

JFSA Forward Focus Program

*Presentation to NJHSA Emergency Financial & Case
Management Professionals*

January 19, 2021



About JFSA Forward Focus

Goal: Help community members and domestic violence survivors facing the challenge of financial distress, to move toward self sufficiency.

- Launched in November 2014 in response to population study of Jewish Cleveland
- Staffed by two people: business/finance and social service expertise
 - Both are NACCC certified credit counselors and certified student loan counselors
- Continuously evaluated by Begun Center of Case Western Reserve's Mandel School

How Forward Focus Helps

Immediate: Evaluate emergency assistance relief



Intensive Assessment: Review current household income, expenses, debt



Develop Financial Roadmap: Create individualized plan with heads of household



Leverage Collaborative Team: Identify partners who can assist household



Continual Roadmap Review: Discuss monthly budget, debt, obstacles, solutions

How Forward Focus Helps

Immediate: Evaluate emergency assistance relief

- Client must be Jewish
- Used to prevent eviction or utility disconnection
- Maximum financial assistance \$800 per household
- Basic overview of household budget
- Client signs Memo of Understanding
- Payment is only direct to vendor, with supporting invoice or lease

How Forward Focus Helps

Intensive Assessment: Review current household income, expenses, debt


- Clients bring bank statement to initial meeting.
- Clients sign a “Scope of Service” document, which includes release of liability.
- Create a budget with clients, based on information in bank statement.
- Detail all debt obligations.
- Give clients “Income and Expense Trackers” to complete prior to next meeting.

***No legal, tax, or financial advice is ever provided to clients by Forward Focus and/or JFSA staff and/or JFSA volunteers.

Monthly Income	Monthly Budget	2/1-6	2/7-13	2/14-20	2/21-28		Monthly Actual	Notes
Income								
after-tax income							0	
after-tax income							0	
other income							0	
other income							0	
gifted funds							0	
Total After-Tax Income	-	0	0	0	0	0	0	
SNAP							0	

Monthly Expenses	Monthly Budget	2/1-6	2/7-13	2/14-20	2/21-28		Monthly Actual	Notes
housing							0	
home equity loan							0	
other: condo fees							0	
home/rent ins due:							0	
property taxes							0	
gas due:							0	
electric due:							0	
water due:							0	
sewer due:							0	
cell phone due:							0	
phone-landline due:							0	
cable.internet due:							0	
life insurance due:							0	
other:							0	

	Monthly Budget	2/1-6	2/7-13	2/14-20	2/21-28		Monthly Actual	
car insurance due:							0	
car payment #1 due:							0	
gas (car)							0	
car maintenance							0	
car repair							0	
medical insurance							0	
medical bills							0	
medicine							0	
credit card payments							0	See Debt Tab
student loan pmt							0	See Debt Tab
other debt payments							0	See Debt Tab
Tax payments							0	
Charitable donations							0	
groceries							0	
misc household							0	
personal care							0	
child/elder care							0	
tuition							0	
laundry							0	
pet expense							0	
eating out							0	
entertainment							0	
clothing							0	
misc non recur							0	
outdoor maintenanc							0	
cleaning help							0	
savings							0	
Total Expenses	-	-	-	-	-	-	-	
Net Excess/Deficiency	-	-	-	-	-	-	-	<<<<< A positive \$ means income exceeded expenses

																			
Secured Loans	Notes	Lease Or Loan	Principal Bal	Debt in name of	Due Date	Int Rate	Pyamt	Pmt	Paid On Time	Pmt	Paid On Time	Pmt	Paid On Time	Pmt	Paid On Time	Pmt	Paid On Time	Pmt	Paid On Time
Student Loans	Phone Number	Private or Govt	Principal Bal	Debt in name of	Due Date	Int Rate	Pyamt	Notes								Paid On Time	Paid On Time	Paid On Time	Paid On Time
		As of Intake Date						Month of		Month of		Month of		Month of		Month of		Month of	
Credit Cards	Notes	Prin Bal	Card Limit	Debt in name of	Due Date	Int Rate	Pyamt	Pmt	Card Bal	Pmt	Card Bal	Pmt	Card Bal	Pmt	Card Bal	Pmt	Card Bal	Pmt	Card Bal
Gemach Loans	Notes	Amount Borrowed	Loan Purpose		Initial Term	Mos. Left	Mo Pmt												
Unpaid Taxes (Fed/State/Local/Property)	Notes	Tax Year	Principal Bal	Status with Taxing Authority			Pyamt												
Tax Returns Not Yet Completed	Notes	Tax Year	Notes																
Key Unpaid Medical Payments	Notes	Orig Date	Amount	Notes															
Items: Judgment or Collections	Notes	Amount	Status of Issue				Paymt												
Bankruptcy History	Notes	Yes - N/A	Type	Year	Attorney & Notes														
Bankruptcy																			



EXPENSE TRACKER

Date document. List items daily. Keep receipts. Note deposits. Summarize by category at week end. You can do this!!

