

FINANCIAL EMPOWERMENT			
Ability to understand, compare, and effectively use financial products, services, and opportunities	Workshop? One-on-one? Other?	Workshop? One-on-one? Other?	Workshop? One-on-one? Other?
	Target population:	Target population:	Target population:
Awareness of significance of credit reports and credit scores, of addressing their accuracy, and of their effect on credit terms and	Workshop? One-on-one? Other?	Workshop? One-on-one? Other?	Workshop? One-on-one? Other?
sometimes employment	Target population:	Target population:	Target population:



Examples of Training Content and Other Activities That Could Provide Banks with CRA Credit	Workforce Center System/ American Job Center	Community Program 1 <i>Example: United Way</i>	Community Program 2
Budgeting, spending, saving			
Credit repair			
Establishing and managing a bank account			



Examples of Training Content and Other Activities That Could Provide Banks with CRA Credit	Workforce Center System/ American Job Center	Community Program 1 <i>Example: United Way</i>	Community Program 2
Financial coaching—ongoing connection between an individual and a financial advisor			
Financial health assessment			
Financial literacy/awareness			



Examples of Training Content and Other Activities That Could Provide Banks with CRA Credit	Workforce Center System/ American Job Center	Community Program 1 <i>Example: United Way</i>	Community Program 2
Managing spending, credit, and debt effectively			
Social Security Administration disability benefits advisement			
Tax preparation			
WORKFORCE DEVELOPMENT Career counseling			



Examples of Training Content and Other Activities That Could Provide Banks with CRA Credit	Workforce Center System/ American Job Center	Community Program 1 <i>Example: United Way</i>	Community Program 2
Work experience			
On-the-job training			
Apprenticeship			



Examples of Training Content and Other Activities That Could Provide Banks with CRA Credit	Workforce Center System/ American Job Center	Community Program 1 <i>Example: United Way</i>	Community Program 2
Occupational training			
Job placement, including customized employment			

