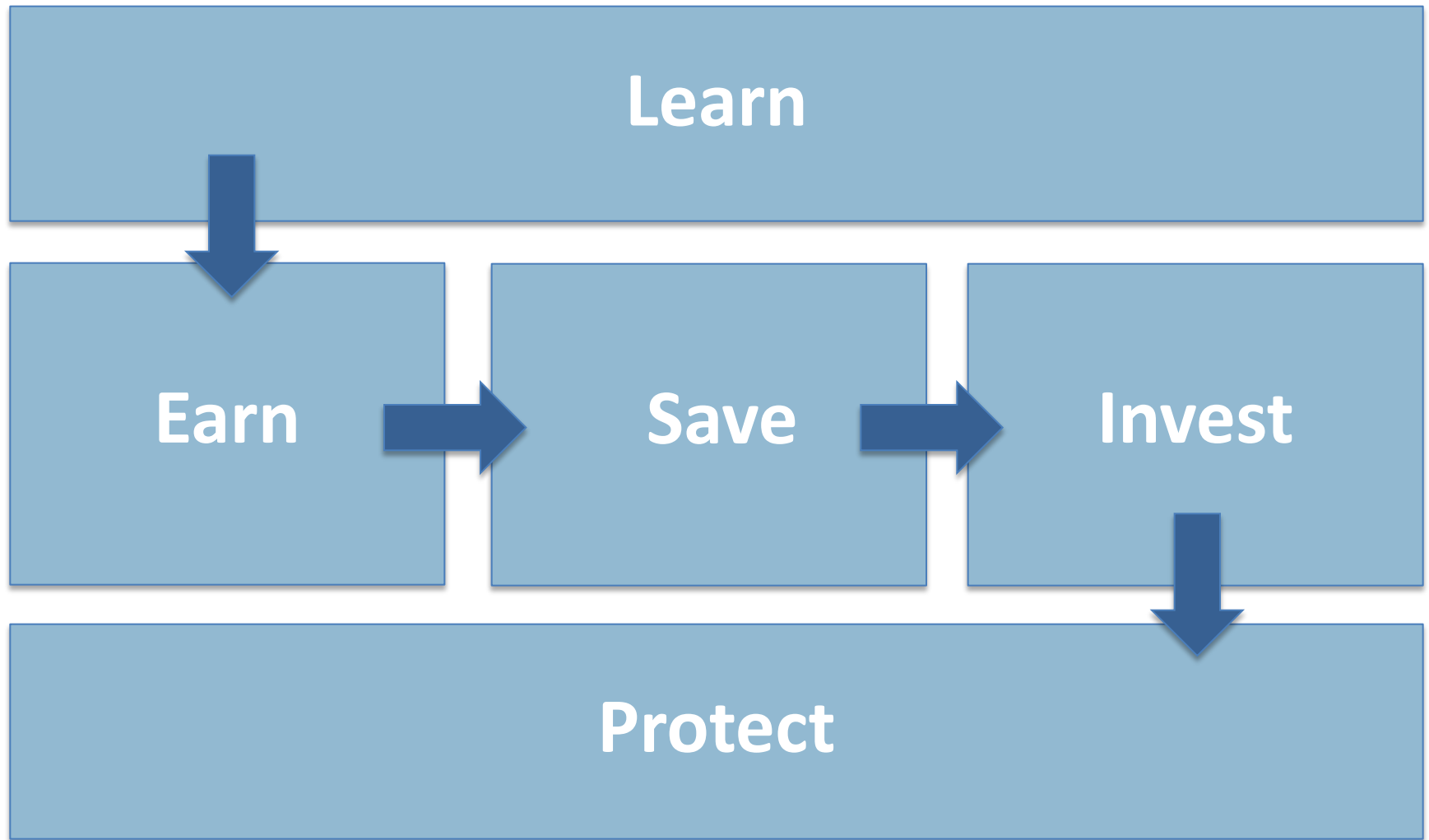


Pathways to Household Financial Resilience



Municipal Policy and Action Priorities

Learn

1. Financial education
2. Training of financial educators

Earn

3. Tax credit for working families

Save

4. Tax time savings
5. College savings incentives – Children's Savings Accounts

Invest

Protect

6. Local licensing of industries (e.g. pawn brokers, debt collectors)
7. Regulation of industries through zoning (e.g. check cashiers, pawn shops)

12 *Scorecard* State Policy Priorities

Learn

1. Financial education
2. Access to quality K-12 education

Earn

3. Tax credit for working families
4. Job quality standards

Save

5. Lifting asset limits in public benefit programs
6. Support IDA programs
7. College savings incentives

Invest

8. Support for microenterprise
9. First-time homebuyer assistance

Protect

10. Protections from predatory short-term loans
11. Foreclosure prevention and protections
12. Access to health insurance