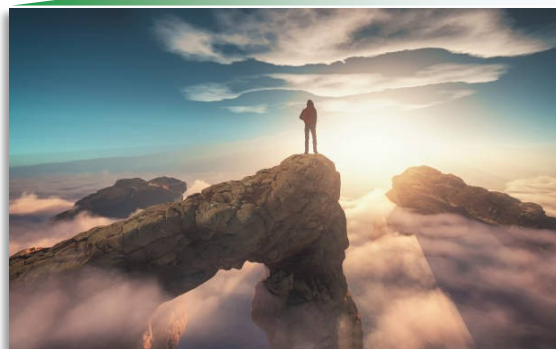
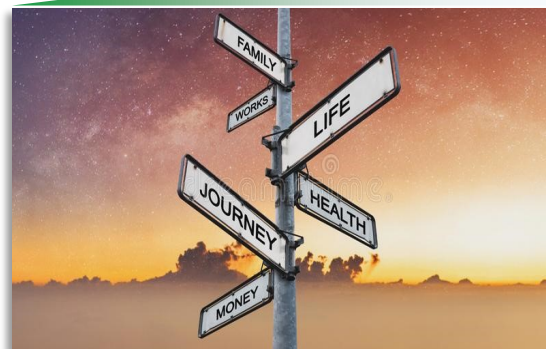


Journey Forward!

Your Path to a Better Financial Future



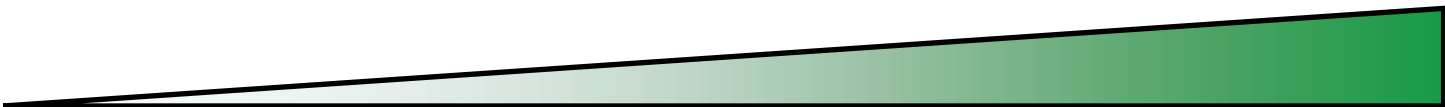
See it...



Plan it...



Live it...



Your Journey Forward!

See it... Plan it... Live it...

You Can, You Will!

Have you ever felt frustrated, discouraged, or powerless when it comes to your financial goals? You are not alone! Making and managing money can be one of the most challenging struggles we face. Additionally, life is always changing, making it complicated to know what we really need to do at any point in time. Along the way we can face unexpected circumstances and barriers that seem to make it impossible to journey forward.

Even though we might not have had the right opportunities or lessons taught to us, it is important to remember that we always have the power to make a change—to become the change that we want to see! Sometimes, this starts with asking for help. Maybe we need to gain a new perspective on the formal structures that we used to avoid. Often, we must begin by diving headlong towards our fears and “resistant thoughts” that try to hold us back. Whatever the next step may be for you, the most important thing is to take that first step and never stop taking new ones! As we step into new places and face our barriers, something very important occurs—we learn new thought patterns, we grow our mindset, and improve our relationship with money.

This workbook is authored by Karen Delgado and brought to you by Consumer Credit Counseling Service of Rochester to help you to see, plan, and live your journey to a better financial future! As you become a change agent for your finances, you will explore your vision for your future, your goals, the barriers you will overcome, your plan for spending and saving, and much more. This workbook is for educational purposes only. Readers are encouraged to verify all resources listed and seek appropriate supports.

Your Journey Forward Matters!

Here are some compelling statistics that highlight the importance of seeing, planning, and living your financial journey...

- Formerly incarcerated people owe as much as 60% of their income in debts directly related to their legal case.
- Formerly incarcerated people earn 40% less annually than they earned prior to their incarceration.
- An estimated 2.2 million people are currently incarcerated in the U.S.
- Each year, more than 600,000 Americans return to their communities after serving time in state or federal prisons.

Sources: Bureau of Justice Statistics, National Reentry Resource Center, Prison Legal News, ProCon



Envision what you want your future to look like...

Creating a Vision for Your Future...

This workbook is designed to empower you to take steps that lead to financial independence. **Understand that *you* are an ambassador of transformation.** This means that you have the power to change your situation!

Unfortunately, sometimes we can limit ourselves because of our mindset. If we believe that our mistakes, challenges, and failures are merely a reflection of our limitations it can paralyze us and prevent us from making change. On the other hand, when we hold onto a growth mindset—one that believes our mistakes, challenges, and failures are opportunities to learn and grow— we remove limitations and forge ahead into positive transformation.

As you learn, gather information, and resources, your self esteem will grow and you will become more motivated to take charge of your life. Dream big - Set goals - Take action!

Your Ideal Future—

One important aspect of being a change agent is creating your vision for the future. In spaces below, write your thoughts for your ideal future. This will take time, but the most important thing is that you begin to give it some serious thought:



Career:

Family:

Relationships:

Travel:

Finances:

Other:

Create SMART goals...

