



New public Financial Navigator program:

Do your clients need free, professional help managing their finances or accessing public programs due to COVID-19?

The City of Richmond, in partnership with HumanKind, has launched a Financial Navigator program to help residents manage the financial impact of COVID-19. **Financial Navigators** provide **one-on-one telephone assistance** – at no cost– navigating critical financial issues and making referrals to other social services and resources.

Visit www.finnav.org/rva or call 804-646-MORE (6673) to sign your clients up for this free service.

*Please note - Financial Navigators **do not** provide financial assistance. They help residents triage their financial issues, identify immediate action steps, and make referrals to public programs and services.*

What Happens during a Financial Navigation Session?

Financial Navigation services are delivered over the phone; sessions last between 15-30 minutes. Once the client provides contact information either by phone or internet, they will be contacted to provide basic identifying information and then be called by the Financial Navigator.

Financial Navigators can provide guidance to:

- **Resources for Prioritizing payments** for daily living expenses, like housing, food, and insurance;
- **Resources for Maximizing income**, through accessing benefits, emergency cash assistance, and emergency loans, and considering options like unemployment or short-term disability;
- **Resources for Managing debt**, from credit cards to student loans to child support, and guiding negotiations with creditors;
- **Resources for Avoiding predatory scams**;
- **Resources for Budgeting** for future income disruptions; and
- **Resources for Accessing other social services**, like Volunteer Income Tax Assistance services.

The Navigator and client will identify next steps during the session, and clients will receive a personalized follow up email. If a client has additional questions, they may contact the program again but may be served by a different Navigator.



Please share with clients and spread the word! Please feel free to help clients sign up for services at www.finnav.org/rva. Contact Treasurer@richmondgov.com with any questions.