[illegible]

List deposits, including social security income, on date received

You may choose to indicate \$=cash; x=check; Cr=credit

Note ALL payments including housing, utilities, cell, credit cards, etc.

[illegible]

[illegible]

List deposits, including social security income, on date received
You may choose to indicate \$=cash; x=check; Cr=credit
Note ALL payments including housing, utilities, cell, credit cards, etc.

[illegible]

Total After-Tax Income	4,150	1042.19	324.43	1509.08	226.54	1009.08	4111.32	
SNAP							0	
Monthly Expenses	Monthly Budget	12/1-5	12/6-12	12/13-19	12/20-26	12/27-31	Monthly Actual	Notes
housing	1,230		1230				1230	full rent \$1230; 1185 plus garage \$45
gas due:	40				60		60	
electric due:	65					90	90	on budget plan
water/sewer due:	115			115			115	
cell phone due:	71				71		71	
cable.internet due:	75			74.99			74.99	
car insurance	110	110					110	
car payment #1 due:	200			199.86			199.86	
car payment #2 due:	300			309			309	
gas (car)	100	22.42		20		13.17	55.59	
medical debt	370				373		373	
medicine							0	
credit card payments	290	120	100	85	35		340	See Debt Tab
student loan pmt	50			56.95			56.95	See Debt Tab
gemach	100					100	100	See Debt Tab
Charitable donations	45		45				45	
groceries	600	111.73	65.37	270.22	268.9	113	829.22	
misc household	45	60			55		115	
personal care	80		10		20		30	
child/elder care	400					400	400	
tuition	120			120			120	
eating out/entertain	30	30				45	75	
clothing	-			14.69			14.69	
misc non recur	50	36.91	11.09	19.13	72.16	4.31	143.6	
Total Expenses	4,486	491	1,461	1,285	955	765	4,958	
Net Excess/Deficiency	(336)	551	(1,137)	224	(729)	244	(847)	
Date of Bank Balance	11.30.20	12.5.20	12.12.20	12.19.20	12.26.20	12.31.20		
Bank Balance Checking	1,104	1,655	518	742	300	544		Chase

How Forward Focus Helps

Leverage Collaborative Team: Identify partners who can assist households.

- Jewish Federation of Cleveland's Financial Distress Roundtable
- Kosher Food Pantry
- Benefits Liaison
- Career Coach
- Rental Assistance Vouchers thru County
- Hebrew Shelter Home
- Bankruptcy Attorney
- Auto Repair Shop
- Counseling
- Older Adult Services
- Hebrew Free Loan Association

How Forward Focus Helps

Continual Roadmap Review: Discuss monthly budget, debt, obstacles, solutions

- Meet with clients regularly to review actual results vs. budget
- Assess debt reduction strategy regularly
- Use obstacles as opportunity to jointly identify solutions

Examples of services provided by JFSA Forward Focus

- Alternative & additional employment search assistance
- Assesses COVID-19 relief impact on households
 - Stimulus payouts
 - Deferred utility payments
 - Deferred rent payments
 - Deferred mortgage, auto & credit card payments
 - Deferred Federal student loan payments
- Hebrew Free Loan Association emergency COVID-19 \$1,500 loan, County or CARES rent/utility funds
- Monthly reconciliation and assessment of bank statements, receipts and expenses compared to budgeted plan
- Financial assistance investments in key elements of household plan (i.e. car repair)
- Weekly meetings for support and encouragement
- Explain credit score criteria

What JFSA Forward Focus Participants Report to CWRU Evaluators

All respondents were satisfied with Forward Focus with the overwhelming majority (93%) rating the program as “excellent”.

All agreed that due to Forward Focus services they:

- Had a better understanding of their credit, loans and other debt
- Had a plan to improve their personal finances
- Had a supportive place to discuss their personal financial matters

October 2020 report by Begun Center for Violence Prevention Research and Education of the Jack, Joseph and Morton Mandel School of Applied Social Sciences, Case Western Reserve University

**JFSA
Forward
Focus
Contact
Information**

Janisse Nagel

jnagel@jfsa-Cleveland.org

216.378.3477

Ariella Dowek

adowek@jfsa-Cleveland.org

216.378.3563