

FLINT 2022

FINANCIAL RESOURCE PACKET

SHOW ME THE MONEY DAY



COMMUNITIES**FIRST**, INC.
Empowering People. Building Communities.

COMMUNITIES FIRST, INC.
COMMUNITIESFIRSTINC.ORG

415 W. COURT ST.
FLINT, MI 48503

P.O. BOX 152
FLINT, MI 48501

P: 810-422-5358
F: 810-519-4844

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Tax Assistance



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There are two types of free basic tax return preparation services that are reliable and trusted by the IRS:

**Volunteer
Income Tax
Assistance
(VITA)**

**Tax Counseling
for the Elderly
(TCE)**

You must meet one of the requirements below to qualify:

- People who generally make \$58,000 or less
- Persons with disabilities; and
- Limited English-speaking taxpayers

By living and/or working in the City of Flint, you have to pay your city taxes in addition to state and federal taxes. The deadline to file each personal tax return is below:



- Federal tax return: April 18, 2022.
- State of Michigan tax return: Jan. 24 - April 18, 2022

Luckily you can file for all tax returns in one go!

To learn more, visit: www.irs.gov

www.cityofflint.com/finance/income-tax/



How do I actually file my taxes?



1

Gather your paperwork, including:

- A W-2 form from each employer
- Other earning and interest statements (1099 and 1099-INT forms)
- Receipts for charitable donations and medical and business expenses if you are itemizing your return
- Other relevant documents (visit page 7)

2

Choose your filing status.

- The percentage you pay toward household expenses affects your filing status. Are you filing single? Are you filing married-joint or separately?

3

Decide how you want to file your taxes.

- Tax Preparer (free options available)
- Online tax filing service (free options available)

4

Determine if you are taking the standard deduction or itemizing your return. Visit the glossary page for more info.

5

If you owe money, you can apply for a payment plan. Learn more ways to pay a tax by visiting www.irs.gov/payment.

6

File your taxes by April 18, 2022.

To learn more, visit www.usa.gov/file-taxes

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2022 VITA Tax Preparation Sites

MASK REQUIRED TO BE WORN PROPERLY AT ALL TIMES - NO MASK, NO SERVICE

Canaan Baptist Church 910 E. Gillespie Entrance on Pasadena Flint, MI 48505 810.618.5841	Saturdays	DROP OFF ONLY 9:00am – 3:00pm	2/12, 2/19, 2/26 3/5, 3/12, 3/19 4/2, 4/9	Route 1 N. Saginaw
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NOTE: This site is open on Saturdays for **drop off** only. Pick up the intake forms at the site or print from the United Way website, complete, and have ready. Clients will be brought in by volunteers for review when spacing permits; you will need to wait outside or in your car. Tax return may be ready same day or the following Saturday, depending on time of drop off.

Latinx Technology & Community Center 2101 Lewis Street Flint, MI 48506	Mondays Thursdays Saturdays	APPOINTMENT ONLY 10:00am – 3:00pm 3:00pm – 7:00pm 10:00am – 1:00pm	1/31/2022 – 4/11/2022 2/3/2022 – 4/14/2022 2/5/2022 – 4/16/2022	Route 6 Lewis/Selby
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NOTE: This site is open for in person tax preparation and will also have limited drop off service available on Saturday; **all service is by appointment only**. Please call Ximena Kohn at 810.715.5050 to schedule an appointment.

MCC – Workforce Development		VIRTUAL VITA ONLY		
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NOTE: This site is currently not open to the public. Please use one of the DROP OFF – INTAKE ONLY sites listed at Beecher-Vera Rison Library, Genesee Valley Center Library or Michigan Works to drop off your tax documents.

University of Michigan - Flint 1 Riverfront Building 2 nd Floor Flint, MI 48502	Saturdays	WALK-IN ONLY 9:00am – 3:00pm	2/5, 2/12, 2/19, 2/26 3/5, 3/12, 3/19, 3/26 4/2, 4/9	Route 1 N. Saginaw
--	-----------	--	--	--------------------

NOTE: The site will close when all slots are full for the day.

Beecher-Vera Rison Library 1386 Coldwater Road, Flint	Wednesdays Thursdays	DROP OFF – INTAKE ONLY 10:00am – 12:00pm 4:30pm – 6:00pm	2/2/2022 – 4/3/2022	Route 2 ML King Ave
Genesee Valley Center Library 3293 Linden Road, Flint	Wednesdays	4:30pm – 6:00pm	2/1/2022 – 4/4/2022	Route 3 Miller-Linden
Michigan Works 711 Saginaw Street, Flint	Wednesdays Thursdays	2:00pm – 4:00pm 10:00am – 12:00pm	2/2/2022 – 4/4/2022	Route 2 ML King

NOTE: We will have intake specialists available to upload your tax documents to our virtual VITA tax site for preparation and return. No tax preparation will take place at these sites.

NOTES:

- Please watch for COVID or weather-related closings; if the building is closed due to COVID and/or weather, there will be no taxes prepared.
- For more information, please check <https://www.unitedwaygenesee.org/vita-program>.
- Are you able to do your own taxes online? Visit www.myfreetaxes.com for a do-it-yourself online service.
- Schedule is subject to change.

Tax Assistance



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I want to hire a TAX PREPARER but I don't know where to begin or how to choose one.

1

Ask the Tax Preparer relevant questions.

- Any professional credentials?
- Do they belong to a professional organization?
- Do they attend continuing education classes?
- Will they be available after April 18 if any questions arise?

2

Check the Tax Preparer's credentials.

