

WESTCHESTER CONNECTIONS

Reentry Resources That Can Turn Your Life Around

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Money Matters

Figuring out your credit history, learning about loans – especially for those planning to start a business, and understanding how to work securely online, can all be overwhelming. Use these resources to learn and protect yourself.

– Managing Your Money

The basics. You'll be doing a lot of your money management and banking online. GCF Global offers this free course – [Online Money Tips](#) – that covers – online banking, PayPal, Venmo, avoiding scams. and tracking your money with apps.

The Consumer Financial Protection Bureau (CFPB) offers plain language consumer education (more depth than GCF Global!) on a variety of important money management topics.

[CFBP Online Resources](#) include current coverage of topics such as: auto loans, budgeting, child support, credit reports and scores, debt and debt collectors, and identity theft.

[CFPB's Focus on Reentry guide](#) is intended to be of value while someone is awaiting trial or sentencing, in jail or prison, or following release and in community settings. Topics include:

- Prepare finances for incarceration, such as getting a credit freeze, securing a power of attorney, or managing debt while incarcerated
- Obtain identification documents such as social security cards to help with transition
- Identify and prioritize payments for both criminal justice-related debt and consumer debt
- Calculate take home salary after deductions
- Access and monitor credit reports, including inside correctional facilities
- Understand the background screening process and individual rights when applying for jobs

– Get Right with Your Taxes

[Get Right With Your Taxes](#) & [Acierte con sus Impuestos](#) are webpages from the prisoner re-entry education program that educates and informs offenders preparing for release from a correctional facility about their tax responsibilities. Learn about refunds, tax credits and more directly from the IRS.



– Credit Reports

You are entitled to free credit reports – annually – from each of the three credit bureaus. Below find the websites and addresses to all three.

View your order your credit reports online for all three bureaus by using AnnualCreditReport.com or contact each service as detailed below.

Equifax | P.O. Box 740241, Atlanta, GA 30374 | phone: 1.800.685.1111

Experian | P.O. Box 2002, Allen, TX 75013 | phone: 1.888.397.3742

TransUnion | P.O. Box 1000, Chester, PA 19022 | phone: 1.800.888.4213

– Child Support

Establishing and maintaining child support is a difficult process – both emotionally and financially. It affects parents who have custody of the children and parents who do not. The laws that determine child support can be a challenge to navigate. **Family Legal Care** offers several resource guides, including “**Child Support Basics for the 9th Judicial District**” and “**Family Court Basics for Parents Who Were Previously Incarcerated.**”

Child support cases in Westchester County are overseen by the **Department of Social Services** through the Office of Child Support Enforcement (OCSE). This is the office you would need to notify if there is a change in circumstances, such as a change in address, employment, and incarceration.

- Walk-in: 100 East First Street, 5th Floor, Mt. Vernon, NY 10550; 8:30 AM-3:30 PM.
- Email: CSEWEBWestchester@dfa.state.ny.us. To receive a response to email, be sure to include your name, address, telephone number, and account number.
- Helpline: 888-208/4485, Monday–Friday, 8:00 AM–7:00 PM.

The **REAL Parenting** program, offered by **Family Services of Westchester**, gives non-custodial parents who are behind on their child support – the job placement, parenting skills and financial literacy resources they need to get out of debt, stay out of debt, and meet their family financial commitments. Parents are offered a path back into their children’s lives through a combination of life skills, employment training and other key employment and child support benchmarks. To find out more contact the Program Facilitator, Kevin Bunch at Kevin.Bunch@fsw.org or 914-758-2448.

Some notes for noncustodial parents:

- While you were incarcerated, you were still responsible for support payments. Upon release, the amount that was unpaid will be part of your arrears (money that you still owe). You will need to pay this amount in addition to all new payments going forward.
- You may request to have your child support payments modified. However, there is no guarantee that your request will be granted. For example, if your sole source of income is public assistance, the payment amount may be reduced, but it will not be eliminated entirely.
- Payments do not always go directly to the custodial parent. For example, if the custodial parent is on public assistance, your child support payments are directed to the Department of Social Services.
- Be aware that purchases of items such as food or clothing for your children generally do not count towards your support payments.

