← Banking & Credit Rebuilding

Facilitator Guide

Banking and Credit Rebuilding (6 weeks)

Financially Sovereign Academy

About this guide

This guide helps you run the 6-week Banking and Credit Rebuilding program. You do not need to be a finance expert. You need to be prepared, honest, and respectful. The class is education, not financial, legal, or tax advice. Say that out loud in week one and any time someone asks for personal advice.

This program is built from existing Financially Sovereign Academy lessons, adapted for returning citizens. Each week notes the source material so you can go deeper if you want.

Who should facilitate. Ideally two people: one facilitator and one co-facilitator with lived reentry experience. Peer credibility helps people trust the room. (This is our working assumption, supported in general reentry practice.)

The room rules. Read these in week one:

- What is said here stays here.
- No question is dumb. Most people were never taught this.
- No shame. We talk about money problems like normal problems.
- You can pass. You never have to share a personal number.

How to use the program

- Six sessions, about 90 minutes each. You can compress to three longer sessions or stretch to twelve short ones.

- Each session follows the same shape: welcome, review, teach, practice, plan, close.
- Bring printed workbooks and pens. No internet is required.
- Give the pre-assessment in week one before you teach. Give the post-assessment at the end of week six. Collect the 90-day follow-up later if the site allows.

The session shape (use every week):

1. Welcome and check-in (5 minutes)
2. Review last week and answer questions (10 minutes)
3. Teach the new topic in plain language (25 minutes)
4. Practice with the workbook activity (30 minutes)
5. Make a plan: one real step for this week (15 minutes)
6. Close and preview next week (5 minutes)

Boundary script (memorize this): “I can teach how this works. I cannot tell you which bank to pick or promise you will get approved. For your personal situation, I will help you find a local partner who can sit down with you.”

Resource Pack note: A set of one-page handouts supports this program. The CFPB guide Your Money, Your Goals: Focus on Reentry is the facilitator spine. The handouts and the facilitator note live in the resource-pack folder. Hand out the learner sheets at the week shown below.

Week 1: Why banking beats cash

Goal: People see why an account is safer and cheaper than cash and check cashers.

Source material: FSA “Banking Without Getting Robbed” (fees and FDIC sections).

Open (5 min). Welcome. Read the room rules. Give the pre-assessment now, before teaching. Tell people it is not a test and not graded. It helps you teach better and shows progress later.

Teach (25 min). Cover these points in plain words:

- A bank account keeps your money safe and is usually free or low cost.
- A check casher charges a fee every time. That adds up fast.
- Banks and credit unions are insured by the FDIC or NCUA. If the bank fails, your money up to the limit is protected by the government.
- A credit union is owned by its members and is often friendlier to people rebuilding.

Real example to use: "Marcus cashes a $600 paycheck at a check casher every week. They take about $12 each time. That is about $48 a month and around $576 a year. With a free account and direct deposit, that money stays his."

Practice (30 min). Workbook pages 1 to 4: "Cash vs account" cost comparison. Have people add up what cash-only living costs over a year.

Plan (15 min). Each person writes one thing they want from an account (safety, saving on fees, direct deposit). No personal numbers required.

Close (5 min). Preview week two: how to actually open an account, even with a record or little ID.

Watch for: People who had a bad bank experience or owe a bank money. Do not argue. Say, "That is real, and next week we cover exactly that with second-chance accounts."

Week 2: Opening an account with a record or a thin file

Goal: Remove fear and confusion about getting an account.

Source material: FSA "Banking Without Getting Robbed" (second-chance accounts). New reentry content: banking with a record, getting ID.

Resource Pack note: Hand out Open a Safe Account and If a Bank Says No as take-home sheets. Keep to information and referral. Do not promise approval, and do not say a denial can be reversed.

Open (5 min). Check-in. Review week one. Ask, “What surprised you about the cost of cash?”

Teach (25 min).

- Documents usually needed: a government ID, a Social Security number, and sometimes proof of address. We will talk about how to get these if you do not have them.
- ChexSystems: many banks check a report called ChexSystems. If you had an account closed owing money, you may be flagged. Being flagged is common and not the end of the road.
- Second-chance accounts: many banks and credit unions offer accounts made for people who were flagged. CDFIs (community development financial institutions) and local credit unions are often the friendliest place to start.
- Direct deposit and digital banking basics. Watch out for scam texts and calls asking for your account number or code. A real bank will not ask for your password.

New content, getting ID: If you do not have a state ID, birth certificate, or Social Security card, you can request them. Many reentry orgs help with this. Order matters: often you need the birth certificate first, then the Social Security card, then the state ID. Rules vary by state.

Practice (30 min). Workbook pages 5 to 10: account-opening checklist. Then role-play. One person plays a credit union worker, one asks about second-chance accounts. Switch.

Plan (15 min). Each person lists what documents they have and what they still need.

Close (5 min). Preview week three: how credit really works.

Watch for: Requests for personal legal advice on old bank debt. Use the boundary script and note the legal aid partner.

Week 3: How credit really works

Goal: Replace credit myths with a simple, true picture.

Source material: FSA “Credit Scores Decoded” (5-factor breakdown, dispute process).

Resource Pack note: Get Your Free Credit Report and Dispute a Credit Report Error are after-release take-home sheets. In class, help learners plan, not pull reports. Pulling a report needs a private device or a mail request after release.

