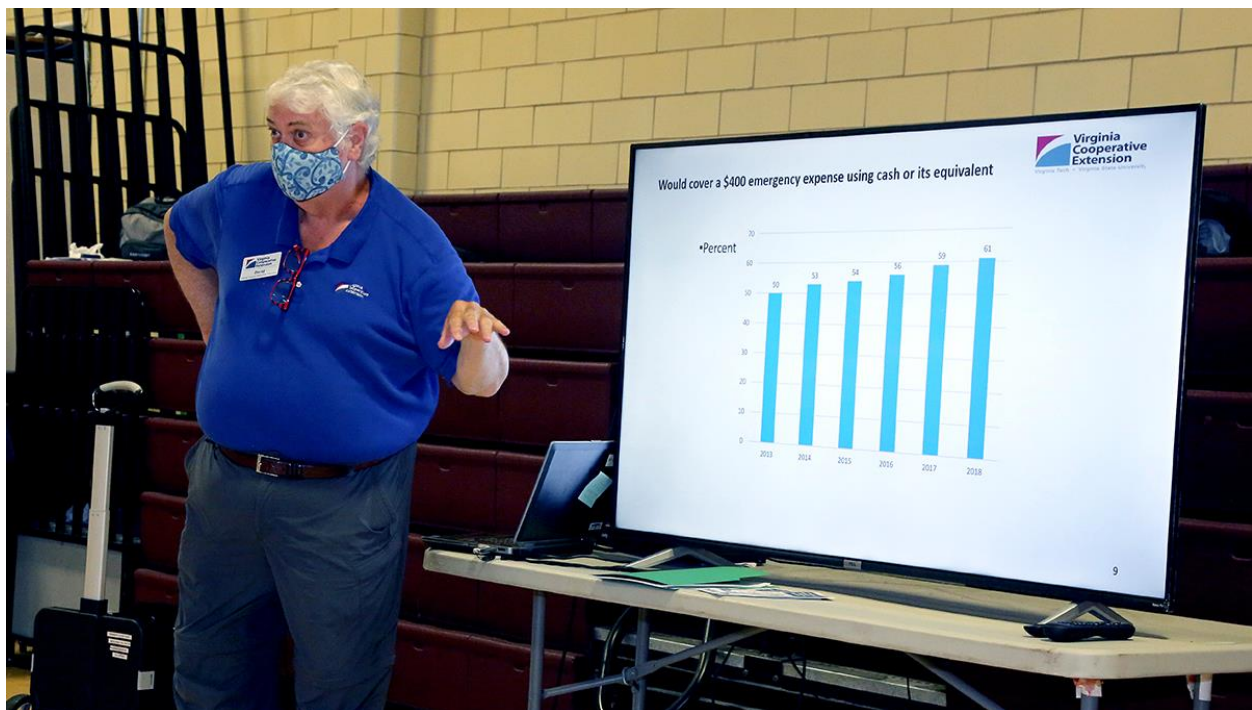


# Virginia Cooperative Extension-Prince William Unit Offers Financial Counseling to the Area's Homeless

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Many people run into credit problems, but the homeless are perhaps more susceptible than others to having credit issues that disadvantage them in obtaining housing, transportation and other necessities.

The Virginia Cooperative Extension-Prince William Unit (VCE) offers counseling to the homeless to help them begin establishing better credit under adverse circumstances. "We do a life skills course. It's usually seven to eight classes every other month that include basic financial skills—spending plans, borrowing, credit reports, identity theft, basic banking and goal setting," said VCE Education and Outreach Coordinator Joanne Bilotta. "We really try to get them back into the mindset of getting back on track, and how to do it, by giving them some tools to work with."

In learning how credit reports work, people can begin to make changes to better their financial position by repairing and improving their credit.

Banking advice gleaned from the course can help people determine what banking options would be best for them, whether they need bank cards, checking accounts, savings accounts or online

banking. "Basic banking is what to look for in a banking account, a check list of what you going to need," Bilotta said.

Learning about identity theft helps people protect themselves. "When we do identity theft, we talk about what it is, how to file a report and what you need to do to protect yourself online," Bilotta said.

Goal setting, budgeting and spending plans can also go a long way in repairing bad credit, Bilotta said.

The objective of the course is to give people the wherewithal to make better decisions. "In the very last class, after we've gotten everybody in, we talk about the importance of the mindset piece. You can't move forward unless you establish some standard of where you want to be," Bilotta said. "I hope that there's at least one takeaway from this that when they're on their own they'll remember something from the class they can use."

The education that people get from the course can also help with credit issues. "We're trying to give them ideas, steps they can take to get their credit back on track," said VCE Master Financial Education Volunteer David Robison. "We hope they go away from this class with a tidbit, maybe more than a tidbit of how they can get their credit back in line."

Call VCE at 703-792-6289, or email [Smartmoney@pwcgov.org](mailto:Smartmoney@pwcgov.org) with questions. Visit [VCE-Prince William Unit](#) for more information.