Now that you have some thoughts together about your future, now is a good time to think about your specific goals for each area. It is very important for goals to be more than a wish. Often, we aren't specific about what we want to accomplish and end up directionless. For example, one might say they want to have a financial cushion, but what does that mean? SMART goals help us define our goals so they are Specific, Measurable, Attainable, Relevant and Time Based. Alternatively, one might say they want to save \$1,000 for emergencies within the next 12 months.

The following worksheet will help you to define what you want to accomplish so you can take actionable steps to achieve your goals.



Career:

What is the **s**pecific career you want? _____

How will you **m**easure achievement? _____

What **a**ction will you take now? _____

How is it **r**elevant? _____

What is your **t**ime frame? _____

Family:

What is the **s**pecific family you want? _____

How will you **m**easure achievement? _____

What **a**ction will you take now? _____

How is it **r**elevant? _____

What is your **t**ime frame? _____

Relationships:

What are the **s**pecific relationships you want? _____

How will you **m**easure achievement? _____

What **a**ction will you take now? _____

How is it **r**elevant? _____

What is your **t**ime frame? _____

Finances:

What do you **s**pecifically want to achieve financially? _____

How will you **m**easure achievement? _____

What **a**ction will you take now? _____

How is it **r**elevant? _____

What is your **t**ime frame? _____

Barriers are real...

When we have to make a change, there will always be things that act as barriers to our journey. These barriers can be internal or external. For example, we might not believe that we deserve to make a change for the better. The truth is, we all deserve to make changes for the better - this is what being a healthy, thriving, and fulfilled person is all about! On the other hand, our barrier could be other people or circumstances in our lives. Perhaps our credit is damaged because of bills we did not pay. Whether we feel we created the barrier or not, we can't stay there.



Barriers must be identified...

If we don't identify our barriers, we can't move forward. Understanding what we are facing is the first step toward our goals. Identifying our barriers will be challenging to every part of our being, but it is also empowers us to make forward progress. These might include family, children, culture, religion, or our values.

What do you think is the main thing holding you back from moving forward with the goal you set?

What is the first step you need to take to get past this barrier?



Beginning Your Journey...

One of the most important and challenging steps to address economic abuse is to evaluate the difference between your income and expenses. This is important because it **illustrates the beginning** of your journey and helps you build your path to the end of your journey.

At the same time, this process is likely to bring up difficult emotions. It can be discouraging at first to see real numbers that show a bleak picture. For example, you might see that you don't have nearly enough income to cover basic expenses.

Building Your Path...

For some people, this serves as a glaring picture of why they are stuck in a destructive relationship, which can feel discouraging and defeating. In light of this, we want to encourage you to take the barriers that you see and visualize the steps you will take to overcome them.

If you see a deficit of hundreds of dollars each month, visualize yourself creating income and managing expenses successfully. Do this continually to build both the mindset that you desire and the learning needed to actualize your vision in real terms.

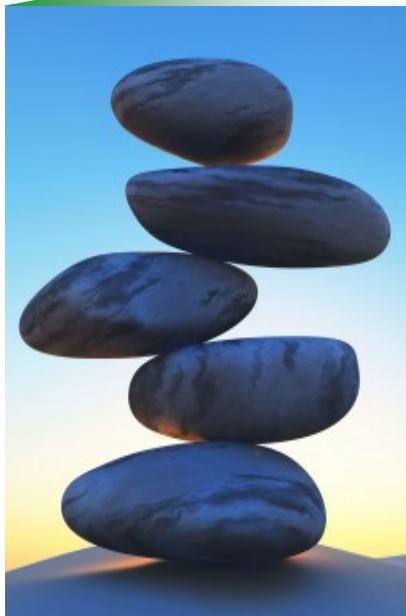


Evaluate your income and expenses...

It is important to build an accurate understanding of your financial picture. To begin, you will need to evaluate the difference between your monthly income and expenses. This will help you determine what adjustments need to be made to manage your finances. Here are the steps you should follow: 1. Gather recent bills, receipts, and income documents, 2. Add up amounts for each area of your budget, 3. Total income and expenses and compare. Don't forget to include miscellaneous expenses as these tend to be overlooked.

My Income

\$ _____ Wages
\$ _____ Public Assistance
\$ _____ Child Support/Alimony
\$ _____ Interest/Dividends
\$ _____ Social Security
\$ _____ Other



My Expenses

\$ _____ Rent/Mortgage
\$ _____ Property Taxes/Insurance
\$ _____ Trash Collection
\$ _____ Car Payment
\$ _____ Car Insurance
\$ _____ Credit Cards
\$ _____ Student Loans
\$ _____ Health Insurance
\$ _____ Day Care/Elder Care
\$ _____ Gas/Oil/Electricity
\$ _____ Water
\$ _____ Groceries
\$ _____ Telephone/Cell Phone
\$ _____ Gas/Parking/Tolls
\$ _____ Cable TV/Internet Access
\$ _____ Lunches/Dining Out
\$ _____ Cigarettes/Lottery
\$ _____ Vending Machines/Snacks
\$ _____ Hair/Beauty
\$ _____ Education
\$ _____ Charitable Giving
\$ _____ Personal Expenses
\$ _____ Car Maintenance
\$ _____ Savings
\$ _____ Other
\$ _____ **Total Expenses**

