Reach Out and Help

Serving the Underserved through Government Information
Abstract
Agenda

- Overview of the “Underserved”
- Resource Sharing
- Questions & Answers
- Wrap-up
Overview of the Underserved (1 of 5)
Definitions of the Underserved
Overview of the Underserved (2 of 5)

Who are the Underserved? (A)

• American Library Association

  Outreach to Underserved Populations", American Library Association, September 6, 2008.

• US Government

  Serving Vulnerable and Underserved Populations
  • DEPARTMENT OF HEALTH & HUMAN SERVICES

    Federally-facilitated Marketplace Assister Curriculum Serving Vulnerable and Underserved Populations, August 29, 2014
Who are the Underserved? (B)

American Library Association
"Outreach to Underserved Populations", American Library Association, September 6, 2008.

- Adult New and Non-Readers
- Gay, Lesbian, Bisexual and Transgender People
- Incarcerated People and Ex-Offenders
- Older Adults
- People of Color
- People with Disabilities
- People Experiencing Poverty and Homelessness
- Rural, Native, and Tribal Libraries of All Kinds
- Bookmobile Communities

U.S. Government
"Serving Vulnerable and Underserved Populations"

- Latino populations
- African American populations
- AI/AN populations
- Refugees
- Individuals with Limited English Proficiency (LEP)
- Young adults and postsecondary graduating students who do not have coverage options through a parent's plan, a student plan, or an employer plan
- New mothers and women with children
- Individuals with disabilities
Overview of the Underserved (4 of 5)
Who are the Underserved? (C)

Department of Health and Human Services
Federally-facilitated Marketplace Assister Curriculum Serving Vulnerable and Underserved Populations, August 29, 2014

- Vulnerable Populations
  - High risk for health problems/or pre-existing conditions
  - Limited life options
  - Fear and distrust in accessing government programs
  - Limited ability to understand or give informed consent
  - Mobility impairment
  - Lack of access to transportation services
  - Low capacity to communicate effectively
  - Victims of discrimination

- Underserved populations
  - Fewer health care services
  - Barriers to accessing primary health care services
  - Lack of familiarity with the health care delivery system
  - Scarcity of readily available providers
Overview of the Underserved (5 of 5)

Why Reach Out and Help?

• **Statistics on underserved populations**

• **Homeless:**
  
  • *On a single night in 2017, 553,742 people were experiencing homelessness in the United States.*
  
  • The number of people experiencing homelessness increased by a little less than one percent between 2016 and 2017. [https://www.hudexchange.info/resources/documents/2017-AHAR-Part-1.pdf](https://www.hudexchange.info/resources/documents/2017-AHAR-Part-1.pdf)
  
  • Health problems among homeless persons result from various factors, such as barriers to care, lack of access to adequate food and protection, and limited resources and social service [https://www.cdc.gov/phlp/publications/topic/resources/resources-homelessness.html](https://www.cdc.gov/phlp/publications/topic/resources/resources-homelessness.html)
  
  • U.S. Interagency Council on Homelessness Together, we are ending homelessness. The good news is that states and communities, with the support of the federal government and the private sector, are making progress, using best practices and building the coordinated responses that are necessary to reduce and ultimately end homelessness in America. [https://www.usich.gov/resources/uploads/asset_library/Home-Together-Federal-Strategic-Plan-to-Prevent-and-End-Homelessness.pdf](https://www.usich.gov/resources/uploads/asset_library/Home-Together-Federal-Strategic-Plan-to-Prevent-and-End-Homelessness.pdf)

• **Other languages:**

  • Washington metro area
    
    • *At least 168 languages are spoken at home.*
    
University of North Texas Libraries
Survey of Disabled University Student
Serving Library Patrons with Disabilities

Jennifer Rowe, University of North Texas Libraries
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Serving Library Patrons with Disabilities

• Students experiences of the library
  • Digital
  • Physical
  • Research process

• Ways to mitigate challenges for patrons with disabilities

• Survey of student with disabilities at UNT
Tribal Colleges
Inter-Agency Outreach

- FDLP Academy webinar series (OMH, BCFP, IHS)
- Shared historic publications
- FDLP Connection newsletter features
- FDLP Connection series (BCFP financial literacy series)
- OPAC inclusion in Metalib (OMH catalog)
- Cataloging cooperation – lost docs
- Conference cooperation
Tribal College Librarians Institute

http://guides.lib.montana.edu/tcli

Montana State University
Bozeman, MT
The Bureau of Consumer Financial Protection

Carmen Cruz, Financial Education Program Analyst | October, 2018
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The Bureau’s Representative

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How to avoid foreclosure

1. Make or take a call for help
   Take control by accepting all of the terms of your mortgage. Even better, call your mortgage servicer as soon as you know you can’t make your monthly payment. The sooner you funnel it, the more likely your servicer will take your monthly payments and reduce your monthly payment by 1%

2. Ask for free expert help
   Your servicer may be able to help if you get in touch with your loan payments. If you default, they may be able to work out a settlement to avoid foreclosure. Your servicer can also provide resources to help you avoid foreclosure. The servicer can help you avoid foreclosure and reduce your mortgage by 1%

3. Slam the scam
   Slam the scam can help you avoid scams and help you avoid foreclosures. Slam the scam can help you avoid foreclosures and reduce your mortgage payments by 1%

4. Apply for help
   If you need a consultation or application, call your servicer or contact your local or state government for help. Your servicer can help you avoid foreclosures and reduce your mortgage payments by 1%

How to apply for help:

1. Make or take a call for help
2. Ask for free expert help
3. Slam the scam
4. Apply for help
Your Money, Your Goals

- **Toolkit** with financial education modules and tools
- **Scalable**—reached more than 25,000 frontline staff and nearly 980,000 consumers
- **National perspective, local context**—identify financial need and link consumers to local resources
What is financial empowerment?

