

Become a United Way Silicon Valley volunteer credit coach

The United Way Credit Coaching program provides a rewarding **skill-based volunteer opportunity** for interested community members while also providing needed financial mentoring to low income individuals and families in Santa Clara County. The goal is for volunteers to support individuals and families in the community to improve their credit and financial management skills.

Volunteers who have been selected to participate in the Credit Coaching program will be provided with 8 hours of training, which will develop their cultural competency to serve low-income families as well as the understanding of the fundamental components of credit coaching. These fundamental components are principally comprised of coaching individuals to successfully and sustainably use free online resources.

Volunteers will not be conducting credit "counseling". Rather, volunteers will be trained and deployed to educate people about existing resources and coaching them as they adapt the use of these resources in their everyday lives to improve their credit and overall financial management skills.

Knowledge, Skills and Abilities

- Commitment to Excellence
- Dedicated to Community Involvement
- Familiarity with Personal Finance
- Good Technology Skills
- Interest in Innovation
- Willingness to Learn

Volunteer Time Commitment

A one-year commitment is required from each volunteer credit coach. During the one-year period, a credit coach will volunteer a maximum of 68 hours, about 4 hours in-person per month with no more than 5 individuals or families

Special Requirements

All prospective Credit Coaching volunteer who work with participants will be required to undergo a criminal background screening.

FOR MORE INFORMATION

Contact us at 408-345-4392 or
creditcoaching@uwsv.org



LIVE UNITED

Volunteer Credit Coach participant sessions

During the first three months of the program, coaches will meet individually with their assigned participant(s) on a monthly basis held at a public location such as a public library, community center, or at the Sobrato Center for Non-Profits. After the first three months, participants and volunteers will continue to meet quarterly through the duration of the year-long program.

In their initial meeting, the pair identifies the participant's values concerning finances and establishes individual/family goals. Following this orientation, the resource www.annualcreditreport.com will be introduced, explained and utilized to facilitate the participant accessing their *free* credit report from TransUnion. In addition, participants will be introduced to www.creditkarma.com where they will also have *free* access to their credit score from TransUnion.

Subsequent monthly meetings will see the introduction of the final *free* consumer financial management website, www.mint.com. These meetings will focus on refining the participant's understanding of these websites, and how to use all the tools that are available within them.

SESSION 1 - MONTH 1 Introduction to www.annualcreditreport.com ● Accessing TransUnion credit report ● Thorough explanation of the TransUnion credit report ● Establish account on www.creditkarma.com & obtain TransUnion FICO score

SESSION 2 - MONTH 2 Thorough explanation of www.creditkarma.com and available tools ● Establish account on www.mint.com

SESSION 3 - MONTH 3 Review of www.creditkarma.com ● Thorough explanation of www.mint.com and available tools

SESSION 4 - MONTH 6 Accessing Experian credit report ● Thorough explanation of the Experian credit report ● Review of www.creditkarma.com ● Review of www.mint.com and available tools

SESSION 5 - MONTH 9 Accessing Equifax credit report ● Thorough explanation of the Equifax credit report ● Review of www.creditkarma.com ● Review of www.mint.com

SESSION 6 - MONTH 12 Accessing TransUnion credit report ● One year comparison of TransUnion credit report ● Final review of www.creditkarma.com ● Final review of www.mint.com