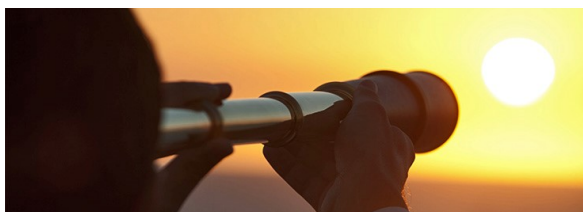
\$ _____ **Total Income**

Income - Expenses =

Spending Journal -

A spending journal helps you to keep track of your out-of-pocket expenses such as coffee, lunch, and snacks. These items can add up to much more than you think. Use the following worksheet to keep track of your spending for one week. Each time you spend money on a miscellaneous expense, write it down—be honest! After one week, add it up and see what the impact is. Multiply your weekly total by four—this is the monthly impact of your spending.

Day	What did I spend?
Sunday	
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	





Create a plan for spending and saving...

Understanding how to balance your income and expenses is the first step to managing your finances effectively. The next step is to your plan for spending and saving. The sections below will help you to organize your income sources, understand your timeframes, and plan for the expenses you will pay. It is also important to remember to set something aside (if possible) for emergencies and unexpected expenses. This will be crucial to staying on track and in control as you work towards your goals. Finally, don't forget about periodic expenses that come up quarterly or yearly such as insurance premiums. A great way to stay up to date and track payments is to use a calendar or phone app.

My Income:

Timeframe: (circle one)

Expenses to pay from this source:

Source 1—	_____	weekly/ biweekly/ monthly.....	_____

Source 2—	_____	weekly/ biweekly/ monthly.....	_____

Source 3—	_____	weekly/ biweekly/ monthly.....	_____

Source 4—	_____	weekly/ biweekly/ monthly.....	_____

My Bills:

Due Date:

Pay Date:

1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____

Track The Areas That you Address...

Staying organized is always a challenge, especially when getting back on track. An important step to address the challenges you face is to list the steps you will follow on your path to a better life. Below you will find a brief list of the important areas to consider. These include your income, transportation, housing, childcare, and your overall budget. Later in the workbook, you will find worksheets and other resources that will help you address each area specifically. Use this checklist to track your overall progress.

	Completed?	Date:	Notes:
1. Income:			
Determine amount needed each month			
Obtain assistance w/ job seeking			
2. Transportation:			
To work			
To daycare			
3. Housing:			
4. Childcare			
5. Budget:			
Determine monthly expenses & income			
Determine a plan for spending & saving			

Keeping yourself safe...

As you continue on your path to economic freedom, there are several tips that are helpful when taking action to protect yourself. ID theft has become a concern that all of us have to consider on a daily basis. With so many new ways that our information can be compromised, it is important to continue to learn and build your understanding of how to maintain your security. Here are some important thoughts to start with:



Keeping your information in a safe place:

- Consider obtaining a fire-proof safe to keep all of your important documents that contain personal information such as your social security card, identification cards, and birth certificate.
- If you are not yet in stable housing, consider having a trusted person keep your important documents in a safe location.

Banking:

- While it can be convenient to use financial services like prepaid cards, ATP, and check cashing services, it's important to know that these services cost much more in the long run than it does to have a bank account.
- Open a new account and meet with the financial institution (a manager if possible), have them password protect the account.
- Take advantage of mobile banking to access your account quickly if needed.
- When opening a new account, consider the option of requesting electronic statements.

Online:

- Be sure to keep all of your passwords for online accounts in a safe place and do not share them with anyone.
- Be sure to use strong passwords, especially for your primary email account, using a combination of letters, numbers, and symbols. A good method is to use a memorable phrase while replacing some letters with numbers or symbols.
- Be sure that virus protection and private browsing is turned on when you pay bills online or share any sensitive personal information.
- Know that your financial institutions will never email you asking you to update your password, personal information, or user name. This is a practice known as phishing that is used by many scammers.

Resources and important information...

Department of Human Services (SNAP, Cash Benefits, Medicaid, Childcare)

- Locations:
 - 111 Westfall Rd, Rochester, NY 14620
 - 691 St. Paul St., Rochester, NY 14605
- Phone: SNAP 585-753-2740, Cash 585-753-2750, Medicaid 585-753-2760
- Email: dfa2a26.sm.Monroe.Team41@dfa.state.ny.us
- Website: <https://www.monroecounty.gov/hs>
- DHS 101 Workbook: <https://www.monroecounty.gov/files/hs/DHS%20101%2010.21%20update.pdf>
- Fair hearings process for denials: <https://otda.ny.gov/hearings/faq.asp>



