

## Understanding Your Financial Picture

Before making plans with your money, it is important to understand your current financial situation. Are you single or supporting a family? Do you have debt? Questions like these are an essential starting point to understand where you stand financially and how these programs can help.



## Get Banked!

Be safe and smart with your money. With a bank account, you can start saving for the future, establish a credit history, and achieve your financial goals. Through a free or low-cost bank account, you'll have better financial security and the ability to help manage your money. Check out these resources that can make saving and budgeting your dollars easy.



## Get Money Back!

Tax time can be confusing, but with free tax assistance and helpful tax preparation websites, April 15 doesn't have to be so scary. Plus, depending on your income, you might be eligible to receive refunds or credits when you file.



## Saving for the Future

By creating a stable financial foundation you can begin planning for future life events or prepare for unexpected emergencies. You'll find information that can help you become a homeowner or afford higher education.



## WE Connect

WE Connect helps families in underserved communities across California by connecting them to valuable resources and services such as health care insurance, the Earned Income Tax Credit, and CalFresh. WE Connect partners with community organizations, businesses, government agencies, congregations and schools to help families lead healthier, more financially secure lives.



For additional information on these programs and to learn more visit [www.WEConnect.net](http://www.WEConnect.net)



# PATH

## to Financial Health

health happens here

### Federal Student Aid

Federal Student Aid works to help make college education possible for those eligible by providing more than \$150 billion in federal grants, loans, and work-study funds each year to more than 15 million students paying for college or career school. Visit [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/)

### California's Consumer Home Mortgage

Thinking about buying a home? Own a home and have difficulties with your mortgage? California's Consumer Home Mortgage has all the homeowner and mortgage resources you need online. Visit [www.yourhome.ca.gov](http://www.yourhome.ca.gov)

### Saving for the Future

### The Free File Alliance

The Free File Alliance is a group of tax preparation companies that have partnered with the Internal Revenue Service to provide free electronic tax filing services to U.S taxpayers meeting certain guidelines. Visit [www.freefile.irs.gov](http://www.freefile.irs.gov)

### Volunteer Income Tax Assistance (VITA)

Volunteer Income Tax Assistance (VITA) programs provide free assistance in completing federal and state income tax returns. Those eligible must be year-round residents, who made up to \$51,000 in 2012. Visit [www.irs.treasury.gov/freetaxprep](http://www.irs.treasury.gov/freetaxprep)  
Call Toll Free: 1-800-906-9887

### Web Connector

Web Connector helps you find out which tax credits and money saving programs you may qualify for. Get information about Medi-Cal, the CalFresh Program, resources that can help lower your utility bills, and more. Visit [www.weconnect.net/webconnector](http://www.weconnect.net/webconnector)

### First Time Homebuyer Programs from CalHFA

First Time Homebuyer Programs from California Housing Finance Agency offer low interest rate first mortgage programs and a variety of down payment assistance programs to eligible first-time home buyers. Visit [www.calhfa.ca.gov/homebuyer](http://www.calhfa.ca.gov/homebuyer)  
Call Toll Free: 1-877-9-CalHFA (1-877-922-5432)



### Get Money Back!

### Child Tax Credit

The Child Tax Credit is another tax credit important for families that may be worth as much as \$1,000 per qualifying child depending upon your income. Visit [www.irs.gov](http://www.irs.gov) for Form 8812 with instructions to find out if you are eligible for Child Tax Credit.

### Federal Earned Income Tax Credit (EITC)

The EITC is a tax refund for families who earn low-to-moderate incomes (up to \$45,060 annually for a family of five). If you are not a citizen, you may still qualify for this refund by using an Individual Taxpayer Identification Number (ITIN) when filing your annual income taxes. Visit [www.irs.gov/Individuals/EITC-For-Individuals](http://www.irs.gov/Individuals/EITC-For-Individuals) to find out if you are eligible.

### Mint

Mint is an online (and mobile) resource that helps you get a handle on your finances fast and for free. It brings together information from all of your accounts to keep you organized and up-to-date on your money, and gives you tips on how you can make your money work for you. Visit [www.mint.com](http://www.mint.com)

### Individual Development Accounts (IDAs)

Individual Development Accounts are matched savings accounts that help people with limited resources save toward the purchase of a lifelong asset, such as a home. For every dollar you deposit, your bank will match an equal amount. Visit [www.cfed.org/programs/idas/](http://www.cfed.org/programs/idas/)

Start

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### MyMoney.gov

MyMoney.gov is a U.S. government website dedicated to teaching Americans the basics of financial education. The website combines information from over 20 federal agencies/bureaus to help you make smart financial decisions. Visit [www.MyMoney.gov](http://www.MyMoney.gov)  
Call Toll Free: 1-888-696-6639

### Clearpoint Consumer Counseling Solutions

ClearPoint Consumer Counseling Solutions is a nonprofit community service agency that specializes in money management, credit cards, budgeting, credit and debt reduction. Visit [www.clearpointcreditcounselingsolutions.org/](http://www.clearpointcreditcounselingsolutions.org/)  
Call Toll Free 1-888-656-2227

### Bank On California

Bank On California can help you establish a free or low-cost checking account that you can use to start securing your financial future. These accounts are convenient, easy to use and can help you establish credit while protecting your savings. Visit [www.BankOnCalifornia.ca.gov](http://www.BankOnCalifornia.ca.gov)

