

SMART Referrals Worksheet

Fill out this worksheet with referral providers who you trust, have built a personal relationship with, and are near where your clients live or work. List a real person who you know at the provider and their contact information.

When your list is complete, print it out and keep it handy when you are talking with clients.

ISSUE AREA

PROVIDER

Debt Management & Consolidation
Example: Green Path

ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER

Credit Builder Accounts
*Examples: City National Bank;
 Bridge Street Credit Union in Brooklyn*

FINANCIAL INSTITUTION
ADDRESS
CONTACT PERSON
PHONE NUMBER
FINANCIAL INSTITUTION
ADDRESS
CONTACT PERSON
PHONE NUMBER

Financial Education Workshops
Example: Neighborhood Trust Financial Partners

ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER
FREQUENCY OF WORKSHOPS
ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER
FREQUENCY OF WORKSHOPS

ISSUE AREA

PROVIDER

In-Depth One-on-One Financial Counseling & Coaching

Examples: NYC Office of Financial Empowerment; The Financial Clinic

ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER
ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER

Employment Assistance, Workforce Development, Career Coaching

Example: NYC’s Workforce1

ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER
OTHER
ADDRESS
CONTACT PERSON
PHONE NUMBER

Legal Services: Consumer Debt

Example: Claro

ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER

Legal Services: Bankruptcy

Examples: NYC Bankruptcy Assistance Project (Chapters 7 and 13); City Bar Justice Center Consumer Bankruptcy Project (Chapter 7)

ORGANIZATION
ADDRESS
CONTACT PERSON
PHONE NUMBER

SMART REFERRALS

Referrals are an important part of a financial counseling strategy. Some clients will have specific, technical needs that will be best met by external providers.

SMART Referrals are:

Specific – Put your client in touch with your contact (a real person who you know) at the provider. Take the time to walk with your client and introduce them to your contact, set up a three-way call, or call for an appointment while your client is with you. Be sure client has your contact's name, institution, address, and phone number. Give details that help client visualize what they can expect from the provider.

Measurable – Check-in to follow up and ask if your client went and what they thought of the service. Ask if they would recommend the service to other clients, and use this feedback loop to make smarter referrals in the future.

Achievable – The referral provider should be nearby and easily accessible. The service ought to be aligned with client's needs and time-constraints—for example, don't recommend a two-week workforce development course if a one-on-one session with a career counselor will suffice to start.

Relevant & Reputable – Only provide referrals if they are directly relevant to your client and relate to one of the top goals they have identified in financial counseling with you. Only refer to reputable organizations—keep a working list of organizations you and your colleagues trust.

Time-specific – Be sure your client can anticipate how long an engagement with this provider will take. For example, will it be one hour, several sessions, or an extended counseling relationship? Guide your client to establish a specific time they will go, and decide when you will check in to get their feedback about the experience.

While it may seem easier to hand your client a piece of paper with a referral name and phone number, providing a SMART referral makes a better connection and helps your client get the services they need to get back on track financially.

ADDITIONAL RESOURCES

More Handouts & Calculators for Clients

- Consumer Financial Protection Bureau's Your Money Your Goals toolkit: www.consumerfinance.gov/your-money-your-goals/
- National Endowment for Financial Education's Smart About Money: www.smartaboutmoney.org/Tools/Calculators
- Federal Government's MyMoney.gov's tools: www.mymoney.gov/tools/Pages/tools.aspx
- Financial Justice Hotline: (212) 925-4929 and www.neweconomynyc.org/nychotline
- Department of Consumer Affairs: Money Judgments and Frozen Bank Accounts: www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumers-Debt-Collection-Guide-English.pdf
- Federal Government Consumer Action Handbook: www.usa.gov/handbook

Food Assistance

- SNAP benefits ("food stamps"): www1.nyc.gov/site/hra/help/snap-benefits-food-program.page
- Women, Infants, Children (WIC): health.ny.gov/prevention/nutrition/wic/
- Commodity Supplemental Food Program; for seniors and some who don't qualify for WIC: health.ny.gov/prevention/nutrition/csfp/

Other Public Assistance

- Access NYC: a069-access.nyc.gov/ACCESSNYC/application.do
- Legal Services NYC Government Benefits Hotline: (917) 661- 4500
- The United States Social Security Administration: www.ssa.gov
- Evidence of unemployment income: www.ows.doleta.gov/unemploy/ben_entitle.asp
- Benefit Data Trust (SNAP benefit screening for seniors): www.bdtrust.org

Heat & Utility Bill Assistance

- Home Energy Assistance Program (HEAP)
 - otda.ny.gov/programs/heap/
 - www1.nyc.gov/site/hra/help/energy-assistance.page
- Utility Assistance Program (UAP): www1.nyc.gov/nyc-resources/service/1817/heat-and-utility-bill-assistance
- Heartshare Human Services of New York: www.heartshare.org
- NYC DSS One-Shot Deal: (718) 557-1399 and www1.nyc.gov/nyc-resources/service/1205/one-shot-deal-short-term-emergency-assistance

Employment Assistance

- Workforce1: www.nyc.gov/html/sbs/wf1/html/home/home.shtml
- Single Stop USA: singlestopusa.org/locations/
- Unemployment Insurance: www.labor.state.ny.us/unemploymentassistance.shtm
- Job Training for Seniors: www.nyc.gov/html/dfta/html/volunteering/job_training_and_placement.shtml