Housing info

- Delphi Rise
 - <https://www.delphirise.org/reentry.html>
 - Case managers work one-on-one with former state prisoners to ensure their stabilization needs are met (housing, treatment, employment). Housing assistance available to those enrolled in treatment programs.
- Salvation Army
 - <https://rochesterny.salvationarmy.org/empire/rochester/provide-housing/>
- The Housing Council
 - <https://www.thehousingcouncil.org/find-an-apartment>
 - The Housing Council maintains the most comprehensive and up-to-date listing of affordable housing in the area.
- Rochester Housing Authority
 - www.Rochesterhousingauthority.org/apply (to learn about qualifications)
- Person Centered Housing Options (PCHO)
 - www.pcho.org

Transportation info

- Medical Motors
 - <https://www.medicalmotors.org/134-uncategorised/46-home>
 - Medical Motors offers a wide array of safe, accessible and affordable transportation solutions including: medical car services, shopping shuttles, senior center and elder care services and individualized contract services.
- Medicaid funded transportation
 - https://www.health.ny.gov/health_care/medicaid/redesign/dsrip/2015-12-17_medtrans_overview.htm
 - Medicaid transportation is a federally–required State–Plan–approved service managed and administered by the Department of Health to ensure that enrollees have access to approved medical services.

Resources and important information...

Education info

- REOC (Rochester Educational Opportunity Center) offers community-based academic and workforce development programs and provide support services leading to enhanced employment opportunities.
 - www.reoc.brockport.edu
 - Address: 161 Chestnut St. Rochester, NY 14604
 - Phone: 585-232-2730
- OACES (Office of Adult and Career Education) offers adult training and education for in-demand career fields.
 - www.oaces.net
 - Address: 30 Hart St. Rochester, NY 14605
 - Phone: 585-467-7683
- YAMTEP (Young Adult Manufacturing Training Employment Program)
 - Specializes in manufacturing training services and career fields such as machine operation, home health, hospital housekeeping, and food service.
 - <http://yamtep.com>
 - Address:
 - Phone: 585-467-5279
- Seeds of Literacy (Virtual GED/HSE classes)
 - <https://www.seedsofliteracy.org/current-student-resources/student-resources/>



Re-Entry Support groups

- Reentry and Community Development Center: Helps those who are recently released from jail or prison, and those struggling with substance use disorders. Assistance with obtaining documentation.
 - www.rcdc-17.org
 - Address: 437 North St. Rochester, NY 14605
 - Phone: 585-445-8380
 - Miquel Powell—Executive Director

Documentation:

How to get Social Security Cards, Birth Certificates, Driving Abstracts, NYS ID, etc.

- To get replacement of vital documents: <https://www.usa.gov/replace-vital-documents>
- To get your driving abstract: <https://dmv.ny.gov/dmv-records/get-my-own-driving-record-abstract>

Getting a non-driver ID card in New York State

Any person with lawful status in the United States can get a non-driver ID Card. To obtain one, individuals must visit a Department of Motor Vehicles office and provide specific documentation such as:

1. Proof of date of birth.
2. Social Security card.
3. Proof that you are a NY State Resident.
4. Proof of identification.

For more information and specific instructions, you can visit: <https://dmv.ny.gov/id-card/get-non-driver-id-card-ndid>

Resources and important information...

Government-Funded Phone Service

- Safelink Wireless
 - www.safelinkwireless.com
 - Phone: 1-800-723-3546
- Assurance Wireless
 - www.assurancewireless.com
 - Phone: 1-888 321-5880
- Qlink free phone service
 - www.qlinkwireless.com

Employment

- Job placement organizations
 - Center for Employment Opportunities (CEO)
 - Exclusively serves people who have recently returned from incarceration, the majority of whom are on probation or parole.
 - www.ceoworks.org
 - Address: 16 Main St. Suite 700, Rochester, NY 14614
 - Phone: 585-957-9858
- **Job search websites:**
 - <https://www.careeronestop.org/ExOffender/default.aspx> [Click here to download the Job Search Guide](#)
 - www.Indeed.com
 - www.linkedin.com
 - www.Monster.com
 - www.Glassdoor.com
 - www.ziprecruiter.com
 - www.careerbuilder.com
 - www.craigslist.org



Clothing

- Dress for Success
 - <https://rochester.dressforsuccess.org/> (Referral from a partner organization required)
- Asbury (Clothing and household items)
 - www.asburyfirst.org (Referral from a partner organization required)

Food

- SNAP Benefits— <https://www.ny.gov/services/apply-snap>

Internet Access

- Many local libraries provide free internet access.

Resources and important information...

