



SPARKPOINT®

FREMONT



CITY OF FREMONT
HUMAN SERVICES DEPT.
FAMILY RESOURCE CENTER DIVISION



CITY OF

Fremont

Human Services Department



FREMONT FAMILY RESOURCE CENTER

*A Division of the City of Fremont
Human Services Department*

20+ AGENCIES

- STATE
- COUNTY
- CITY
- NONPROFIT/SOCIAL SERVICES

2 BUILDINGS: ABCD & EFGH

- FAMILY SUPPORT SERVICES
- WORKING WELLNESS (CALWORKS COUNSELING)
- SPARKPOINT FREMONT



SPARKPOINT[®]
FREMONT



OUR COMMITMENT TO YOU



ESTABLISH OR IMPROVE CREDIT

- 750 FICO CREDIT SCORE
- CREDIT HISTORY



ELIMINATE DEBT

- <30% DTI
- KEEP THE MONEY YOU WORK HARD TO EARN



ESTABLISH INCREASE ASSETS

- LIVABLE INCOME
- KICKSTART EMERGENCY SAVINGS
- SAVE FOR
- SAVE FOR RETIREMENT
- LEARN TO INVEST

COMMON FINANCIAL PROBLEMS

I DON'T MAKE ENOUGH

LIVING PAYCHECK TO PAYCHECK - INCOME IS LOWER THAN COST OF HOUSING, CHILDCARE, FOOD, TRANSPORTATION, HEALTH CARE, AND OTHER BASIC NEEDS.

I HAVE TOO MUCH DEBT

DIFFICULT TO STAY AHEAD
MISSING PAYMENTS REDUCES
CREDIT SCORE

LOW CREDIT SCORES

HARD TO GET A LOAN/APT/EMP/INSURANCE WHEN YOU NEED IT MOST

DIFFICULT TO GET A CREDIT CARD FOR PURCHASES
THE ONLY OFFERS ARE HIGH-INTEREST, HIGH-FEE LOANS
THAT PUSH YOU EVEN FARTHER BEHIND

NO MONEY SAVED

LIVING PAYCHECK-TO-PAYCHECK
NO EMERGENCY RESERVE FUND MEANS
FORCED TO BORROW FROM FRIENDS AND FAMILY;
SOMETIMES HAVE TO MAKE HARD TRADE-OFFS

A person with dark hair is looking down at a desk. On the desk, there is a computer mouse and some papers. The background is slightly blurred.

Why do we experience so many financial challenges?

Most People Today Don't...

Receive a Financial Education.

Have a financial game plan

Have access to a financial coach

This results in serious challenges for our future.

A financial coach is like a fitness coach



**The coach won't lift the weight for you.
Coaches observe behaviors, guide, and offer suggestions based
on their knowledge and experience.**

COLLABORATIVE PARTNERS

- CITY OF FREMONT HUMAN SERVICES DEPARTMENT, **FREMONT FAMILY RESOURCE CENTER** – LEAD AGENCY
- ALAMEDA COUNTY **SOCIAL SERVICES** AGENCY
- BAY AREA LEGAL AID (**BAY LEGAL**)
- COMMUNITY CHILDCARE COUNCIL (**4C'S**) OF ALAMEDA COUNTY
- COMMUNITY FINANCIAL RESOURCES (**CFR**) - US BANK AND SELF-HELP CREDIT UNION
- EMPLOYMENT DEVELOPMENT DEPARTMENT (**AMERICA'S JOB CENTER**)
- FREMONT ADULT AND CONTINUING EDUCATION – **FACE**
- **FREMONT FAIR HOUSING** AND LANDLORD TENANT SERVICES (PROJECT SENTINEL)
- **NEW HAVEN ADULT SCHOOL** – UNION CITY
- OHLONE COLLEGE'S **TRI-CITY CAREER CENTER** – NEWARK CAMPUS
- **UNITED WAY BAY AREA**
- **PATELCO CREDIT UNION**

Teamwork makes the dream work.

POPULAR SERVICES

CREDIT IMPROVEMENT, I.E., DEALING WITH CREDITORS, DISPUTING INACCURATE, ERRONEOUS AND OBSOLETE INFORMATION

ESTABLISHING CREDIT- (ESPECIALLY FOR GRADUATING HIGH SCHOOL STUDENTS)

MANAGING THEIR MONEY - BUDGETING. CREATING SPENDING AND SAVINGS PLANS

DEBT MANAGEMENT - DEBT SETTLEMENT, DEBT CONSOLIDATION, DEBT COLLECTIONS, DEBT MANAGEMENT PLANS AND BANKRUPTCY

NEGOTIATING BALANCES OWED TO CREDITORS OR IRS AND/OR FRANCHISE TAX BOARD (CALIFORNIA)

ANYTHING ELSE?

Yes! We can also help you...

