

Your Financial Security & Wellness Resource Guide



Presented by
San Francisco Office of Financial Empowerment
and the San Francisco Interfaith Council

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FOUNDATION



Forward

We believe in a city where everyone has the opportunity to thrive. A place where we lift up those around us and everyone can participate in San Francisco's prosperity.

Our city is bold, innovative, and compassionate. We know that by working together we can tackle our most pressing challenges. This collaborative spirit is what makes San Francisco so special.

Financial capability can be defined as the possession of skills, attitudes, and self-efficacy necessary to be smart and effective when it comes to managing our money. With rising inequality, and unaffordability challenging our region, understanding our finances could not be more critical.

Money touches every aspect of our lives in important and impactful ways. Having the right set of tools to make informed decisions about our personal finances, and the knowledge to accrue wealth over time, can prove a major determinant in the overall quality of someone's life.

In recent years, with bold leadership in government, and the help of coordinated community partners and committed private sector investment, great strides have been made throughout San Francisco to push new programs and improve access to the resources that empower our lives.

By helping each individual build financial resiliency, we will strengthen our diverse communities. The following guide raises awareness about the robust network of resources currently available to people in our city. The goal of these resources is to provide a solid foundation for every San Franciscan to help determine their own future and live independent and healthy, productive lives.

As we look to support the "whole" family, from young people to our seniors, we hope that you will draw on these resources and share them widely amongst neighbors, congregants, and in your community. Thank you to the providers named within this guide who make positive change every day.

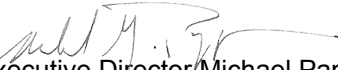
Co-signed,



Treasurer Jose Cisneros, City & County of San Francisco



Commissioner Carrie Schwab-Pomerantz, Status of Women; President, Charles Schwab Foundation



Executive Director Michael Pappas, San Francisco Interfaith Council

Partners

Office of Financial Empowerment

The Office of Financial Empowerment (OFE) is a unique private-public partnership housed within the Office of the Treasurer of San Francisco that convenes, innovates and advocates to strengthen the economic security and mobility of all San Franciscans. For more than a decade, under the leadership of Treasurer José Cisneros, the OFE has engaged partners inside and outside City Hall to equip San Franciscans with knowledge, skills and resources to strengthen their financial health and well-being. At the same time, the OFE has leveraged what has worked on the ground to model what is possible for cities across the country. The OFE designs, pilots and expands programs and policies that help low income families build economic security and mobility.

sfofe.org

San Francisco Interfaith Council

The SFIC's work centers on civil rights, homelessness, housing affordability, and disaster preparedness. The SFIC convenes and amplifies the voice of our city's faith-based community on these important issues. History teaches us that many of the world's conflicts are rooted in religious strife. Founded in 1988, the SFIC seeks to counter this historical trend by celebrating our diverse faiths and spiritual traditions, bringing people together to build understanding, and serving our community. We count as our constituents the 800 congregations in the City of San Francisco, their respective judicatories, sectarian educational and healthcare institutions, and the faith-based social service agencies that provide the social safety net for our most vulnerable residents. During this time of social change in San Francisco, civic leaders and the public view the SFIC as the "go-to" organization for mobilizing our City's religious communities.

finterfaithcouncil.org | office@sfinterfaithcouncil.org

Charles Schwab Foundation

At Charles Schwab Foundation, helping build strong financial futures is our top priority. Through financial education programs, employee volunteerism, and financial support, we strive to make a positive impact in the communities where we live and work. We collaborate with leading nonprofits like Boys & Girls Clubs of America, DonorsChoose.org, and SIFMA Foundation to provide people with the tools and knowledge to take hold of their finances and improve their lives.

schwabmoneywise.com

Office of Financial Empowerment Programs

Bank On San Francisco

Bank On San Francisco helps you find a safe, affordable bank account, with no overdraft or hidden fees. It doesn't matter how much money you have, if you don't have a social security number or California ID, or if you've had trouble banking in the past. With Bank On San Francisco, everyone is welcome.

bankonsf.org | 311

Kindergarten to College

The San Francisco Kindergarten to College (K2C) Program is a college savings program by the City and County of San Francisco in partnership with the San Francisco Unified School District (SFUSD). A K2C college savings account is automatically opened for each SFUSD student entering kindergarten, with an initial deposit of \$50; families have the opportunity to earn additional incentives.