Suicide and Crisis Lines

- If you are or know someone who is contemplating harm to themselves, call **988** or go to: <https://988lifeline.org/>

New York State Immunization Information System

- Information on NY State immunization requirements and services.
- https://www.health.ny.gov/prevention/immunization/information_system/

Better Money Habits Online Financial Education (From Bank of America)

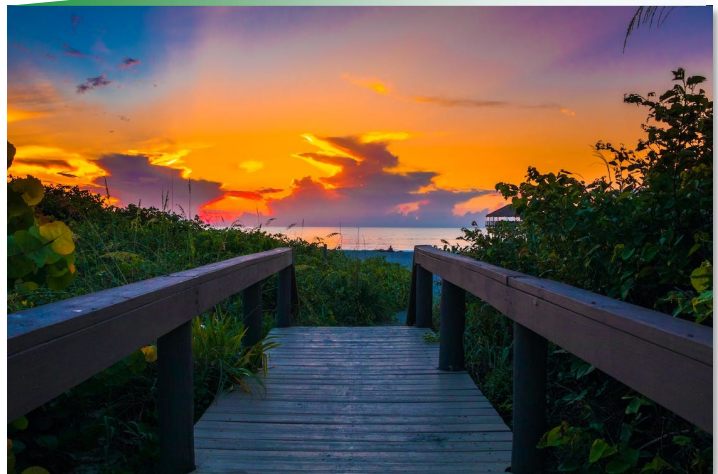
- <https://bettermoneyhabits.bankofamerica.com/en>

Help with Medical Bills

- If you need help addressing a medical bill, this tool will help you understand the steps you need to take: <https://www.cms.gov/medical-bill-rights/help/plan>

Household Items and Clothing

- Cameron Community Ministries
 - (585) 254-2697
 - <https://cameroncommunity.org/>
- Matthews Closet
 - (585) 232-5160
 - <https://www.matthewscloset.org/>
- Asbury Storehouse
 - (585) 271-1050
 - <https://asburyfirst.org/coc/>



Computer and Technology Access

- The Shore Foundation
 - <https://www.theshorefoundation.com/>

NYS Comptroller Unclaimed Funds

- Search for funds that were in old accounts, etc.
- <https://www.osc.state.ny.us/unclaimed-funds>

Retirement

- It is always important to plan for retirement, no matter your age or situation.
- Workbook on 10 ways to prepare: <https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/top-10-ways-to-prepare-for-retirement.pdf>

Resources and important information...

Healthcare info

- NYS of Health
 - <https://info.nystateofhealth.ny.gov/>
 - NY State of Health connects New Yorkers to affordable health coverage.
- Healthcare offered by your employer
 - Speak to your Human Resource manager to learn about your employer's specific options
- General education regarding insurance options
 - Excellus - Michael Manioci, Community Engagement Program Manager: 585-773-0199



Help with finances (financial counseling, etc.)

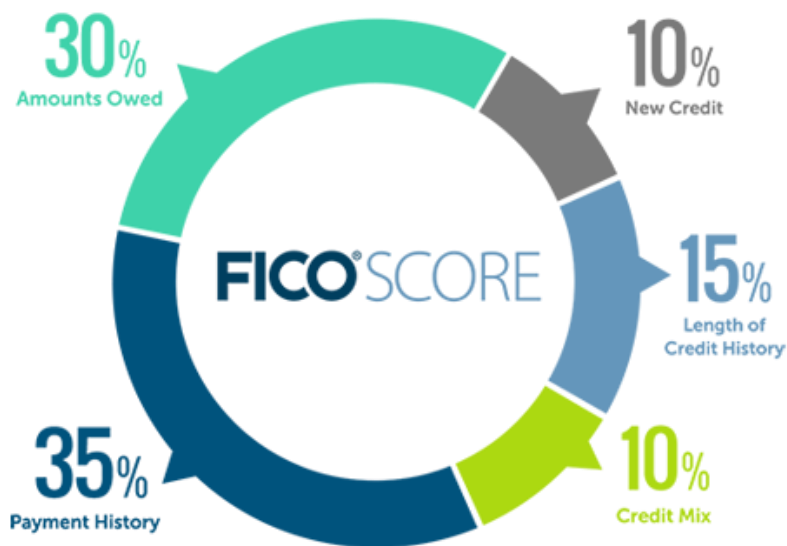
- The Rochester Financial Empowerment Center (FEC) helps you build a brighter financial future & achieve your goals through free, one-on-one, professional financial counseling.
 - www.rochesterfec.org
- Consumer Credit Counseling Service of Rochester is a non-profit organization that helps individuals and families build financial wellness and peace of mind through one-on-one budget and credit counseling.
 - www.cccsofrochester.org
- 211/LIFE LINE provides information and referrals for human services such as shelters, housing and crisis/ suicide prevention services serving Monroe, Wayne, Cayuga, Ontario, Livingston, and Seneca County. 211/LIFE LINE is committed to providing compassionate service for those struggling and in crisis.
 - www.211lifeline.org

Credit Reports

- Credit reports are an incredibly important aspect of our personal finances. They are used in many decisions made about lending and renting. One of the best steps we can take is to order our annual credit report using the website below. Once ordered, be sure to dispute any errors or mistakes such as paid items that show unpaid. This will not only help the accuracy of your report, but your credit score as well. On the next page, you will find a template you can use to write a dispute to have your credit report corrected.
- Here's the service to get an annual copy of a credit report. You can actually order one from each of the three credit reporting agencies—Equifax, Experian, and Trans Union. It is usually good to space these out a few months so you can review them year round:
 - www.annualcreditreport.com
- Here's what a credit report looks like and how to understand what is on it:
 - <https://www.experian.com/assets/consumer-products/credit-educator/experian-sample-report.pdf>

What makes up your credit score?