Be sure they have an IRS Preparer Tax ID Number (PTIN).
To verify yourself, go to <https://irs.treasury.gov/rpo/rpo.jsf>

3

Make sure the preparer signs and includes their PTIN and gives you a copy of the return.

Paid preparers should always sign.

4

Review your return before signing and ask any questions to make sure you're comfortable.

5

Make sure the preparer files electronically.

It is the safest and most accurate way.

!

Avoid tax preparers who do the following:

- preparers who are willing to file without necessary documents. Always provide records and receipts.
- preparers who say they can get larger refunds than others OR those that base their fee on a % of a refund. Always check the service fees upfront.
- preparers who want to transfer the refund to you. Make sure the refund is deposited into YOUR account and not theirs.
- preparers who want you to sign an incomplete or blank return.

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I want to self-file my taxes online but don't know where to start. Can I file for free?

IRS Free File Online Options

- If your adjusted gross income (AGI) was \$73,000 or less, go to the website below and read under each provider's offer to make sure you qualify. Some offers include a free state tax return.

<https://apps.irs.gov/app/freeFile>

Do your taxes online for free with an IRS Free File provider.

If your adjusted gross income (AGI) was \$73,000 or less, review each provider's offer to make sure you qualify. Some offers include a free state tax return.

Use the IRS Free File Lookup Tool to narrow your list of providers or the Browse All Offers page to see a full list of providers. After selecting one of the IRS Free File offers, you will leave the IRS.gov website.

Find Your Best Option

1. Use the IRS Free File Lookup Tool or the Browse All Offers page to identify your providers
2. Enter your information
3. Select a provider
4. Prepare and file your federal return online

What You Will Need

- ✓ Income statements like W2s or 1099s
- ✓ Adjustments to income
- ✓ Dependent and spouse information, if applicable
- ✓ Prior Year AGI or Prior Year Self-Select PIN

Browse All Providers

Review the full list of providers and use the filters to narrow the search.

BROWSE ALL

IRS Free File Online Lookup Tool

Let the easy-to-use tool find your provider.

START LOOKUP TOOL

Frequently Asked Questions

Are these programs safe?

Yes. Your information is protected from any unauthorized access. IRS Free File providers may not disclose or use tax return information for purposes other than tax return preparation without your informed and voluntary consent. These companies are also subject to the Federal Trade Commission Privacy and Safeguard Rules and IRS e-file regulations.

What does "free" in IRS Free File mean?

As long as you meet the eligibility criteria for the IRS Free File provider's offer you selected, you must not be charged for the electronic preparation and filing of a federal tax return. Some IRS Free File providers do charge a fee for state tax preparation. Any state tax preparation or non-qualifying fees must be disclosed on the provider's IRS Free File landing page.

Important Note: A state tax return is not required to receive a free federal tax return.

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What documents do I need for a tax return?



Photo ID

Valid driver's license or photo ID for both you and your spouse (if married).



Social Security Cards

Social Security (SS) cards or verification letter for all persons listed on the return.



Birthdays

Know birth dates for all persons listed on return.



Copies of Last Tax Returns

Copies of last year's state and federal tax returns, if you have them.



Income Statements

Forms W-2, 1099, Social Security, unemployment, and other statements, like pensions, stocks, interests, and any documents showing tax withheld.



Expense Records

All records of expenses, such as tuition, mortgage interest, or real estate taxes.



Direct Deposit

Bank routing numbers and account numbers to direct deposit any refunds.



Child Care info

Dependent child care info: name, address of paid caretakers, and either their SS numbers or other tax ID #.



Health Insurance

If you purchased coverage through the Health Insurance Marketplace

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Glossary

EVERFI | [intuit](#) | [turbotax](#) | [quickbooks](#) | [mint](#) | [credit karma](#) | [mailchimp](#)

Word	Definition
1040	A tax form that determines the amount of income tax owed in a single year.
1099-B	A tax form that reports gains or losses while selling stocks.
1099-DIV	A tax form that reports qualifying dividend payments to investors.
1098-E	A tax form that reports interest that was paid in the past year on student loans.
1098-T	A tax form produced by an institute of higher education to report payments received and still owed by an enrolled student.
1099-INT	A tax form that reports interest payments made to investors.
1099-NEC	A tax form that reports Non-Employee Compensation (NEC) which means money earned by independent contractors, freelancers or self-employed individuals.
1099-NEC	A tax form that reports Non-Employee Compensation (NEC) which means money earned by independent contractors, freelancers or self-employed individuals.
1099-NEC	A tax form that reports Non-Employee Compensation (NEC) which means money earned by independent contractors, freelancers or self-employed individuals.
529 Plan	A savings plan that allows you to save for higher education and training without paying taxes.
Adjusted Gross Income (AGI)	Your gross income minus specific deductions. Your AGI is used to calculate how much of your income can be taxed.
American Opportunity Tax Credit	A tax break for educational expenses for qualifying students enrolled in a degree program in the first four years after high school.
Benefits	A form of compensation that is in addition to a salary or wage. They can include social security and unemployment payments, different insurance options, company perks, and employee rewards.
Child and Other Dependent Tax Credit	A tax break that is given for each qualifying child.
Compensation	An amount of money that is awarded to a person to pay for loss, injury or suffering.

Tax Assistance

Glossary cont.



