

GET INVOLVED AND CHANGE POLICY IN YOUR COMMUNITY!

Stop CT DOC charging people
for their incarceration

Decrease direct costs of
incarceration such as bail and
phone calls

Automate child support freeze
for people with sentences
longer than 3 months

Provide free, no-fee basic
bank accounts for all

Provide guidance and funds to
help pay off debts and fix
credit, such as FINEQUITY in
New York — www.goinghomenow.org

Simplify and reduce cost of
ID retrieval process

Create a trusted
Power-of-Attorney service
for people who don't have
someone they can trust to
manage their finances while
they are incarcerated

To find out more and get
involved, sign up to volunteer
with ACLU Smart Justice
Connecticut or Women
Against Mass Incarceration CT

Much change is needed
to create a more just and
equitable criminal justice
system and financial
services industry, to
prevent people getting
into debt and
experiencing financial
and credit difficulties
related to incarceration.

Here are some policy
changes necessary to
reform the current
system in Connecticut.

***FIND OUT MORE ONLINE AT
WWW.JUSTICEFINANCE.ORG**

DEBT & INCARCERATION: A COMMUNITY GUIDE

When you return to the
community from prison, you
may have to deal with debts
and being behind on bills,
which can be stressful and get
in the way of successful
reentry. People who are
incarcerated often have debts
even before they go to prison.
Those debts can get worse,
and additional debts pile up,
while a person is in prison, and
as they deal with the reentry
process after release.

This guide outlines steps that
you can take **BEFORE,**
DURING and **AFTER**
incarceration to try to avoid
these financial issues.

Find out more at
www.justicefinance.org*

AFTER ARREST AND BEFORE INCARCERATION

*FIND OUT MORE ONLINE AT
WWW.JUSTICEFINANCE.ORG

As community members we ask...

What can people involved with the criminal justice system do to reduce the impact of debt on their lives when they return to the community after incarceration?

This resource can be used as a guide to organize and simplify the complicated task of navigating the criminal justice system alone.

And, it can function as a checklist of tasks people can prioritize before, during, and after incarceration to reduce the impact of debt in their lives.

While we acknowledge there is no "clear solution" to the problems presented by the criminal justice system.

Hopefully this guide can be of use in dealing with the repercussions of an unjust system.

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For more information please visit:
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or contact
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**WRITE DOWN YOUR OWN
NOTES TO REMEMBER...**

CONTACTS AND RESOURCES

Name	Information

TO-DO NOTES AND MEMOS

**GETTING ARRESTED
AND SENTENCED CAN
BE A DISTRESSING,
CHAOTIC TIME.**

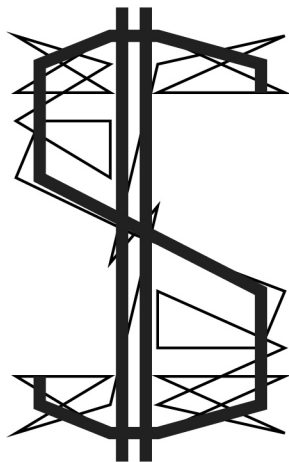
**AND IT CAN BE DIFFICULT
TO PUT YOUR FINANCES IN
ORDER BEFORE BEING
INCARCERATED.**

**BUT THERE ARE
SOME THINGS YOU
CAN DO TO REDUCE THE
FINANCIAL PROBLEMS YOU
MIGHT FACE
WHEN YOU ARE
RELEASED.**

When Shanice was arrested, the last thing she thought to do was call the electric company to cancel service at her one-bedroom apartment, which she shared with her boyfriend. It wasn't easy to do from the local jail even if she had wanted to: phone access was limited and calls extremely costly.

Also, her boyfriend was still living in the apartment, and Shanice saw no reason to let him go without lights.

Shanice also didn't think about her bank account – she just hoped she'd have some money left in it when she came out.

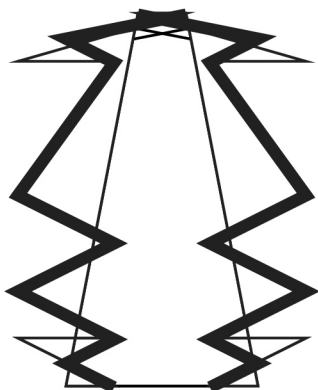


After release, Shanice's decisions came back to haunt her.

Her ex-boyfriend had 'run' with her electric account for as long as he could until the lights were shut off, leaving the balance unpaid.

Her bank account had gone overdrawn due to monthly fees and the bank had closed it.

Her credit was ruined, and the utility company wouldn't open a new account until she paid the arrears, making it impossible for her to find a landlord in the city who would take her housing voucher.



FIRST THINGS FIRST

- ☐ Done
- ☐ Need Help

Get your ID back; pay off old tickets first (ask about case-reopening fee waivers)

- ☐ Done
- ☐ Need Help

Get your benefits reinstated; call Social Security at 1-800-772-1213

- ☐ Done
- ☐ Need Help

Seek mental health or addiction recovery support if needed; contact Advocacy Unlimited or CCAR

GET FINANCES IN ORDER

- ☐ Done
- ☐ Need Help

Open an overdraft fee-free account (eg; KeyBank Hassle-Free)

- ☐ Done
- ☐ Need Help

Get advice from peer experts – people who've been there themselves

- ☐ Done
- ☐ Need Help

Get professional financial advice to help fix your credit and other financial problems; advice is available for free in many CT cities

MANAGE DEBT

- ☐ Done
- ☐ Need Help

Check your credit for free and dispute errors

- ☐ Done
- ☐ Need Help

Know your rights around debt collection – don't pay debts you don't need to pay!

