# Partner Network Checklist

Banking and Credit Rebuilding

Financially Sovereign Academy

## Why partners matter

The class teaches skills. Partners give people somewhere to act. A good partner network turns “I learned this” into “I did this.” Partners also handle the one-on-one help that the class does not provide, like personal financial counseling, legal aid, and account opening.

Use this checklist to find, vet, and keep partners in your area. Aim for at least one partner in each category before a cohort starts.

## Partner categories to build

### 1. Banking partners (accounts)

You want credit unions, CDFIs, and banks that welcome people rebuilding.

- ☐ At least one credit union offering a second-chance or fresh-start account
- ☐ At least one CDFI (community development financial institution)
- ☐ A bank branch with a second-chance account option
- ☐ A contact person at each, not just a general number

Questions to ask them:

- Do you offer second-chance or fresh-start accounts?
- What ID do you accept, and what helps someone flagged in ChexSystems?
- Can someone open an account soon after release?
- Will you take warm referrals from our program?

## 2. Credit-building partners

- ☐ A credit union or lender offering secured cards or credit-builder loans
- ☐ A nonprofit credit counseling agency (free or low cost)

Questions to ask:

- Do you offer secured cards or credit-builder loans with low fees?
- Do you provide free one-on-one credit counseling?

## 3. Legal aid partners (debt and court)

- ☐ A legal aid office that helps with court fines, fees, and restitution
- ☐ A resource for child support questions
- ☐ A resource on driver license reinstatement if tied to debt

Questions to ask:

- Do you help returning citizens with court debt and payment plans?
- Do you take referrals from reentry programs?
- Is your help free or sliding scale?

## 4. Workforce and income partners

- ☐ A workforce development or job placement program
- ☐ An employer or staffing partner open to second-chance hiring
- ☐ A benefits navigator who can explain SNAP, TANF, and similar

Questions to ask:

- Do you help with job placement and resumes?
- Can you help someone understand benefits and work income together?

## 5. ID and documents partners

- ☐ An organization that helps obtain birth certificates, Social Security cards, and state IDs

Questions to ask:

- Do you help people get documents after release?
- What does someone need to bring?

### 6. Reentry and wraparound partners

- ☐ A reentry nonprofit for housing, food, and follow-up support
- ☐ A contact who can help reach participants at 90 days for the follow-up survey

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## Vetting a partner (do this before referring people)

- ☐ They serve returning citizens with respect, no judgment
- ☐ Their services are free or clearly affordable
- ☐ They actually take referrals and respond
- ☐ They do not push high-cost or predatory products
- ☐ You have a named contact and a current phone or email
- ☐ You confirmed their service area covers your participants

## Keeping the network healthy

- ☐ Keep a simple contact list with name, service, contact person, phone, email, and notes
- ☐ Update it every quarter
- ☐ Thank partners and share honest, summary-level results (never names)
- ☐ Drop any partner that treats participants poorly or pushes predatory products
- ☐ Ask partners what they need from you to make referrals work

# Partner contact list template

| Category | Organization | Contact person | Phone | Email | Notes |
|---|---|---|---|---|---|
| Banking | | | | | |
| Credit-building | | | | | |
| Legal aid | | | | | |
| Workforce | | | | | |
| ID and documents | | | | | |
| Reentry wraparound | | | | | |

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