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Word	Definition
Credit	Items that reduce the actual amount of taxes you need to pay.
Cryptocurrency	A digital asset, or valuable item, that can be used like money to make purchases or hold onto like an investment.
Deduction	In tax terms, any purchase or expense that reduces the overall amount of money that you earn. Deductions are subtracted from gross income when the taxpayer calculates his or her income taxes.
Dependent	A person that is supported by another person financially.
Disability Insurance	A type of insurance that helps cover lost income when an illness or injury keeps an employee from working.
Earned Income Credit	A tax break for low- to moderate-income workers and families.
Education Savings Account (ESA)	A savings plan that can be used to pay for educational expenses in elementary, secondary and higher education without paying taxes.
Estimated tax payments	The amount of money that self-employed workers (like in the gig economy) must pay four times throughout the year.
Federal Income Tax	The federal government charges a tax on the money people earn while working.
FICA	FICA stands for the Federal Insurance Contributions Act and is deducted from the employee's paycheck. It includes Social Security and Medicare Tax, which provides benefits for people who are retired, disabled, and have children.
Filing Status	A category the IRS uses to determine how much a person's income is taxed. There are five filing statuses: single, married filing jointly, married filing separately, head of household and qualifying widow(er) with dependent child
Gig Economy	This includes a system with a group of jobs that are contract or independent work.
Gross Pay	This is the total amount of money earned before taxes and deductions are taken out of an employee's paycheck.
Head of Household	A filing status for a person who pays more than half the cost of housing and supporting another person.
Health Insurance	A type of insurance that covers the cost of medical expenses.
Income	Any form of money, property, or services that you earn or receive.
Income Tax	This is money that is withheld from an employee's paycheck and used for federal, state, and local needs. The amount withheld varies based on income and local laws.
Insurance	A means of protection from financial loss.
Interest	Interest is the fee someone pays to be able to borrow money. You either pay interest on money you borrow (like when you take out a loan to buy a car) or make interest on the money you save (like when a bank pays you interest on money you put into a savings account).

Tax Assistance

Glossary cont.



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Word	Definition
IRS	The Internal Revenue Service is a U.S. government agency that is responsible for collecting taxes and enforcing tax laws.
Itemized deductions	Eligible expenses that individuals claim on tax returns to decrease the amount of their income that can be taxed.
Life Insurance	A type of insurance that pays a guaranteed amount of money if the employee passes away. The employee can decide who the money goes to in their policy.
Lifetime Learning Credit	A tax break for educational expenses for qualifying students for any class after high school.
Married filing separately	A filing status in which a married couple files two tax returns. Each spouse files a return using their own income and deductions.
Married jointly	A filing status in which a married couple combines their incomes and files one tax return.
Medicare	A tax that pays for health care for people over 65 or people with disabilities.
Net Pay	This is the total amount of money earned after taxes and deductions are taken out of an employee's paycheck.
Salary	A set amount of money earned per pay period. It is usually described as the amount of money made per year.
Social Security	A tax that pays benefits for people who have retired, disabled people, and dependents of workers who have died.
Social security check	A payment made by the federal government to taxpayers who have retired or are disabled.
Standard deduction	An amount of money that the IRS sets each year that can be subtracted from your income before calculating the taxes you owe. This can be used if you do not itemize deductions.
State Income Tax	Most states charge income tax on the money you earn while working. This is separate from, and additional to federal tax.
Stocks	These are shares of ownership in a company. If the company grows in value, then the value of stock grows in value as well.
Tax Preparation Software	An online program that helps an individual complete tax forms that can then be filed with the IRS.
W-2 Form	This is a tax form employers are required to send their employees each year. This form reports the total annual salary or wages and the amount of taxes withheld from their paychecks.
W-4 Form	This is a tax form employees use to tell their employer how much federal income tax to withhold from their paycheck.
Wages	A set amount of money an individual earns for work completed. This is paid on a regular basis such as daily or weekly.
Widow(er)	A person whose spouse has died. Traditionally a widow is a woman whose husband has died and a widower is a man whose wife has died.

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Who can I claim as my dependent?



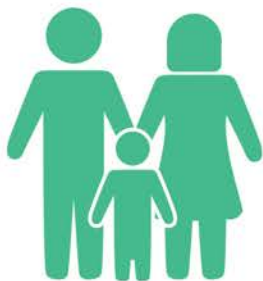
All dependents, whether child, parent, or adult relative, must:

- Be a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico
- **AND** Have a Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or Adoption Taxpayer Identification Number (ATIN)
- **AND** Not file Married Filing Jointly unless it's only to claim a refund of taxes paid

EXAMPLE: Newlywed college students with low income need to file in order to claim a refund on the tax they paid. They can file Married Filing Jointly, get their refund, and allow their parents to claim their exemptions



You can claim a dependent child if:



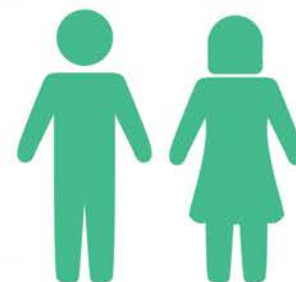
- You provide at least 50% of the child's support (food, shelter, clothing)
- **AND** They are your son, daughter, stepchild, foster child (lived with you at least 6 months), brother, sister, stepbrother, stepsister, or a descendant of any of these
- **AND** They are under age 19 on Dec. 31 of the tax year

EXCEPTION: If they attended school full-time for a minimum of five months during the year, you can claim them up to age 24. The five months don't have to be consecutive

- **AND** They are younger than you (or your spouse if filing jointly), unless the child is disabled

You can claim a dependent parent or adult relative if:

- Their gross income is less than \$4,050 (2017 tax year)
- **AND** They can't be claimed as a dependent by another taxpayer
- **AND** They are related to you or lived with you all year as a member of your household (you must pay for half of the parent's household expenses)



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What kinds of deductions can be itemized?

Medical Expenses

Medical expenses are generally deductible if they exceed 10% of your income or 7.5% of your income if you are over the age of 65.

