

Step Three: Monthly Check-in



This entire program is centered around the goal of helping clients create and maintain good financial habits to lead to stability and self-sufficiency. Therefore, it's important to establish the habit of a monthly review of their progress toward their goals to help motivate them, keep them on track, and make small corrections if necessary. Try to set it up for the same time each month.

Being evicted adds a layer of chaos into the lives of people who were already stressed to the maximum. Help your client restore some order and control by organizing their finances and important documents. Using the file organizer provided help them label, file, and organize their paperwork to make tracking and retrieval easier going forward.

Resource: File organizer, files

This section is a summary of what should be completed monthly. However, it may take you a month or two to first create a budget, review their credit report, establish a savings plan, etc. Details of how to accomplish these additional steps are included in the following sections. You can jump ahead as needed to move your client along their unique path.

3A: REVIEW GOALS

3A1: Once a month, contact your client to check in, review their goals, budget, challenges, and complete the ASSM. This should be done in person as often as possible. Remember, an important part of this is building a relationship with your client.

3A2: Discuss the previous month's goals and see how many were achieved. Go over any difficulties the client had achieving their goals. Discuss next month's goals and set a plan.

3A3: Complete the ASSM with the client, decide on a score together that reflects their current position. This, with a summary of client updates, needs to be sent to the program manager.

ACTION: Complete ASSM

RESOURCE: [ASSM](#)

ACTION: Email ASSM and client check-in summary to program manager.

RESOURCE: Program Manager, m2h@svdpgeorgia.org

3B: REVIEW BUDGET

3B1: Talk to the client about their budget. Ask to see the accounting of their monthly expenses and the comparison to their budget. Your job is not to tell them how to spend their money. Everyone deserves to be able to make their own choices based on what's important to them. You can, however, point out opportunities to reduce expenses, or perhaps adjusting their budget if it proves to be

unrealistic. They need to get in the habit of accounting for every dollar. Any money left over should be put into their savings account and not spent on something else. Remind them that success with budgeting will help them achieve their goals.

3B2: Go over the next month's projected budget, see if it needs adjusting for the client to reach their goals.

RESOURCE: [Step 4 Prepare a Budget](#)

RESOURCE: [Step 5 Building Savings](#)

3C: REVIEW CREDIT SCORE

3C1: Have the client obtain a free copy of their FICO score. Is it going up or down?

ACTION: Obtain free FICO score and credit report

RESOURCE: freecreditreport.com: No Credit Card Needed.

3C2: If the score has not improved from the previous month, discuss reasons. Set a plan to keep working on improving their credit score.

RESOURCE: [Step 6 Credit Scores and Credit Repair](#)

3D: REVIEW SAVINGS

3D1: Discuss monthly savings, have they been able to stick with the savings plan? If not, why not?

3D2: Does the monthly savings amount need to be adjusted, is it realistic for the client? The goal is to encourage savings, not to make it a burden they struggle to afford.

3D3: Help them identify opportunities to save on expenses.

RESOURCE: [Step 5 Building Savings](#)

3E: REVIEW HOUSING READINESS

3E1: Monitor the housing barriers identified in Step 2 Engage the Client. Is the client making progress on eliminating or reducing these barriers?

RESOURCE: If the answer is "yes" you can begin to work on [Step 8 Create a Housing Plan](#)

3E2: If the answer is "no", is the client making progress on eliminating or reducing these barriers? Do they need additional resources?

ACTION: Contact Program Manager

3E3: Talk with the client about things they can actively be doing to move forward. It's important to be optimistic, hopeful, and encouraging. It can be daunting, if there are still numerous things to work on. Be their cheerleader, encourage them to keep moving forward. Celebrate the small victories. Every step is a step closer to stable housing for them and their children.