

Financial Counseling-Coaching Pre-Survey

Name: _____ Referred by: _____

Company: _____

Date Started: _____ Date Completed: _____ IDA Program: ☐ Yes ☐ No

BACKGROUND:

Gender: ☐ Male ☐ Female ☐ Transgender ☐ Other

Race: ☐ Black/African American ☐ White/Caucasian ☐ Hispanic/Latino ☐ Native American ☐ Asian ☐ Other

Marital Status: ☐ Never married ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed

Age: ☐ 15-17 ☐ 18-20 ☐ 21-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-60 ☐ 61-64 ☐ 65-74 ☐ 75+

Highest Level of Education: ☐ Less than high school ☐ High school/GED ☐ Some college ☐ Associate's ☐ Bachelor's ☐ Master's/PhD ☐ Other: _____

Employment: ☐ Employed ☐ Disabled ☐ Retired ☐ Unemployed (looking for work) ☐ Unemployed (not looking for work) Status: ☐ Full-time ☐ Part-time ☐ Temporary

If employed? Where and position: _____

Student: ☐ Yes ☐ No If yes, status: ☐ Full-time ☐ Part-time If yes, name of school/university: _____

Living: ☐ B

☐ Living by yourself- independent or ☐ At home with parents.

☐ Living with Roommate ☐ Single Mom ☐ Single Dad ☐ Living with partner/spouse ☐ Empty Nest

Money Management

Source of Income (check all that apply): ☐ Part time ☐ Full time Paycheck ☐ TANF ☐ Food Stamps ☐ SSI/SSD ☐ Child Support ☐ Unemployment ☐ other (specify): _____

Total Income received: \$ _____ ☐ No Income

I keep a written record of my income: ☐ Always ☐ Sometimes ☐ rarely ☐ Never

I keep a written record of my expenses: ☐ Always ☐ Sometimes ☐ rarely ☐ Never

I pay my bills on time: ☐ Always ☐ Sometimes ☐ rarely ☐ Never

I save some money every month: ☐ Always ☐ Sometimes ☐ rarely ☐ Never

getting a garnishment ☐ I don't want to pay fees for an account for ☐ I don't have minimum balance required an account ☐ I am concerned about fees

Savings:

☐ I am not saving ☐ Yes, I am saving for: ☐ Emergency ☐ Car ☐ Car Repair ☐ House
☐ Education ☐ Legal ☐ Debt ☐ other (specify): _____

I have a written plan to achieve my savings goal: ☐ No ☐ Yes

I am able to work towards my savings goal: ☐ Always ☐ Sometimes ☐ rarely ☐ Never

Financial Preparedness:

I have an emergency fund in case of a financial emergency (i.e. Medical billing, car repair, home repair) ☐ No ☐ Yes (if yes, how much: \$ _____)

I had an unexpected expense within the last year that I had difficulty paying ☐ No ☐ Yes (if yes, how much: \$ _____)

If you answered yes to an unexpected expense, how did you manage the situation?

☐ Used my savings ☐ Used a credit card ☐ Title/Payday Loan Service ☐ Borrowed from a friend/relative ☐ Made payment arrangement or set up a payment plan ☐ Did not pay ☐ Other (specify): _____

☐ I feel stressed about my financial situation ☐ I feel prepared to handle a financial emergency (i.e. medical bill, car repair, home repair)

Financial Attitudes:

Budget & Credit Counseling

☐ I need help accessing my credit report ☐ I need help accessing my credit score
☐ I need help improving my credit ☐ I guidance when comes to my credit

Money Management:

☐ I manage my money well ☐ Always ☐ Some Times ☐ No, I don't know what to do
☐ I need help tracking my income and expenses ☐ No, I don't ☐ Yes, I need help
☐ I don't have enough money at the end of the month to manage it

Do you think college is important for your children?

☐ Not that important ☐ helpful, but not necessary ☐ absolutely necessary

What is the highest level of education you expect your children to complete?

