# Contents

## **SECTION 1** Intake Process

- 11 Income & Expenses Worksheet 🧷
- **1.2** Financial Health Check-Up

### **SECTION 2 Quick Ideas to Improve Finances**

- 2.1 Quick Ideas to Boost Your Income
- 2.2 Quick Ideas to Reduce Expenses
- 2.3 Quick Ideas Worksheet 🥟
- 2.4 Quick Ideas to Manage Your Cash Flow
- 2.5 Quick Ideas to Protect Your Home

# **SECTION 3 SMART Goals**

- 3.1 SMART Goals & Action Plan Worksheet 🧷
- 3.2 Long-Term Strategies to Improve Your Financial Health

### **SECTION 4 Additional Financial Counseling**

- 4.1 Income & Resources Tracker
- 4.2 One-Month Income & Expenses Calendar
- 4.3 Credit Report Review Checklist
- 4.4 Steps to Filing a Dispute
- 4.5 Ways to Manage Credit & Debt
- Debt Management Worksheet 4.6

# **SECTION 5 SMART Referrals**



**SMART Referrals Worksheet** 

The Center for NYC Neighborhoods developed this toolkit in collaboration with EA Consultants.

#### COUNSELING **GUIDELINES**







Inspire