Credit scores are a critical piece of our financial picture. Having a healthy credit score can help us have more options when we apply for loans, look for housing, and apply for certain jobs. According to FICO, there are several important factors that make up a healthy credit score:



Banks and Credit Unions

It is also important to know what the options are when we use financial services for things like checking or savings accounts. The two primary options are banks and credit unions. While either option can provide the services we need, knowing the difference can help us to choose the option that is right for our situation. While there can be several differences between a bank and a credit union, here's a breakdown of the primary differences:

Banks	Credit Unions
For profit	Non profit
Anyone can be a customer	Membership based on specific criteria (residency, employment, etc.)
Insured by the FDIC	Insured by the NCUA
Typically cover a broader geographic region	Typically cover a more localized region

Resources and important information...


Chex Systems -

Like a credit report, financial institutions also look at a report about our banking activity when we apply for a checking account. This report is known as a Chex Systems report. Past history of fraud or debt owed as the result of an overdrawn account can make it more challenging to open new accounts.

Thankfully, under the Fair Credit Reporting Act (FCRA), you have the right to order a copy of your Chex Systems report for free once every 12 months. You can make this request online by going to:

<https://www.chexsystems.com/request-reports/consumer-disclosure>

Here's an example of what a Chex Systems report looks like:



Reported Information	
ChexSystems' clients, which consist mainly of financial institutions, furnish information on closed checking and savings accounts, referred to as reported information. ChexSystems' current practice is to retain reported information for a period of five years. The source is under no obligation to remove accurate information, even if paid, but is obligated to update the report with a paid in full or settled in full status and date when applicable.	
Source of Information: ANYTOWN BANK; 678 BANK BLVD, ANYTOWN MN 55125 Phone Number: Telephone Number Not Available	
Reported For: SUSPECTED FRAUD ACTIVITY Reported Name: JOHN CARTER CONSUMER Reported Address: 123 MAIN ST ANYTOWN, MN 55125-0000 Reported SSN/ID: XXX-XX-1234 Driver's License: State:	Date Reported: mm/dd/yyyy RTN/ACCT#: 012345678 / XXXXXXXXXXXXX9876 Original Charge Off Amount: \$175.79 Closure Status: UNPAID Closure Status Date: mm/dd/yyyy
Source of Information: MY TOWN CREDIT UNION; 987 COMMERCIAL WAY, MY TOWN, MN 55126 Phone Number: 800.555.1234	
Reported For: NON-SUFFICIENT FUNDS(NSF) ACTIVITY; Reported Name: JOHN CONSUMER Reported Address: 123 CITY ST MY TOWN, MN 55126-7570 Reported SSN/ID: XXX-XX-1234 Driver's License: XXXX9012 State: MN	Date Reported: mm/dd/yyyy RTN/ACCT#: 987654321 / XXXXX8380 Original Charge Off Amount: \$662.27 Closure Status: PAID IN FULL Closure Status Date: mm/dd/yyyy
Inquiries Viewed By Others	
This section refers to transactions involving you and are the result of someone accessing your ChexSystems information, typically in connection with a business transaction you initiated with them. The company listed on this type of inquiry requested information from your consumer file on the date(s) specified. These inquiries may impact your consumer report and may be included in reports to others. These inquiries remain on your file for up to 3 years.	



Sample Credit Report Error Dispute Letter

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Reporting Agency

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

The item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position. Please investigate this and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

Paying Restitution -

Even though we might have to deal with issues from the past, there is always a way to move forward in a positive way. This always starts with gaining the right understanding of what we are facing and what our options are. Often, this helps us overcome the fear, frustration, and sense of helplessness we may be experiencing. When it comes to paying restitution, here are some things to learn that will help you create a path forward...

What is restitution?

Restitution is an amount of money that a court determines is owed as the result of a crime that led to a loss or injury.

How did they come up with the amount owed?

Documentation of the cost of the loss or injury is provided to a court or probation officer to verify the amount owed.

Is there a way to dispute the amount owed?

Anyone who wants to dispute the amount of restitution they owe should consult with an attorney.

How do I pay restitution?

Payments should be made to the name and address of the court where the restitution was filed at the attention of the “restitution department”.

What happens if I don't pay restitution that I owe?

Not everyone convicted of a crime owes restitution. If you do, and you fail to pay, you can face additional consequences such as extensions of your probation supervision and wage garnishment.