k2csf.org | 311

Smart Money Coaching

Smart Money Coaching (SMC) offers free, confidential one-on-one financial coaching to help you manage your finances and achieve your financial goals. Financial coaches can help you reduce debt, establish and increase credit scores, begin saving and open or transition to safe, affordable bank accounts. Get a free copy of your credit report and develop a personalized financial action plan during a financial coaching appointment offered at 17 locations throughout San Francisco.

smartmoneycoaching.org | (877) 256-0073

County Human and Social Service Agencies

Each Bay Area County has a human services or social services agency that helps individuals, families, and communities access services and public benefits designed to meet the unique needs of low-income individuals, children and families, older adults, and adults with disabilities. These agencies offer cash assistance, food and nutritional support, health insurance, employment training, and child care. Specialized supportive care and protective services are available to children and seniors. Services include:

- CalWORKS
- CalFresh
- Medi-Cal
- Foster Care
- In-Home Supportive Services for Seniors
- More public benefits and supportive services for individuals, families, and seniors

City and County of San Francisco Human Services Agency

sfhsa.org | (415) 557-5000

Alameda County Social Services Agency

alamedasocialservices.org | 211

San Mateo County Human Services

hsa.smcgov.org | (650) 363-4000

Santa Clara County Social Services Agency

sccgov.org/sites/ssa/ | (408) 755-7100

Contra Costa County Employment & Human Services

ehsd.org | (877) 505-4630

Marin County Department of Health and Human Services

marinhhs.org | (415) 473-3696

Financial Security: Savings and Loans

SaverLife

Join SaverLife today to kick start your savings. You'll receive weekly savings tips from a financial coach to help you start saving right away. For every month that you save at least \$20, they will match your savings with \$10. You can earn up to \$60 over six months just for saving your own money.

saverlife.org | (510) 271-8443 ext. 300

Mission Asset Fund/Lending Circles

Lending circles are zero-interest credit building social loans: build your credit and establish saving habits by participating in an in-person lending circle with monthly payments that are reported to credit bureaus, and a rotating loan that each participant receives once.

lendingcircles.org

Money Happy

Money Happy is a website that can help lead you to reputable providers of loans or grants or other resources for whatever reason you might need money. Created by the nonprofit organization Housing & Economic Rights Advocates (HERA).

money-happy.org

Taxes: Free Tax Filing

Earn it! Keep it! Save it! (EKS)

Get your taxes done for free! More than 200 centers throughout the Bay Area offer free tax preparation to households earning under \$54,000 a year; get one-on-one tax help (including filing late returns or amending prior year taxes) from trained volunteers and staff. Some sites can help you file taxes year round.

earnitkeepitsaveit.org | Call 211

My Free Taxes

My Free Taxes is a program of the United Way that allows people making less than \$66,000/ year to file taxes online for free using H&R Block's tax preparation tool.

myfreetaxes.com

Paying Bills: Utilities & Transportation

Low-Income Home Energy Assistance Program (LIHEAP)

LIHEAP helps low-income Californians manage and reduce their energy costs. Services under LIHEAP include helping low-income families in a financial crisis pay their utility bills and improving household energy efficiency through weatherization, reducing energy costs.

csd.ca.gov/Services/FindServicesinYourArea.aspx | (866) 674-6327

PG&E Care Program

Qualifying low-income households can save 20% or more on their PG&E bill.

pge.com/care | (866) 743-2273

California LifeLine

California LifeLine is a state program that provides discounted home phone and cell phone services to eligible households. The California LifeLine discounts help consumers lower the cost of their phone bills. Check website to find phone numbers serving nine languages.

californialifeline.com | (866) 272-0349

SFMTA Lifeline and Free Muni

The Lifeline Pass is a Muni-only monthly pass that costs \$38 (half of standard adult monthly pass) for qualified customers on a limited income. Free Muni provides free access to Muni services for low and moderate-income youth, seniors, and people with disabilities. Must live in San Francisco.