- ☐ Done
- ☐ Need Help

Rebuild your credit: pay bills on time, consider a secured credit card or credit-builder loan

GET HELP WITH COSTS

☐ Done Ask the court service center about waivers for court fees
☐ Need Help

☐ Done Get help with bail – ask CT Bail Fund
☐ Need Help

AVOID ARREARS

☐ Done Review your credit report so you know what you owe
☐ Need Help

☐ Done Arrange to pay outstanding debts or negotiate with the lender, especially for five years or less sentence
☐ Need Help

☐ Done Arrange for student loan deferment, forbearance or an income-driven repayment plan
☐ Need Help

☐ Done Give notice to your landlord, move out and turn over the keys
☐ Need Help

☐ Done Cancel your utilities and phone
☐ Need Help

☐ Done Pay any outstanding tickets or fines
☐ Need Help

☐ Done Cancel automatic payments to avoid overdrafts
☐ Need Help

☐ Done Ask your bank how to avoid fees while incarcerated – consider transferring funds to a savings account or an overdraft fee-free account, e.g. KeyBank Hasslefree
☐ Need Help

☐ Done Return items to the library
☐ Need Help

☐ Done Modify your child support – call Support Enforcement Services at 1800-228-KIDS
☐ Need Help

AVOID IDENTITY THEFT

☐ Done Freeze your credit
☐ Need Help

☐ Done Arrange for a trusted person to manage your finances; consider a power of attorney
☐ Need Help

☐ Done Cancel or transfer your utility accounts to another person
☐ Need Help

In the months after his release, Alejandro was making considerable headway towards greater stability, helped by a full-time job as a security guard.

Because he was living in his cousin's apartment, he was able to save some money, as he made plans to get his own place and hopefully purchase a car, which would allow him to find a better job.

Yet, the closer he got to his goals, the more of a financial mess he seemed to be in.

Before he could buy a car, Alejandro had to first recover his license, for which he had to pay various unpaid parking tickets and DMV fees.

To be able to get a car loan one day, he would need a higher credit score. Improving his score, in turn, required paying off the utility and other debts he owed, such as child support, a bank overdraft and back taxes.

As these financial barriers to achieving his goals kept coming up, Alejandro's mental health suffered, as did his relationship with his cousin, and he found it increasingly difficult to maintain his sobriety.



**WHILE
INCARCERATED**
*FIND OUT MORE ONLINE AT
WWW.JUSTICEFINANCE.ORG

**AFTER
RELEASE,** THERE ARE
THINGS YOU CAN
DO TO **MANAGE**
AND LESSEN THE
IMPACT OF ANY
DEBTS YOU HAVE
AS YOU ARE
MOVING ON WITH
YOUR LIFE IN THE
COMMUNITY.

**YOU CAN ALSO LOOK AT
THIS HELPFUL GUIDE
CREATED BY THE
CONSUMER FINANCIAL
PROTECTION GUIDE*.**

*https://files.consumerfinance.gov/f/documents/cfpb_ymyg_reentry_supplement.pdf

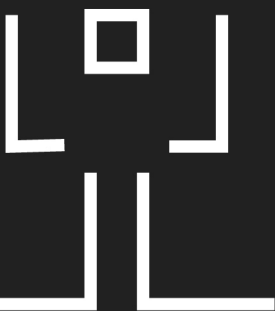
AFTER RELEASE AND RECOVERY

*FIND OUT MORE ONLINE AT

WWW.JUSTICEFINANCE.ORG

EVEN IF YOU WEREN'T ABLE
TO TAKE STEPS TO PUT YOUR
FINANCES IN ORDER BEFORE
INCARCERATION, THERE ARE

THINGS YOU CAN DO FROM
PRISON TO MAKE SURE
THAT YOU AREN'T
CONFRONTED WITH
OVERWHELMING
FINANCIAL
PROBLEMS WHEN
YOU GET OUT.



About one year after his release, Carlos was still struggling to make ends meet: he and his wife were working minimum-wage jobs with irregular and unpredictable hours, while caring for three young children.

When he was finally offered a full-time position at a landscaping company, Carlos figured he needed a mobile phone, but found that he could not get one due to several hundred dollars he owed to a cable company, for charges incurred while he was in prison.

Around the same time, Carlos learned he also had another debt he knew nothing about, \$900 to a Connecticut electric company. Realizing he must have been a victim of identity theft, Carlos made a report to the police department.

There he was told it would likely take months to solve the issue, and Carlos needed the phone now.

He had no choice but to pay the bill himself, further straining his household finances.

MANAGE FINANCES

- | | |
|---|--|
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Arrange for someone else to manage your finances; consider a power of attorney |
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Freeze child support if you haven't already done it; mail an 'incarcerated parent request for review' form to Support Enforcement Services |
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Keep an eye on your credit: You can get a once yearly report from prison, for free |

PLAN AHEAD

- | | |
|---|--|
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Plan to save: ask someone you trust to open a deposit only savings account so that you have something when you are released |
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Educate yourself: Attend financial literacy classes or read money books that others recommend |
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Prepare to get your ID: Talk to your case manager or counselor about sending a notarized letter to a trusted person to get your birth certificate and social security card |
| <input type="checkbox"/> Done
<input type="checkbox"/> Need Help | Prepare to get your benefits reinstated; ask your counselor or call Social Security directly at 1-800-772-1213 |
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