Some common medical expenses:

- Doctor/Dentist Fees
- Drug/Alcohol Treatment
- Cost of Guide Dogs
- Handicap Access Devices for Disabled
- Hospital Fees
- Insurance Premiums
- Prescriptions
- Laser Eye Surgery
- Lead Based Paint Removal Cost
- Life-Care Fees for Medical Treatment
- Long-term Care Insurance Premiums
- Meals/Lodging Related to Hospital Stays
- Medical Devices
- Operations
- Organ Donation
- Physician Diet/Health Programs
- Psychiatric Care
- School and/or Home for Disabled
- Smoking Cessation Program Cost
- Special Life Items (glasses, limbs, dentures, wheelchairs, hearing aids, contacts, etc.)
- Transportation (Medical related)
- Weight Loss Program Costs

Taxes

The following taxes are generally 100% deductible:

- State/Local Taxes
- Property Taxes
- Payments to Mandatory State Funds
- Foreign Income Taxes
- Real Estate Taxes
- Value Based Auto License Fee
- General State/Local Sales Tax

Interest Expense

Most personal interest is non-deductible; the following is a list of deductible interest expenses:

- Home Mortgage Interest
- 2nd Home Mortgage Interest
- Mortgage Loan Interest Premiums Covering Mortgages Purchased in 2007 & beyond
- Interest on Special Assessments (as real estate tax)
- Business Interest
- Investment Interest
- "Points" Paid

Charitable Contributions

Cash and property are generally deductible if donated to qualified organizations. These include:

- Churches
- Non-Profit Schools
- Non-Profit Hospitals
- Public Parks
- Boy & Girl Scouts
- Some Environmental/Conservation Groups
- War/Veterans Groups
- Agencies such as: Red Cross, Salvation Army, Goodwill, United Way, & etc.
- YMCA

Casualty & Theft Losses

Casualty and theft losses are generally deductible to the extent they exceed 10% of your adjusted gross income, are not reimbursable by insurance, and each event exceeds \$500.

- Fire
- Theft
- Natural Loss: Tornado, Hurricane, Flood, etc.
- Car Accident
- Vandalism
- Other Accidents

Miscellaneous Deductions

Most of the following miscellaneous deductions are only deductible to the extent they exceed 2% of your adjusted gross income.

- Gambling Losses to Offset Gains
- Handicapped Job Related Expenses
- Work Uniforms
- Un-recovered Annuity Costs
- Job Hunting Expenses
- Safe Deposit Box Cost
- Tax Preparation Fees
- Employee Business Expenses
- Hobby Expense to Offset Gains
- 50% of Business Related Meals; Entertainment
- Classroom Material Expense for Teachers
- Repayments of Income
- Repayments of Social Security
- Investment Related Expense
- In-Home Office Expenses
- IRA/KEOGH Administration Fees
- Business Use Depreciation
- Certain Legal Fees
- Trust Administration Fees
- Job Required Medical Exams
- Job Required Education Expenses

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I have virtual currency. Are those taxable?

Examples of virtual currency transactions that can affect taxes:

Transactions That Could Affect Taxable Income



Selling virtual currency for U.S. dollars.



Exchanging one type of virtual currency for another.



Receiving virtual currency for services.

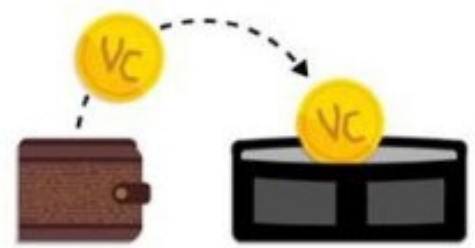


Mining virtual currency.

Transactions That Do Not Affect Taxable Income



Buying virtual currency with dollars and holding on to it.



Sending virtual currency to a different virtual wallet or account with the same owner.

Source: GAO analysis of Internal Revenue Service guidance. | GAO-20-188

Source: WatchBlog: Official Blog of the U.S. Government Accountability Office

Virtual currency is treated as property by the IRS and general tax principles apply if you sell, exchange, receive services etc.

- **Income is generally taxable regardless of the source it comes from.**
 - That's why virtual currency is taxable just like "traditional" transactions involving money for goods or services, or exchange of property or services.
- **Transactions conducted in virtual currency are generally reported on the same forms as transactions in other property.**
 - They are also reported on a new checkbox in Form 1040.

For more information visit:

<https://www.irs.gov/businesses/small-businesses-self-employed/virtual-currencies>

Rent & Utility Assistance



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COVID EMERGENCY RENTAL ASSISTANCE



Who is Eligible?

Renter households that have incomes less than 80% of Area Median Income (AMI) who meet the following conditions:

- Individual(s) in the household has qualified for unemployment benefits or has experienced a reduction in household income, incurred significant costs, or has experienced other financial hardship due directly or indirectly to the coronavirus outbreak; and
- Individual(s) in the household can demonstrate a risk of experiencing homelessness or housing instability evidenced by a past due utility or rent notice.

Assistance Provided

- Up to 12 months back rent assistance, with 3 months of forward rent for lowest income tenants
- Water, sewer, heat, and electricity utility assistance up to a maximum of \$2,500 based on household size. A one-time \$300 internet stipend is also available for those presenting a bill.

Documents Required



Tenants

- State ID or passport
- 2020 IRS 1040, pay stubs last 2 months, unemployment letters or SSI letters
- Past due rent notice and utility bills
- Copy current lease agreement
- Proof of COVID hardship: medical bills, childcare expense, or other major costs incurred during pandemic
- Signed, completed Tenant Application



Landlords

- Signed, completed Landlord Application
- Copy of lease (if written)
- Ledger showing tenant's 2020 and 2021 payment history
- W-9

To submit applications to GCCARD email or call to schedule an appointment.