Open (5 min). Check-in. Review the document list from week two.

Teach (25 min).

- A credit report is the record. A credit score is the number based on that record.
- The main things that move a score: paying on time, how much of your available credit you use, how long you have had credit, new credit applications, and the mix of credit types. Paying on time and keeping balances low matter most.
- You can get a free credit report. Pulling your own report does not hurt your score.
- A score is not your worth as a person. It is a tool lenders use.

Real example: “A score is like a phone battery. Late payments drain it. On-time payments charge it. It moves slowly, so small steady habits add up.”

Practice (30 min). Workbook pages 11 to 16: mark up a sample credit report. Find the parts: accounts, payment history, balances. Spot one possible error.

Plan (15 min). Each person writes how they will get their free report.

Close (5 min). Preview week four: rebuilding credit step by step.

Week 4: Rebuilding credit step by step

Goal: Give two or three safe, concrete ways to start building credit.

Source material: FSA “Credit Scores Decoded” (secured cards); FSA “Consumer Protection” (scams).

Open (5 min). Check-in. Review the free-report step.

Teach (25 min).

- Secured credit card: you put down a deposit, that becomes your limit, and you use it like a normal card. Paying it on time builds history.
- Credit-builder loan: a small loan held in savings that you pay off to build history.
- Authorized user: a trusted family member adds you to their card in good standing.
- On-time payments and low balances are the engine. Keep what you owe well under your limit.
- Be patient. Avoid “credit repair” companies that promise fast fixes for a fee. Most things they do, you can do free.

Practice (30 min). Workbook pages 17 to 22: pick one credit-building step and write the first action.

Plan (15 min). Each person commits to one step that fits their income.

Close (5 min). Preview week five: old debt, collections, and court debt.

Watch for: People who feel hopeless about their score. Remind them it moves with small steady steps and that starting now matters more than the past.

Week 5: Old debt, collections, and court debt

Goal: Lower the fear and give a first step for each type of debt.

Source material: FSA “Consumer Protection”; FSA Debt Payoff Calculator (light use). New reentry content: court debt and restitution.

Resource Pack note: Hand out When a Debt Collector Contacts You. It explains rights and safe first steps. Do not advise whether to pay, settle, dispute, or ignore a debt. Route legal questions to legal aid, and use Find Local Help with 211 to locate it.

Open (5 min). Check-in. Review the credit-building step.

Teach (25 min).

- Three kinds of debt: regular debt you owe, debt in collections, and court-ordered payments like fines, fees, restitution, and child support.

- For regular debt, a simple payoff order helps. Smallest balance first for quick wins, or highest interest first to save money.
- For collections, you can ask for the debt in writing before you pay, and you have rights about how collectors treat you.
- For court debt, the rules vary by state. You can often ask for a payment plan or a review if you cannot pay. Missing court payments can have serious effects, so do not ignore them. Get free legal help.

Boundary reminder: We do not give legal advice. We point to legal aid. Say this clearly today.

Practice (30 min). Workbook pages 23 to 28: sort your own debts into the three types. Note one free resource to call for each.

Plan (15 min). Each person picks the most urgent debt and one first step.

Close (5 min). Preview week six: building your 30-day plan.

Watch for: Strong feelings about child support arrears or restitution. Stay calm and practical. Route to the legal aid and child support partners.

Week 6: Your 30-day money setup plan

Goal: Turn six weeks into one written, doable plan.

Source material: FSA “Financial Master Plan” structure, adapted.

Resource Pack note: Lead the Local Resource Map activity using Find Local Help with 211. Make sure each learner leaves with their take-home sheets together, as facility rules allow.

Open (5 min). Check-in. Celebrate that they made it to week six.

Teach (15 min).

- Put it together: get or confirm your ID, open or keep an account, and take one credit step.
- Avoid the common traps in the first months: payday loans, rent-to-own, and anyone promising a fast credit fix.

- Know who to call. Use your partner contact list.

Practice (35 min). Workbook pages 29 to 32: complete the “Copy my plan” page. Each person fills in: my ID step, my account step, my one credit step, and one partner to contact. Pair-share the first step out loud.

Close and post-assessment (35 min). Give the post-assessment. Same questions as week one so we can see growth. Thank everyone. Hand out the partner contact list and the 90-day follow-up consent.

After class: Collect attendance, pre/post forms, and exit surveys. Store them securely. Share only summary numbers with funders, never names.

Common questions facilitators get

- “Will I really be able to open an account?” Many people can, especially at credit unions and second-chance accounts. We cannot promise approval, but we will help you find a friendly partner.
- “Can you fix my credit?” No one can erase true information. We teach the free steps that actually work over time.
- “What if I owe the court money I cannot pay?” Do not ignore it. Ask about a payment plan or review, and get free legal help. We will point you to it.
- “Is this financial advice?” No. This is education. For your personal plan, we connect you to a qualified partner.

Facilitator boundaries (do not cross)

- Do not tell a participant which specific bank or card to choose.
- Do not promise account approval, a credit score number, or reduced recidivism.
- Do not give legal, tax, or personal financial advice.
- Do not collect Social Security numbers, account numbers, or PINs.
- Do route people to vetted local partners for one-on-one help.

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