How is it different than financial education, financial literacy, financial capacity, or other commonly used terms?

Financial literacy + Skill and confidence to use knowledge = Financial empowerment
What’s in the toolkit?

Topics include:
- Goals
- Saving
- Income and spending
- Cash flow budgeting
- Debt
- Financial services
- Consumer protection
Behind on bills?

- Colorful and engaging
- Small and portable
- Tools focused on tracking income and expense, budgeting, and cash flow
- Order up to 50 copies for free at: https://pueblo.gpo.gov/BureauPubs/BureauPubs.php?PubID=13263
Just the tools

Eight tools if you are behind on bills

- **Blue-Green** – can be used to help people build a clear picture of their income and spending

- **Yellow** – can be used to think about goals and identify ways to increase income and other resources and cut expenses

- **Red** – can be used for immediate challenges and needs
Debt getting in your way?

- Order up to 50 copies for free at: https://pueblo.gpo.gov/BureauPubs/BureauPubs.php?PubID=13324
Tools

- Track your debts
- Check your credit report
- Understand student loan repayment options
- Set a goal to keep you on track
- Think about seasonal and unexpected expenses that can lead to debt
- Prioritize payments in tight months
- Respond to debt collectors
Como Prepararse para Comprar Casa
Hablemos de cuentas bancarias

Entre sus metas financieras, ¿figura comprar casa propia? En primer lugar, considere abrir una cuenta de banco o cooperativa de crédito, o mantener la que ya tiene en buen estado. Descubra cómo nuestra información le puede ayudar a tomar control de su dinero.

El valor de una cuenta de banco o cooperativa de crédito

Un historial bancario le abre puertas

Cuando usted tiene un historial bancario establecido, se le hace más fácil obtener préstamos y hasta mudarse a una vivienda. Al solicitar un préstamo hipotecario, puede que algunos prestamistas no le concedan su solicitud sin que usted tenga una cuenta corriente o de ahorros al no.

Su dinero está protegido

Cuando guarda su dinero en una institución de crédito, usted no tiene que llevar grandes cantidades de dinero en efectivo para una persona o guardar todo su dinero en casa. El dinero se guarda en una cuenta asegurado por la Federación Federal de Seguro de Depósitos.
Hablemos de crédito

Todos tenemos metas financieras y sueños que queremos alcanzar. Si desea convertir sus metas financieras en realidad, establecer y mantener un historial de crédito robusto le será de gran ayuda.

El valor de un buen historial crediticio

Un crédito favorable abre puertas financieras

El “mal crédito” crea obstáculos financieros
Cómo prepararse para comprar casa

Ya sea que tenga planes o lo haya considerado, contamos con la información necesaria para que algún día esté en las mejores condiciones de comprar una casa.

Featured video

Cinco pasos para prepararse a comprar casa

El comprar casa es el sueño de muchas familias, pero a veces no saben por dónde empezar el proceso. Aquí te presentamos 5 pasos a seguir para ver cómo prepararse para comprar casa.

Lo que hay que saber antes de solicitar
Bilingual Emails

¡Prepararse para comprar casa!

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Español:

Hay muchas opciones para que usted pueda hacer el pago inicial. La cantidad de su pago inicial variará según el préstamo que elija y los requerimientos del prestamista. Por lo general, mientras mayor sea su pago inicial, menor será la tasa de interés que tendrá que pagar y tendrá más chance de ser aprobado para el préstamo.

CONSEJO: Pregúntele a su agente de bienes raíces, al ejecutivo del prestamista o a su asesor de vivienda o crédito, cómo su pago inicial afecta su tasa de interés y qué opciones tiene cuando compara diferentes préstamos.
Prepararse Website
consumerfinance.gov/es/prepararse-para-comprar-casa/

Feedback, Questions, Bilingual Emails
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Sources

- https://slideplayer.com/slide/10355030/ (Slides 1 & 4)
- https://www.google.com/search?q=underserved+people+images&tbn= (Slide2)
- https://www.google.com/search?q=homelessness+in+america&source=lnms&tbm=isch&sa=X&ved=0ahUKEwj3nPGe5KbdAhWKct8KHz1CggQ_AUICECw#imgrc=AcxXyqtZ5j22YM: &spf=1536250822711 (Slide 9)
- https://www.google.com/search?q=tribal+colleges+images&oq=tribal+colleges+images&gs_l= (Slide 10)
- https://www.google.com/search?q=questions+and+answers&source=lnms&tbm=isch&sa=X&ved= (Slide 12)
- https://www.google.com/search?q=wrap+up+images&tbm=isch&source=iu&ictx=1&fir=D4gupGgstpX-IM%253A%2522Ce4JYPteRjc1vvM%2522C-_&usg=AI4 (Slide 13)
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