- **TAX PREPARATION** - FILING CURRENT AND/OR BACK TAXES (UP TO 3 YEARS BACK)
- **SCREENING & ENROLLMENT FOR PUBLIC BENEFITS** (MEDICAL, MEDICARE, CALWORKS, CALFRESH, PUBLIC ASSISTANCE, ETC.)
- **ID THEFT PROTECTION**
- **FORECLOSURE PREVENTION** – RETAIN YOUR HOME OWNERSHIP
- **FINANCIAL EDUCATION FOR YOUTH AND ADULTS:** BASIC BANKING, LOAN APPROVALS, BUDGETING AND SAVINGS, INVESTING, CREDIT MANAGEMENT, AND RETIREMENT

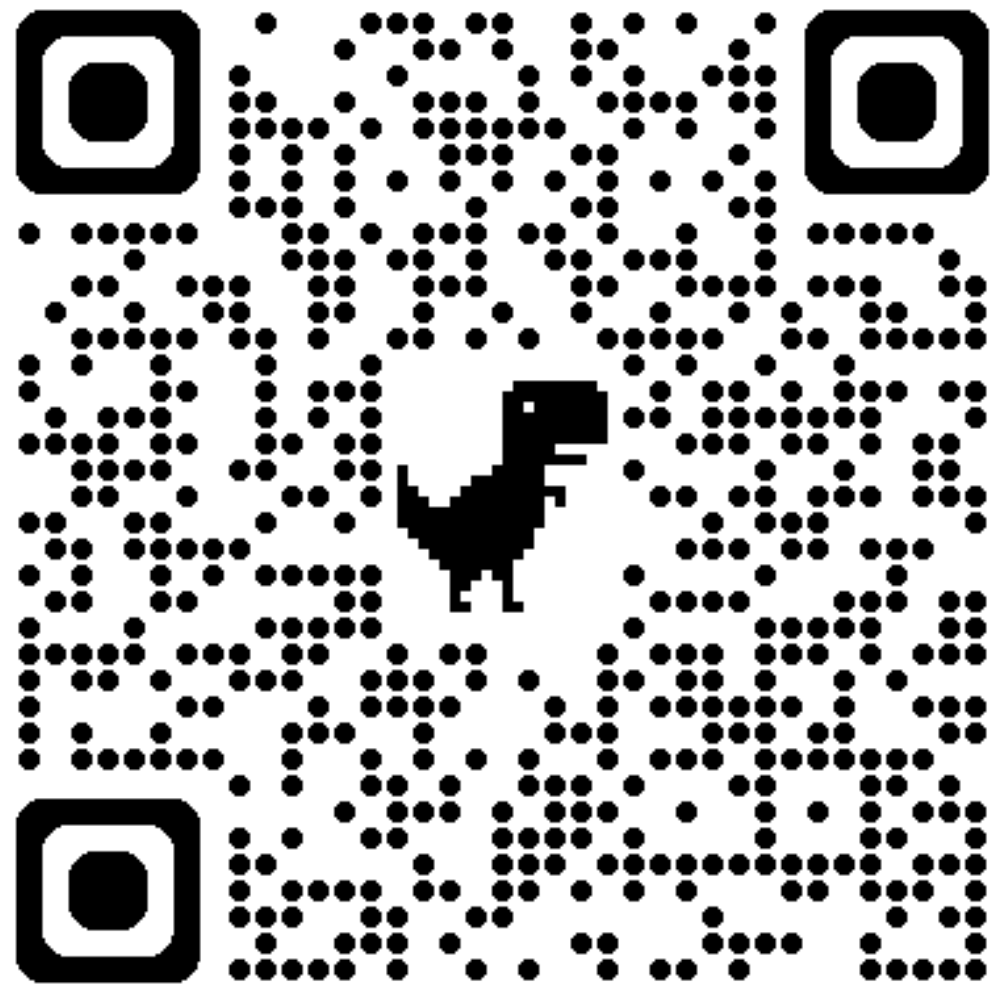


WHAT'S NEXT?

1. Welcome and Intro call: Understanding Client's Current Financial Situation (**Consultation**)
2. Discovery Session: Share stories, understanding clients' immediate financial needs, review finances
3. Understanding Clients' Financial Goals
 - **Short-, mid-, and long-term goals**
4. Prioritizing goals and action steps for Maximum Efficiency
5. Provide Education and Guidance to support your **action steps**

HOW DO I GET STARTED?

Scan me with your phone camera



Scan me with your phone camera

MY OFFICE HOURS AND SCHEDULE

AVAILABLE FOR COACHING AND CONSULTATIONS:

DAY	TIME	SESSION TYPE
MONDAY:	OUT OF OFFICE	
TUESDAY:	9:00 AM - 5:00 PM	1-ON-1 COACHING
WEDNESDAY:	9:00 AM - 5:00 PM	1-ON-1 COACHING
THURSDAY:	9:00 AM - 5:00 PM	1-ON-1 COACHING
FRIDAY:	9:00 AM - 5:00 PM	ADMIN DAY
SATURDAY:	9:00 AM - 5:00 PM	1-ON-1 COACHING

Office: 510-574-2027
Email: amolina@fremont.gov



Thank You!