Who to Contact in Genesee County

If you reside in zip codes:

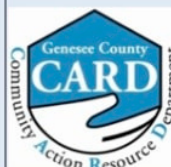
48411, 48415, 48418, 48420, 48421, 48423, 48437, 48439, 48442, 48449, 48462, 48463, 48473, 48502, 48503, 48504, and 48532

If you reside in zip codes:

48429, 48430, 48433, 48436, 48438, 48451, 48457, 48458, 48464, 48505, 48506, 48507, 48509, 48519, 48529, and 48746



Catholic Charities of Genesee and Shiawassee Counties
Phone: 810-232-3777
CERA@ccsgc.org



GCCARD (Genesee County Community Action Resource Department)
Phone: 810-768-4675
gccardnsc@co.genesee.mi.us

For Additional CERA Program Information

Visit the [Michigan State Housing Development Authority](https://www.mshda.org/) website.

Rent & Utility Assistance



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MI State Housing Development Authority COVID-19 Response to Q&A

1. **My income has been reduced. Will my voucher or subsidy pay the difference?**
 - a. Please contact your assigned Housing Agent right away so that they can process your income change.
 - b. If you need further assistance, contact MSHDA and ask to be referred to the Section 8 housing agent or RAHS/Section 8 for their area. Telephone (toll-free) 1-855-646-7432 or email MSHDA@michigan.gov
2. **I need to move as a result of COVID-19. Where can I find rental housing in Michigan?**
 - a. Affordable Rental Housing Directory (ARHD): housing.state.mi.us/
 - b. Affordable Housing Locator: www.affordablehousing.com/
3. **I was laid off due to COVID-19. How do I get Section 8 (low-income Housing Choice Voucher rental assistance)?**
 - a. MSHDA's Housing Choice Voucher program provides federal rent subsidies for very low-income people.
 - i. Applications are only accepted for open waiting lists.
 - ii. For a list of open waiting lists visit www.Michigan.gov/mshda and click the Rental tab, followed by the Housing Choice Voucher link, where you will find the "HCV Waiting List Information" link.
 - iii. If assistance with completing the application is required due to a disability, please call Toll free: 1-855-646-7432
4. **If I have a MSHDA voucher and I have a maintenance issue with my home right now, can I get an inspection?**
 - a. Please notify your Housing Agent of any maintenance issues that have been reported to your landlord and have not been repaired or addressed. While a physical inspection of your unit may not take place, your Housing Agent will notify your landlord of the issues and request confirmation that the repairs have been completed or addressed.

For more Q&A and other related information, visit:

<https://www.michigan.gov/mshda/about/covid-19>

Financial Tools



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FDIC



MONEY SMART: CREDIT REPORT AND SCORES

**DID YOU
KNOW?**

You have the right to accurate information in your credit reports. There are three nationwide credit reporting agencies – Equifax, Experian, and Transunion.

Here are a few ways different ways to obtain your credit report:

Annualcreditreport.com is the only place where you can get one free credit report from all three reporting agencies per year.

You can also get them directly from Equifax, Experian, TransUnion. However, if you order from their websites, you may be charged a fee.

Credit Reports

- Your credit report identifying information, debts, bills, public record information, applications for new credit, and other inquires.

Remember: Your credit history can affect your access to credit, loans, jobs, housing, insurance, and other important services. Understanding your rights helps you know how to protect your credit history.

Credit Scores

- Number based on information in credit report.
- Predicts payment of bills and debts as agreed.
- People with higher credit scores likely to present lower risk to creditors.

Remember: You can take steps to improve and manage your credit scores. This includes paying your bills on time and as agreed.

Getting and Understanding Your Credit Reports and Scores

- Get and review your credit reports at least once every 12 months to make sure the information is accurate.

Disputing Errors on Your Credit Reports

- Dispute letters should include your complete name, clear description of each item you are disputing, and reason for each dispute. You may also have to send supplemental documents like receipts and account statements.
- After you file a dispute, the credit report agency will send you a letter reflecting the corrections.

Remember: If you find errors on your credit reports, file a dispute right away. Be sure to keep records and follow up.

Financial Tools



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Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH _____ **YEAR** _____

My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$

Income

My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (like electricity and gas)	\$
	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$

continue on next page

Financial Tools



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Make a Budget

continued

	Expenses	Monthly total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctors' appointments and eyeglasses)	\$
PERSONAL AND FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (like movies and amusement parks)	\$
	Other personal or family expenses (like beauty care)	\$
FINANCE	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (like supplies, tuition, student loans)	\$
	Other payments (like credit cards and savings)	\$
	Other expenses this month	\$
Total monthly expenses		\$

Expenses

$$\begin{array}{c}
 \$ \quad \boxed{} \\
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \quad \boxed{} \\
 \text{Expenses}
 \end{array}
 =
 \$ \quad \boxed{}$$

If your **INCOME** is **MORE** than your **EXPENSES**, you have money left to save or spend. If your expenses are more than your income, look at your budget to find expenses to cut.

Budgeting

Truebill
Trim
Digit
Albert
Chime
Everydollar

Investments

Acorns
Stash
Mint
Fidelity
Charles Schwab
Voyager (crypto)

Free Media

Libby (library)
LibriVox
Open Culture
Lit2Go
Storynory (kids)
Project Gutenberg
Internet Archive

Perks/Coupons

Kroger
Shopkick
Flipp
Target
Circle
mPerks (Meijer)
Ibotta

WEB &
MOBILE
APPS

Financial Tools



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DIY & COUPONING

NEW YEAR, NEW YOU, NEW WAYS TO SAVE!