You can read more about restitution here:

<https://ovs.ny.gov/faq-type/restitution>



Addressing Child Support -

Addressing child support can be a significant challenge for those who have recently exited incarceration. It is always best to seek help from a qualified legal consultant as a first step. In the Rochester, NY area, individuals can reach out to:

Just Cause (VLSP)

Just Cause provides volunteer legal assistance for a number of legal areas.

Service options: Call to set up an appointment.

Phone: [\(585\) 232-3051](tel:5852323051)

Address: 1 W Main St # 500, Rochester, NY 14614

Hours: 9am-5PM

According to the [National Conference of State Legislators](#), those who are incarcerated with child support orders can seek a “modification of a child support order”. Modification requires proof of a substantial material change in circumstances and incarceration/underemployment may be considered such a change.

To file a request for modification of a child support order, you will need to pick up the following forms from the court ([or download them here](#)) and submit them to the court where the child support petition was filed:

- Form 4-11 (Petition for Modification)
- Form 4-15 (Relief from support payments and commitment)
- Form 4-5/5-1-D (Personal information form)



Paying the IRS -

Dealing with the IRS can be intimidating and overwhelming, but many are surprised by the opportunities to negotiate repayment of past-due taxes.

Typically, the best place to start is to contact the IRS directly to negotiate a repayment plan that will work for you. While you may not get the exact arrangements that you hope for, you will often get the best results when you are honest and make your request in a respectful manner.

According to [IRS.gov](https://www.irs.gov), there are several options for repayment:

- [Electronic Funds Withdrawal](#). Pay using your bank account when you e-file your return.
- [Direct Pay](#). Pay directly from a checking or savings account for free.
- [Credit or debit cards](#). Pay your taxes by debit or credit card online, by phone, or with a mobile device.
- [Pay with cash](#). You can make a cash payment at a participating retail partner. Visit www.irs.gov/paywithcash for instructions.
- [Installment agreement](#). You may be able to make monthly payments, but you must file all required tax returns first. Apply for an installment agreement through the [Online Payment Agreement](#) tool.

The sooner you act, the better, to avoid any additional costs that may occur. If you need help negotiating, you can reach out to a non-profit organization to get free help from a financial counselor.

To find a non-profit financial counseling organization in your area, you can visit the [National Foundation for Credit Counseling](#) to get a list of agencies near you.

[Www.nfcc.org](https://www.nfcc.org)
800-388-2227





Building a Resume

Templates for Specific Jobs: <https://www.indeed.com/career-advice/resume-samples>

Anatomy of a Resume

Header:

Name, Address, Email (be sure this is a basic/professional email address), Phone number.

Objective:

Write a specific objective related to the job you are applying for.

Professional Summary:

Write a brief description about your top professional skills.

Work Experience:

List the positions, company names, dates, and brief descriptions of the role you filled. Using bullet points is helpful. Start with the most recent.

Education:

List the schools attended, location, dates of attendance, and credentials earned. Start with the most recent.

Interests (optional):

If you are applying for a job that relates strongly to your personal interests, list those and demonstrate how they relate to the job.

Finally, be sure to keep it short. Only 1 to 2 pages is a good policy.

Resume Format—Example 1

Kirk Cole

example@example.com / 555-555-5555 / Circle Pines, MN 55014

Professional Summary

Diligent and detail-oriented Veterinary Lab Technician with expertise in analyzing biological samples in private clinic settings. Well-oriented to manage fast-paced work independently and contribute to successful diagnoses.

Relevant Skills

- Conducted examinations and diagnostic procedures on domestic animals.
- Completed laboratory tests and studies and diagnostic imaging.
- Examined animals using the required supplies and instruments.

Experience

Blaine Area Pet Hospital - Veterinary Lab Technician 01/2018 - Current
Blaine, MN

- Analyze experimental data and interpret results to write reports and summaries of findings.
- Use computers, computer-interfaced equipment, robotics or high-technology industrial applications to perform work duties.
- Collect, label and store over 100 lab samples according to laboratory specifications each week.

Brighton Veterinary Hospital - Registered Veterinary Technologist 09/2016 - 06/2018
New Brighton, MN

- Delivered consistent customer service to pet owners, effectively increasing repeat business 50%.
- Handled all delegated tasks, including test blood, stool, and other samples, and, administer anesthesia.
- Reviewed vaccination records, and prepare and administer vaccinations according to clinic protocols.

