WVASF Asset Building Continuum

	Transitional Services	→	Financial Stability	→	Short-term asset ownership	→	Long-term wealth
Program	• Financial education •Benefits screening •Counseling •Case referrals •Income supports		• Financial education •Financial coaching & credit counseling •Free tax prep (VITA) •Pro bono legal counsel •Housing/rental assistance		• Financial education & coaching •IDAs •Entrepreneurship •Car ownership		• Financial coaching •Housing counseling •Investment clubs •Retirement planning •Small business development
Products	•Utility supports •No fee / low fee checking •Second chance checking		•Subsidized health insurance •Discount prescriptions •Credit builder loans •Debt consolidation •Loan refinance / short-term loans		•Matched savings accounts •Auto build CD's •Affordable car loans •Insurance •Financial aid -higher ed.		•Down payment assistance •401(k), 403(b), IRAs •529s •Insurance – car, rental, property, life
Policy	•Expansion of income limits (benefits cliff) •Expansion of asset limit		•SEITC •Debt mgmt & settlement protections •RAL reform •Bankruptcy & credit card reform •Rent to own disclosures		•IDA funding •Insurance pricing •Matched account funding •Funding for microenterprise •Credit reporting standards		•Predatory lending •Foreclosure prevention •Consumer protection •Voluntary Retirement Accts

Modified from Maryland CASH Campaign