1. How do I use coupons effectively?

Using an envelope system to store coupons is portable and more comfortable to use at the store. A binder for storage is often also used. Going through the Sunday papers to get coupons is a great strategy. Depending on the discount offers, choosing to stockpile to take advantage of the deals by buying items on sale may be a good way to save money and not have to worry about getting a product for a while. It's time for clearance hunting!

2. Any recommendations on what to buy?

If you can't personally use, re-give to family or resell, then don't buy it. So this question varies per household as everyone's needs are different. Weigh the pros and cons. Be careful about wasting money. Just because you have a coupon, it doesn't mean you have to buy it.

3. Can I still save without getting coupons?

Joining a store loyalty program saves you money. Always ask for additional discounts while at the store. It's a great practice and effective, but often not utilized due to its stigma.

Kroger: Earn 1 Fuel Point per dollar spent on most groceries.

Target Circle lets you scan items in store for hidden discounts and offers a debit card, which is attached to your banking. It saves you 5% in addition to any other discounts they provide.

Meijer: For every \$100 spent, you get 2% back.

Shopkick activates when you enter a participating store, automatically giving you "kicks". They send deals, coupons, and giftcards for free.

Apps like Ibotta also scans your receipts for rewards or money.

4. What is a savings haul? Where do I begin?

A savings haul is buying products with the lowest prices. A place to start is joining coupon groups on social media. The Flipp app enables you to plan a haul by providing you with a breakdown of weekly deals for stores. Saving money is time consuming. It takes time to plan a haul and figure out what discounts apply where, but it's worth it - give it a try!

Nine Key Take-Aways

- 1. Support Small Business.** Hooking friends up with discounts are contributing factors that challenge small businesses. Pay the full-price! They are driving forces to community wealth.
- 2. Learn to Budget and have a Plan.** By saving money, it creates an opportunity to spend more. Remember to spend income wisely. Without a budget you are spending money frivolously. Have a plan, especially when going to the grocery store.
- 3. Buy generic brands.**
- 4. Cancel automatic payments & memberships.**
- 5. Unsubscribe from emails that market to you.** Cut ties to cable. Pay for a sports package only.
- 6. Layer Up.** Reduce your bills by lowering your heat at night and wearing a sweater.
- 7. Check your car insurance every 6 months.** It changes based on your credit score etc.
- 8. Don't use coupons if you don't need to buy.** Use it responsibly and wisely. Ask for discounts at the store for things you are already buying.
- 9. Set up an email account just for junk mail.** That way you don't get any spam or marketing emails and get intrigued with sales.

Resources to Check out:

How to Save Money / Couponing with MaSharee
Join the Saginaw Edition Facebook group

Panelist Speakers:

La'Asia Johnson
Owner, Elle Jae Essentials

MaSharee Babers-Williams
Outreach and Follow-Up Worker

Laura Castone, AVP
Market Manager, TCF Bank

Lori Ross
Special Events & Venue Coordinator
Communities First, Inc.

Financial Tools



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PAY YOURSELF FIRST

Consider yourself as you work to improve your personal finances

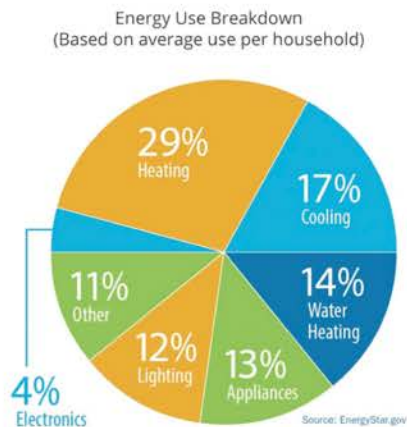


1. How can I immediately start saving money?

1. Cut costs in your home.
2. Look at your spending habits.
3. Set goals for your money. Ask yourself these questions:
 - What might you need money for in the future?
 - How much will you need?
 - How long until you want to reach that goal?

2. Where can I cut costs in my home?

There is approximately 11% of wasted energy in the home. Often times it is something within your control, like turning lights off, having timers for devices, install plastic over windows, or making sure your attic insulation is up to date to prevent unwanted air from leaving your home.



3. How can I reduce wasted energy?

Spending more time at home comes with increased household costs. A home energy analysis can seal those air leaks that are tailored to your home. Weatherization strategies can help regulate moisture. Air filters can also improve air quality and other health benefits. Other energy saving products include:

- + Programmable thermostat
- + LED bulbs and nightlights
- + Kitchen and bathroom faucet aerators
- + Water heater pipe wrap
- + High efficiency shower heads
- + Rebates for insulating windows

Consumers Energy and DTE Energy offer energy saving programs which may be something you are eligible for. There is no cost to participate and is available to renters or homeowners.

7 Key Take-Aways

1. **SAVING ENERGY = SAVING MONEY:** There are a lot of free energy resources available. Depending on your income, there may be additional resources. The more money not going towards energy costs, the more money you have to spend on yourself.
2. **EVALUATE:** Don't spend money on the latest fashion/tech just to stay home. Do you *really* need it?
3. **DON'T FALL FOR IT:** Make your own meals to save money. You don't need to spend that extra dollar for a bigger deal if you don't need it.
4. **ADJUST:** If you set your financial goal and it's too high, you can modify your goal to make it just right.
5. **SET AN ALLOWANCE:** Try not to mix your money. If you see it, you will probably use. Give yourself an allowance as an adult. Keep your savings separate.
6. **CHANGE ACCOUNTS:** Look into different banking accounts to find out what is available and help you generate income.
7. **START NOW:** Take some time to analyze how you are spending money and look into savings tools. It is contagious. Once you start seeing your money grow, you will want to see it grow more.