☐ Less than high school ☐ High school diploma/GED ☐ Technical/Vocational school ☐ 2-year Community/Junior college ☐ 4-year College/University. ☐ Graduate/Professional school ☐ Undecided ☐ Other (Specify): _____

Think about your current financial situation:

☐ Not able to move forward ☐ Moving forward ☐ Don't know what to do

My finances will be: ☐ better in the future ☐ about the same in the future ☐ worse in the future

Where do you see yourself in five years?

What is one goal you want to achieve to help make your life better within the next 6 months?



South Bend Heritage

Financial Counseling-Coaching Contract

What is Financial Coaching Program?

Financial Coach is a client-driven process in which individuals and families work to reach personalized goals related to improving their financial well-being.

Coaches should not provide expertise on their clients' financial issues, but offer tools, resources, and encouragement, while monitoring throughout the process of client self-directed behavior change.

What is a Financial Counseling Program?

The financial counselor helps people to reduce their debt and manage finances. The financial counselor reviews clients' debt and savings, and makes proposals on how to create assets and decrease debt. In addition to working with families to pay down overwhelming debt, financial counselor teaches people how to manage their money effectively and responsibly in order to avoid future financial problems.

This is a Combination of Both Financial Counseling & Coaching Programs.

What would you gain from our Counseling-Coaching Program?

- You will learn how to identify three specific financial goals that can be reached within the 12 months program.
- 30 to an hour first time session: We will explain the whole program, what to do, how to follow it, and why? You will have the opportunity to ask us all the questions you might have about the program, and how you will benefit from it.
- 20 minutes to 30 minutes weekly sessions: We will discuss your weekly progress.
- You will learn how to monitor your progress towards your goals on a weekly and monthly basis, and how to make adjustments to your goals when it's necessary.
- You will learn techniques designed to develop your capabilities to manage your own finances and sustain economic security in accordance with your self-defined goals.

Committing to our Counseling-Coaching Program you need the following:

- Sign the SBH Financial counseling-coaching program contract.
- A commitment to your financial improvement and doing the steps necessities to obtain your goals.
- Attend all weekly required counseling-coaching sessions.
- Ability to be patience and flexible in your financial progress while you do your part.





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Counseling-Coaching Application Form

Name: _____

Address: _____

Mobile Phone: _____

How Did you hear about us?

Work Phone: _____

E-mail: _____

I would like a Counselor-Coach to work with me on the following:

☐ Starting and maintaining a budget (Ideas on how to reduce expenses and increase income)

☐ Basic money management ((Learn how to approach goals that relate to your values and priorities; create an action plan to achieve these goals; create a plan to pay down debt.

☐ Saving towards a goal (Learn how to approach savings in a realistic and affordable way)

☐ Credit (Understand your credit report and how to improve your credit score)

☐ Banking (What is the best bank account for me)

☐ Homeownership (Do I qualify for a house; how can I buy one?)

☐ Car loans (What is the best loan and where do I need to go?)

☐ Student Loans issues

☐ Other Specify: _____

I acknowledge and agree to abide by South Bend Heritage's Policy.

Client's Printed name

Signature

Date

Counselor's Signature



Monthly Income and Expense Worksheet

If you would like, print this study aid for future reference.

Income		Expenses	
Wages	\$	Fixed Expenses	
Public Assistance	\$	Mortgage/Rent	\$
Child Support/Alimony	\$	Property Taxes/Insurance	\$
Interest/Dividends	\$	Cable/Telephone/Internet	\$
Social Security	\$	Cell Phone	\$
Other	\$	Loan Payment	\$
Other	\$	Car Insurance	\$
		Health Insurance	\$
		Child Care	\$
		Flexible Expenses	
		Savings	\$
		Water	\$
		Electric	\$
		Gas/Oil	\$
		Groceries	\$
		Eating Out	\$
		Transportation/Gas	\$
		Credit Cards	\$
		Day Care/Elder Care	\$
		Car Maintenance	\$
		Education	\$
		Personal Expenses	\$
		Donations	\$
Total Income	\$	Total Expenses	\$