fmta.com/freemuni | Call 311

Free Financial Planning

SparkPoint Centers

With 22 locations throughout the Bay Area (including San Mateo, San Francisco, Oakland, and Marin), SparkPoint Centers help families create step-by-step financial plans to tackle their unique money management needs; services include financial coaching, credit and debt counseling, benefits screening, and free tax preparation.

uwba.org/sparkpoint | Call 211

BALANCE

Offers free financial guidance and services, including financial counseling, debt management, bankruptcy and student loan counseling, homeownership services, and more. Services can be accessed online and by phone and do not require in-person meetings.

balancepro.org | (800) 777-7526

Peninsula Family Service

Provides people in the Peninsula region with the tools and resources they need to overcome barriers to achieving a life of opportunity, financial stability, and wellness, including financial workshops, asset and credit-building tools, and alternatives to predatory lenders.

peninsulafamilyservice.org | (650) 403-4300

Mission Economic Development Agency

With a primary focus on improving credit scores, raising income, increasing saving and reducing debt, MEDA's Financial Education & Coaching Program is based on an individual or family's long-term financial goals, as well as their short-term financial needs. Services in Spanish and English.

medasf.org | (415) 282-3334

Ventanilla de Asesoría Financiera

The Mexican Consulate in San Francisco's Ventanilla de Asesoría Financiera provides free financial information, counseling, and workshops to Mexican nationals, with a focus on opening accounts, budgeting, paying taxes, US loans, reducing debt, and working with Mexican financial agencies.

Mexican Consulate in San Francisco (532 Folsom Street)

Free Financial Planning Continued

SF Housing Development Corporation (SFHDC)

SFHDC's Financial Empowerment Center is based in the Bayview-Hunters Point neighborhood of Southeast San Francisco. Provides free and low-cost financial and housing counseling; clients can participate in monthly homeownership, rental, and credit workshops with follow-up 1:1 counseling.

sfhdc.org | (415) 822-1022

Operation Hope

Operation HOPE provides complimentary financial education and empowerment programs and services to youth and adults in the Oakland area.

operationhope.org/oakland | (510) 535-6700

Housing Assistance

HIP Housing

HIP Housing empowers families and individuals in San Mateo County. HIP enables people with special needs, either from income or circumstance, to live independent, self-sufficient lives in decent, safe, low-cost homes.

hiphousing.org | (650) 348-6660

Homeownership SF

A citywide collaboration of experienced, nonprofit homeownership service providers. Serves as a centralized resource for affordable homeownership opportunities, foreclosure intervention education and counseling, and rental assistance services in San Francisco.

homeownershipsf.org | (415) 202-5464

Eden I&R

Eden I&R provides free information about affordable housing and social services throughout Alameda County; available 24 hours a day, seven days a week.

edenir.org | Call 211

Affordable Housing Online

Search currently available and upcoming affordable housing opportunities throughout California, including open Section 8 waiting lists.

affordablehousingonline.com

Emergency Assistance: Food, Clothing & Shelter

Bay Area Food Banks

Find your local food bank. Bay Area Food Banks is a collaboration of seven local food banks serving 11 northern California counties which serve over 840,000 Bay Area residents monthly.

bayareahunger.org | (800) 870-3663

Saint Vincent De Paul Society San Mateo

St Vincent De Paul San Mateo County assists families and individuals with emergencies such as shelter, food, clothing, furniture and medicine. Provides financial assistance for delinquent rent or mortgage or rental deposit for those who qualify. Must live in San Mateo county.

svdpsm.org | (650) 343-4403

St. Vincent De Paul Society Oakland

St. Vincent de Paul provides those in need with hot meals, job training assistance, access to healthcare, and respite from life on the street.

sрcharities.org | (650) 403-4300

Catholic Charities of Santa Rosa

Serving people of all faiths in Sonoma, Napa, Mendocino, Lake, Humboldt, and Del Norte counties. Helps with food, shelter/housing, and other services.

sрcharities.org | (707) 542-5426

Catholic Charities Access Point San Francisco

Catholic Charities Access Point, located in San Francisco's Bayview neighborhood, provides assessment and intake services for families for entry into shelter and housing program placement.

catholiccharitiessf.org | (415) 430-6320

Compass Family Services

Helps homeless families and those at risk of homelessness achieve housing stability, economic self-sufficiency, and well-being. Located in San Francisco, Compass provides a comprehensive range of support services designed specifically for those in distress.