Resources to Check out:

Consumers Home Energy Analysis
Helping Neighbors Program
(877) 448-9943 / www.ConsumersHomeEnergy.com
Promo Code: COMMUNITY1

United Way 24/7 Help Connector: Dial 2-1-1

State Managed Programs:

- Home Heating Credit (Treasury)
- State Emergency Relief (DHHS)

Consumers Energy Programs:

- CARE Program
- Shut-Off Protection
- Special Rate Discounts

DTE Programs:

- Limited-Income Assistance
- Home-Energy Check Up
- Low-Income Self Sufficiency Plan

Financial Tools



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4. How do I pay myself first?

Often times you are just working to pay bills. When we step back, we should be investing in ourself. That's what we should be working for- ourselves. It's important to have this mindset.

Setting an allowance to pay yourself *first* as part of the monthly budget is a good strategy. Add it to your budget as a bill.

5. I have funds available, now what?

When you get a paycheck, put some of that money in a savings account BEFORE you pay your bills. There will always be something you have to pay for. Learn to make a budget.

There are benefits from setting realistic financial goals for yourself: you can control what is coming in and coming out without having to dip into your savings.

Always add an emergency budget and clearly define what that means and why it's important. Do not access emergency funds for anything non-emergency.

6. But how can I make my money grow?

Make regular payments to yourself, even starting with a small amount can add up over time. Interest earned and the amount of time you leave it in the account will help your dollars grow. There is always something to spend money on so it's up to you to leave some aside. \$5 a week can grow to \$260 a year plus interest. **Saving money tips include:**

- + Bring your own drink to work!
- + Make your lunch instead of carry out.
- + Buy generic brands.
- + Keep your change and put it aside.
- + Wait to buy clothing/groceries until you see an item on sale.

7. Where do I place my savings and goals?

Having your money under your mattress or in a closet will not get you interest over time. It's also more tempting to use that money if it's within reach. Savings accounts provide interest over time and limits the number of monthly withdrawals.

Certificate of Deposit (CD's) offer 3 month and higher options, which generally pay higher interest than savings accounts. Long term investment portfolios also provide saving opportunities. Asking questions at your bank is a great place to start.

Defining APY:

Annual Percentage Yield is the amount of interest you will earn on a yearly basis on a bank account. This is expressed as a percentage. With simple interest, you earn the same amount every month. With compounding interest, you earn on both the money you put into the bank account and interest over time. This means that the more often your money compounds, the higher APY and interest you will receive. The higher a savings account's APY, the better. When comparing different accounts, look at the APY's of savings products, not the interest rate.

Example using S.M.A.R.T. Goals:

- S = Specific
- M = Measurable
- A = Achievable
- R = Realistic/Relevant
- T = Time Bound

I would like to save \$4,000 for a family trip (**specific**). If I save \$1,000/yr, it will take me 4 yrs (**time-bound**). \$1,000 a year is \$20.00 a week (**measurable**). What else do I spend \$20 a week on? Could be 4 trips for \$5 like pizza, a movie ticket, fast food, or scratch off tickets. I can substitute those things by making my own food and watching a movie from home. I am confident I can save the \$20 per week making my goal **realistic** and **achievable**!

...

Panelist Speakers:

David G. Watkins
Community Development Officer
Level One Bank

Velvet Williams and Jessica Thelen
Community Outreach and Engagement
Consumers Energy

Glenn A. Wilson
CFI Co-founder and CEO
Communities First, Inc.

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Thank you for joining us in our third Show Me the Money Day session of 2021. This summary pdf was based on the live discussion by the panelists and questions by viewers. Please ask an expert professional for any questions you may have.

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Food Assistance



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List of Resources for Genesee County Residents

Food Assistance

Flint Fresh

3325 E. Court St. Flint, MI 48506

Flint Fresh Mobile Market works with local organizations to make fresh and healthy food accessible and affordable, making deliveries to Genesee County. Products include Fruit and Vegetable a La Carte boxes, Eggs, and Milk.

<https://www.flintfresh.com>

(810) 620-1902

Food Bank of Eastern Michigan

2300 Lapeer Rd, Flint, MI 48503

The Food Bank of Eastern Michigan helps to solicit, store and distribute food for those in need. They can be contacted to help get food in several ways, including helping find a local food pantry, Bridge card/SNAP outreach, and giving information on their programs in the community.

<https://www.fbem.org>

(810) 239-4441

Michigan Department of Health and Human Services

MDHHS offers a number of services for Michigan residents. This includes food assistance programs, including SNAP, the Woman Infant Child Program (WIC), Medicaid registration and assistance, assistance covering child care, relief for utilities and burial costs, and more. Information and the application process can be found on the website, or over the phone.

<http://www.michigan.gov/mdhhs>

(810) 760-7300

Meals on Wheels - GCCARD

601 N. Saginaw St., Suite 1B Flint, MI. 48502

The Meals on Wheels program provides warm meals to homebound seniors. Meals are available seven days a week. The program is managed by the Genesee County Community Action Resource Department.

http://www.gc4me.com/resident/gccard/senior_foods.php

(810) 232-2185

Bethel United Methodist Church

1309 N Ballenger Hwy Flint MI 48504

(810) 238-3843 - call for more info and free resources

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List of Resources for Genesee County Residents

Food Pantries and Essential Goods

Burton - Holy Redeemer Catholic Church

1227 E. Bristol Rd. Burton, MI 48529

Provides food through a food pantry, and monetary assistance for their parish and neighborhood. Works with area churches and other local food pantries to help support families in need. Tuesdays: 10am - 12pm, Wednesdays: 1pm -3pm, Thursdays: 10am - 12pm and 6pm - 8pm.

