings accounts
- job training/job search assistance
- home-buying programs
- affordable health insurance
- money management education
- low-cost refund anticipation loans
- low-interest car loans

What is CEB?

The Credit Education Bureau is a not-for-profit agency with a mission of providing financial education to individuals and families through accessible guidance and advice. Since 1989, the CEB has provided programs on financial literacy to diverse and under-served segments of the population.

C.A.S.H. is funded by grants from:

United Way of Greater Rochester
HSBC Bank USA
Citigroup Foundation
Citizens Bank
City of Rochester
ESL Federal Credit Union
First Unitarian Church
M&T Charitable Foundation
NYS Senator Joseph Robach
Rochester Area Community Foundation
the SUMMIT Federal Credit Union



Empire Justice Center
The Honorable Michael A. Telesca
Center for Justice
One West Main Street, Suite 200
Rochester, NY 14614
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Fax: (585) 454-2518
cash@empirejustice.org
www.empirejustice.org



Credit Education Bureau

19 Prince Street
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(585) 256-6076

www.crediteducationbureau.com

C.A.S.H. COACH PROGRAM



Financial Independence Doesn't Have to Be a Dream.



What is C.A.S.H Coach?

The C.A.S.H. Coach program is a collaboration between C.A.S.H. and the Credit Education Bureau. This program offers free and confidential financial coaching to help you manage your money and improve your financial future. Trained volunteers will work with you, one-on-one, to assist you with:

- Starting and maintaining a budget
- Basic money management
- Saving towards a goal
- Understanding credit
- Homeownership
- Car loans

What are the Benefits?

As a partner, you will:

- Meet and work with a trained financial coach, one-on-one, for 9 months
- Reduce your stress and anxiety about money management
- Learn how to make your money work harder & smarter for you
- Access to low-interest car loans*

*Catholic Family Center's Ways to Work program provides low-interest car loans for low-income working adults challenged by transportation to and from work. Applicants must be a parent supporting at least one minor child, live in Monroe County, work outside the home for at least 3 months, work 30 hours or more per week, and not qualify for a conventional bank loan.

How Do I Qualify?

Applicants must have:

- Household income of less than \$45,000 annually
- Identified a specific financial goal that can be reached within 9 months
- A commitment to financial improvement
- Attend required interview
- Ability to attend all coaching sessions

For more information visit:

www.empirejustice.org

or contact

Marlene Cortés at (585) 295-5805.

C.A.S.H. Coach Application

Send completed application to:

C.A.S.H. Coalition
Empire Justice Center
Hon. Michael A. Telesca Center for Justice
One West Main Street, Suite 200
Rochester, NY 14614

Applications must be received by
August 28, 2009.

You will be contacted once your
application is received.

Name: _____

Address: _____

Home Phone: _____

Work Phone: _____

E-mail: _____

Best way to reach you during daytime hours:

Best method of communication to reach you:

- Home Phone Work Phone
 E-mail Mail

**I would like a C.A.S.H. Coach to work with
me on the following:**

- Starting and maintaining a budget
 Basic money management
 Saving towards a goal
 Understanding credit
 Homeownership
 Car loans
 Other _____

Required Program Dates

In order to participate in this program, you must agree to attend the program orientation and all coaching sessions including group meetings and graduation.

Refreshments will be provided for the following orientations and group sessions:

Orientation

Wednesday, September 9, 2009
5:30 – 7:30 p.m.

or

Monday, September 21, 2009
5:30 – 7:30 p.m.

Group Sessions – Group 1

Monday, September 28, 2009
5:30 – 7:30 p.m.

Wednesday, December 2, 2009
5:30 – 7:30 p.m.

Wednesday, February 3, 2010
5:30 – 7:30 p.m.

Wednesday, April 7, 2010
5:30 – 7:30 p.m.

Group Sessions – Group 2

Wednesday, October 7, 2009
5:30 – 7:30 p.m.

Monday, December 7, 2009
5:30 – 7:30 p.m.

Monday, February 8, 2010
5:30 – 7:30 p.m.

Monday, April 12, 2010
5:30 – 7:30 p.m.

Graduation and Final Evaluations

May, 12, 2010
5:30 p.m. – 7:30 p.m.