compass-sf.org | (415) 644-0504

Emergency Assistance Continued

Fremont Family Resource Center (FRC)

A welcoming place where families and individuals are nurtured, encouraged, and provided quality services to build on their own strengths to help themselves and others. The FRC has over 25 state, county, city, and nonprofit agencies providing emergency assistance, housing, child care and more.

fremont.gov/frc | (510) 574-2000

Finding Affordable Childcare

Child Care Coordinating Council (4Cs) of San Mateo County

Child Care Coordinating Council (4Cs) of San Mateo County provides subsidized care (financial assistance) to families who meet income and eligibility requirements set by the California Department of Education, Child Development Division.

sanmateo4cs.org | (650) 517-1400

Child Care Coordinating Council (4Cs) of Alameda County

Community Child Care Council (4C's) of Alameda County provides services that benefit children, families, and the professional child care community. Our mission is to develop and coordinate resources to strengthen families and children.

4c-alameda.org | (510) 582-2182

Children's Council of San Francisco

Children's Council of San Francisco has been helping local children, families, and child care providers for 28 years. Provides free referrals, child care subsidy assistance to low-income families, and information.

childrenscouncil.org | (415) 276-2900

Family Support Services (Alameda/Contra Costa/San Francisco)

Assists families who face serious challenges in caring for their children, including families with children who have disabilities; families taking care of children who are substance exposed, medically fragile, or are HIV+; and families in which grandparents or relatives have had to step in to care for children.

fssba.org | (510) 834-2443

Finding Affordable Childcare Continued

Marin Child Care Council

Provides personalized help with finding, funding, and choosing child care to families in Marin County through a referral service.

mc3web.org | (415) 472-1092

Legal Help: Free or Low-cost Services

Bay Area Legal Aid

Provides low-income clients with free civil legal assistance, including legal advice and counsel, effective referrals, and legal representation. The largest civil legal aid provider serving seven Bay Area counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara.

baylegal.org | Call 211

Housing and Economic Rights Advocates (HERA)

HERA is a statewide legal service and advocacy organization dedicated to helping Californians – particularly those most vulnerable – build a safe, sound financial future, free of discrimination and economic abuses, in all aspects of household financial concerns. Provides free legal services, consumer workshops, training for professionals, and community organizing.

heraca.org | (510) 271-8443

Legal Aid at Work

Helps to strengthen and enforce workers' rights with free, individualized help in person or by phone (including legal clinics, information, and litigation) for people across California.

legalaidthatwork.org | (866) 864-8208

Lawyer's Committee for Civil Rights(LCCR)

LCCR provides legal assistance and representation in civil matters to low-income individuals, people of color, immigrants, and refugees. LCCR's services include immigration and asylum, homeless rights, legal services for entrepreneurs, and other matters of social justice and equality.

lccr.org | (415) 543-9444

Legal Help: Free or Low-cost Services Continued

East Bay Community Law Center (EBCLC)

EBCLC provides free legal services to eligible East Bay clients. Advises and assists on a wide range of legal issues, including housing, immigration, credit and debt, student loans, clean slate services, and more.

ebclc.org | (510) 548-4040

Resources for Immigrants

San Francisco Immigrant Support

San Francisco Immigrant Support is a website where you can easily find the right resources to help immigrants understand their options and find the right community legal services. Legal services include immigration screening, citizenship, deportation counsel, detention counsel, green cards, temporary protected status (TPS), asylum, DACA renewal, and more.

immigrants.sfgov.org

Centro Legal De La Raza

A comprehensive legal services agency protecting and advancing the rights of immigrant, low-income, and Latino communities through bilingual legal representation, education, and advocacy. Promotes access to justice for individuals and families throughout Northern and Central California.

centrolegal.org | (510) 437-1554

International Institute of the Bay Area

Provides immigration legal services and education to immigrants, refugees, and their families at eight offices throughout the Bay Area.

iibayarea.org | (415) 538-8100 ext. 206

Catholic Charities

Provides free or low-cost consultations with regular Monday intake workshops in San Francisco and San Mateo.

catholiccharitiessf.org/learn-more-refugee-and-immigrant-services | (415) 972-1200

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