<http://www.holyredeemberburton.org/outreach>

(810) 743-3050

Saint John the Evangelist Parish – Outreach East

425 N. Genesee St. Davison MI 48423

Provides food once every 30 days for parts of Thetford Township, Forest Township, Otter lake, Genesee Township, City of Burton, Grand Blanc, Atlas Township, Richfield Township that meet eligibility criteria. Baby cereal, baby food and diapers also provided when available. Proof of income, Picture ID, Social Security card and last year's tax return required. Mon/Weds 10am-3pm, Tues/Thurs 12pm-5pm.

<http://www.outreacheast.org>

(810) 653-7711

Clio – The Safety Net Store

611 S Mill St, Clio, MI 48420

Open Tuesdays and Thursdays from 2pm-5pm, Saturdays from 10am - 12pm and by phone appointment.

(810) 701-6351

Flint - St. Luke N.E.W. Life Center

3115 Lawndale Ave, Flint, MI 48504

Provides food assistance to those in area codes 48504 and 48505. Participants receive food assistance once a month, with the pantry open Tuesdays and Thursdays from 10am - 2pm, with a hot meal served. Additionally, a hot meal is served on Fridays at 10am until all food is distributed.

<http://www.stlukenewlife.com>

(810) 239-8710

Flint - Carriage Town Ministries Family Center

705 Garland Flint, MI 48503

Currently serving hot meals to-go for non-residents of Carriage Town Shelters. Please arrive at 4:50pm to be served outside of the main building.

<http://www.carriagetown.org>

(810) 233-8787

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List of Resources for Genesee County Residents

Flint – Center for Hope Soup Kitchen

812 Root St, Flint, MI 48503

Hot, balanced Meals are served Monday-Saturday: 12:00pm - 1:00pm and Sundays from 1:30pm - 2:30pm

<https://catholiccharitiesflint.org/meal-programs>

(810) 785-6911

Flint - Franklin Avenue Mission

2210 N. Franklin Ave. Flint, MI 48506

Provides necessities to the Eastside Community. Franklin Avenue Dinner, Clothes Closet and Personals Closet is open Tuesday's and Thursday's from 3:30pm - 5pm.

<https://franklinavemission.com/>

(810) 285-9598

Flint – North End Soup Kitchen

725 E. Stewart Ave, Flint, MI 48505

Serves hot, balanced meals 365 days a year. Lunch: Monday-Saturday 11:30am-12:30pm, Dinner 4:00pm-5:00pm. Sunday Dinner is from 1pm - 2pm.

<https://catholiccharitiesflint.org/meal-programs>

(810) 785-6911

Flushing - Flushing Christian Outreach Center

5409 W. Pierson Rd. Flushing, MI 48433

Provides food, clothing and personal items for Flushing residents and those who live in the Flushing school boundaries, that meet eligibility guidelines. Appointment by telephone required, photo ID/proof of residency needed.

<http://www.flushingchristianoutreach.org>

(810) 487-2223

Gaines - Saint Joseph Food Pantry

12145 Ray Rd. Gaines, MI 48436

Provides a food pantry to those in the Gaines community. Appointment by telephone required, appointments will be made for either the 1st and 3rd Wednesday of the month.

<https://stmarystjoseph.org/outreach>

(989) 271-8434

Food Assistance



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List of Resources for Genesee County Residents

Grand Blanc - FISH of Grand Blanc

P.O. Box 367 Grand Blanc, MI 48480

Provides emergency food and clothes for those who live in the Grand Blanc School District. Apply by telephone, must have Photo ID and proof of residence.

<https://www.gbcs.org/domain/1775>

(810) 695-1880

Linden – FISH Community Food Pantry

119 W Broad St. Linden, MI 48451

Housed in the basement of the Linden Presbyterian church, food is provided for those in the Linden School District. Appointments only, call Monday – Thursday, 8am - 1pm to schedule one.

(810) 735-5755

Montrose – Sweet Peas Pantry

108 West State St., Montrose, MI 48457

A non-profit food pantry serving families in Montrose. Open for food distribution on the second and fourth Saturday of each month from 9am – 11am. For emergencies, please email

admin@sweetpeaspantry.org.

<http://www.sweetpeaspantry.org/>

(810) 350-2254

Mt. Morris – Free Food N’Stuff

8499 N. Dort Hwy, Mt. Morris, MI 48458

Distributes donated food and other essential goods on Wednesday afternoons. Please check the Facebook page for exact times, parking and line rules.

<https://www.facebook.com/groups/FREEFOODNStuff>

Swartz Creek - Swartz Creek Community Food Basket

7400 Miller Rd. Swartz Creek, MI 48473

Provides food and essentials for individuals and families of the Swartz Creek School District. Please call first, Picture ID required. Tues 3pm-5pm, Fri 10am-12pm.

<https://www.umc-sc.org/food-pantry/>

(810) 635-4555

Employment Tools



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Your Personal FREE Online Job Tool

A NextJob Account helps with:



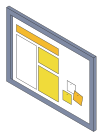
RESUME BUILDING

Grab an employer's attention quickly with resume assistance.



DEVELOPING CAREER GOALS

Pick from different goals and refine employment skills.



ACCESS TO A U.S. JOB BOARD

Filter millions of careers by location and receive automated alerts.



PERSONALITY ASSESSMENTS

Identify the best career fit for you by taking an assessment.



INTERVIEW PRACTICE

Use an interactive video tool to review how you answer questions.



YOUR DIGITAL FOOTPRINT

Learn tips to clean up your social media profile.

To start, go to: www.nextjobtraining.com

Enter Access Code: FT158132150

Learn More: www.nextjob.com