Professional Skills

- Laboratory safety procedures
- Diagnostic tests
- Specimen preparation
- Chemical identification
- Clinical lab settings
- Interpersonal and written communication

Education

Ridgewater College
Willmar, MN
Bachelor of Science: Veterinary Technology

Vermillion Community College
Ely, MN
Associate of Science: Veterinarian Assisting

Certifications

- Assistant Laboratory Animal Technician (ALAT)
- Laboratory Animal Technician (LAT)
- Laboratory Animal Technologist (LATG)

Resume Format—Example 2

Street address, City, ZIP Code, Phone, Email address, etc.			
John Smith			
Objective	Lorem ipsum dolor sits amet, consectetur adipiscing elit. Aliquam pharetra suscipit nulla, ut sollicitudin ligula placerat id. Curabitur facilisis faucibus nisl quis vulputate. Proin lacinia lectus vehicula elit dictum porta vitae sed purus. Pellentesque neque erat, sodales eu convallis sit amet, egestas nec magna.		
Experience	October 2002 – March 2005	Big Company	Small City, AZ
	Project Manager		
	<ul style="list-style-type: none">▪ Job responsibility, your achievements▪ Job responsibility, your achievements▪ Job responsibility, your achievements		
	March 2005 – August 2007	Even Bigger Company	NY, NY
	Senior Project Manager		
	<ul style="list-style-type: none">▪ Job responsibility, your achievements▪ Job responsibility, your achievements▪ Job responsibility, your achievements		
	August 2007 – May 2009	Huge Company	NY, NY
	Super Senior Project Manager		
	<ul style="list-style-type: none">▪ Job responsibility, your achievements▪ Job responsibility, your achievements▪ Job responsibility, your achievements		
Education	Master in Economics		
	<ul style="list-style-type: none">▪ 1995 – 2001, Harvard Business School (Miami, FL)		
	PhD in Something		
	<ul style="list-style-type: none">▪ 1995 – 2001, Harvard Business School (Miami, FL)		
Interests	List interest that may help you to get the job you want.		
References	References are available on request.		

Frequent Mistakes Made When Building a Resume

According to Indeed.com, these are some of the most common mistakes made on resumes:

1. Including a resume objective instead of a professional profile
2. Unrelated work experience
3. Not providing enough detail
4. No references or too many references
5. Irrelevant skills to the job role
6. Using the same resume for all your applications
7. Outdated or missing contact information
8. Describing job duties rather than professional accomplishments
9. Resume is too long or too short
10. Grammatical and formatting errors
11. Using an unprofessional email address
12. Including salary requirements
13. Overly used vocabulary or jargon
14. Listing hobbies unrelated to the job





Common Interview Questions & Tips

“Tell me why you would like to work for our company.”

Be sure to know something about the company. Speak to the strengths of the organization.

“Tell me about your past work experiences.”

Don't speak negatively about past employers. Talk about how you were a benefit to your past employers.

“Tell me about a time when you had to respond to a difficult co-worker.”

Don't speak negatively about past co-workers. Highlight situations where you were able to create a positive outcome.

“Tell me about your organizational skills.”

Give specific examples of how you organize things. “I like to put things in alphabetical order. I keep my email history in folders for each contact.”

“Give me an example of a situation that you faced that would demonstrate that you are responsible/dependable.”

Be sure to use examples that are related to work experience.

“Tell me about your strengths.”

After listing your strengths, it will be helpful to provide a few examples of situations, or experiences that would demonstrate those strengths.

“Tell me about your weaknesses.”

Be sure to turn your weaknesses into a positive. “Sometimes I get too caught up into the details, but that also means that I don't make many mistakes.”

“Give me an example that demonstrates how you are able to work well in a team environment.”

Use an example that shows that you are supportive and know how to work toward a common goal.

“Where do you see yourself in five years from now?”

Keep your response fairly general and related to work. “I see myself handling much more responsibility and having developed advanced leadership abilities.”

“What is your goal in working with this company?”

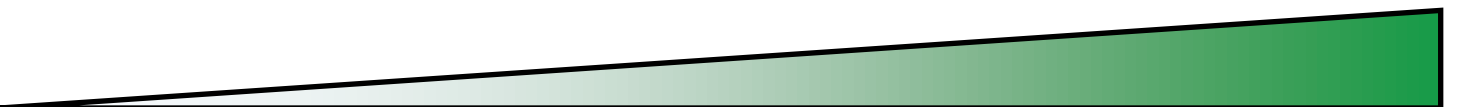
Avoid a selfish response like, “I want to make money!” Be sure that your response shows that you want to add benefit to the company like, “I want to help a top-notch organization to achieve its goals by...”

“Why did you leave your last job?”

Be honest, but avoid negative details. If you were fired or let go, turn it into a positive. “To be honest, I was let go, but I learned a lot from the experience and have improved myself as a result.”

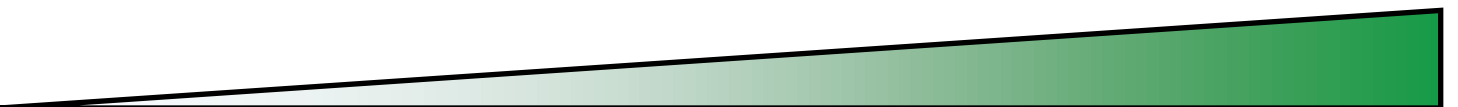


Notes:

[illegible]



Notes:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Certificate of Completion

This certifies that

Ambassador of Transformation!

Has successfully completed the

****course title****

Training Course

Offered by:

On:
