

 **GETTING STARTED**

My money picture

This tool helps you build a picture of where you are and where you want to go financially. This can help point to your next step in this guide.

Values and money decisions can be sensitive and challenging for people transitioning from incarceration or facing challenges due to their criminal record. The tool is meant to help people reflect on their own values around money. Individuals may not want to discuss or share their responses. What is important is that they are honest with themselves, and they understand the tool is designed to help them with the reentry process.

What to do

You can use the method that you think works best with each individual and depending on the setting, for example:

- Print out the page and give it to the individual to complete.
- Read the questions and fill in the person's responses, in the PDF or on the printed copy.
- Weave the questions into a conversation with the person and note the responses in the PDF or on the printed copy.

Depending on the situation, you may want to ask the person to include members of their family. Discussing money goals together, or pooling resources, may help with transition.

A step further

If you keep a copy of this tool, be sure you have a system for keeping the information completely confidential. Be ready to describe your system for keeping this information secure. As you proceed, follow your organization's policies when it comes to storing and handling people's personal information. If you are working in a correctional facility setting, you may want to ask ahead of time about the procedures for the individuals you serve to keep and store documents.

To access a dynamic and fillable version of this tool, visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides>



Use My money picture to find a place to start your conversation

1. Answer the questions below.
2. Use the answers to identify information and resources that can help you address the financial issues you care about.

If you could change one thing about your money situation, what would it be?

Money means different things to different people. What does money mean to you?

Values are the things that are most important to people. What are some of your values?

Questions	Yes	No	I don't know
Do you have dreams for you or your family that require money to make them happen?			
Do you have or will you have a safe and affordable place to live?			
Do you have or will you have reliable transportation?			
Do you have or have you applied for benefits, including Medicaid, Medicare, or other health care coverage?			

Questions	Yes	No	I don't know
When unexpected expenses or emergencies happen, do you think you have or will have some money set aside to cover them?			
Do you have court-ordered fines or debts related to your conviction that you are struggling or may struggle to pay?			
Do you have student loans or other debts such as child support, that you may have trouble paying?			
Do you have an idea of your credit score? Have you ever ordered your credit report?			
Do you have a copy of your criminal record or RAP (Record of Arrest and Prosecution)? If not, do you know how to get it?			
Do you or will you have a checking or savings account at a bank or credit union? A general purpose prepaid card?			
Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve?			