



Extension

UNIVERSITY OF WISCONSIN-MADISON

Reentry Ready Resources: Focus on Finances

Todd Wenzel

Human Development & Relationships Educator

Winnebago County

A Division of UW-Madison

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JulieAnn Stawicki

Associate Dean of Youth,
Families and Health &
Associate Professor

Institute Director



Danielle Hairston-Green

Human Development & Relationships
Institute Director

**Entrepreneur in
Training Partnership**



Diana Hammer

Associate Professor &
Community Development
Educator, Fond du Lac County

**Literacy Link &
Reentry Ready**



Ronda Davis

Justice-Involved Families
State Specialist

**Representatives for
Justice Involved Work at
UW-Madison Extension**



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Literacy Link



Mary Campbell Wood

Professor of Human
Development &
Relationships

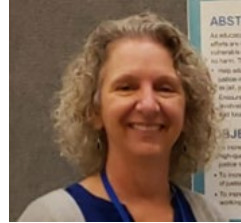
Literacy Link



Heidi Ungrodt

Human Development &
Relationships Educator,
Ashland and Bayfield Counties

Literacy Link



Pam Wedig-Kirsch

School Readiness & Family
Resiliency Educator,
Racine and Kenosha Counties

Reentry Ready



Todd Wenzel

Human Development &
Relationships Educator,
Winnebago County

Reentry Ready



Katie Gellings

Human Development &
Relationships Educator,
Outagamie County

Reentry Ready



Jonathon Ferguson

Financial Capability
Specialist

Reentry Ready



Jenny Abel

Financial Security
Program Manager

Reentry Ready



Tahnee Aguirre

Human Development &
Relationships Educator,
Waukesha County

Reentry Ready



Amanda Kostman

Human Development &
Relationships Educator,
Walworth County

Reentry Ready

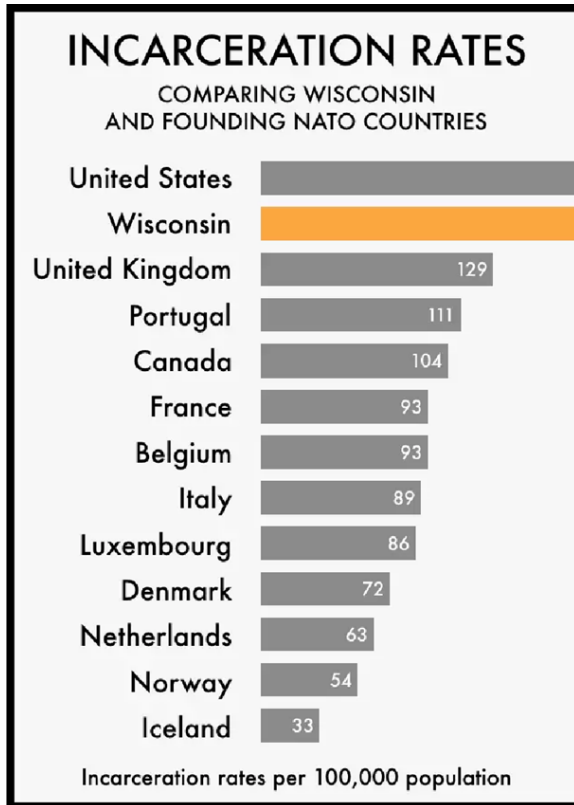


Jeanne Walsh

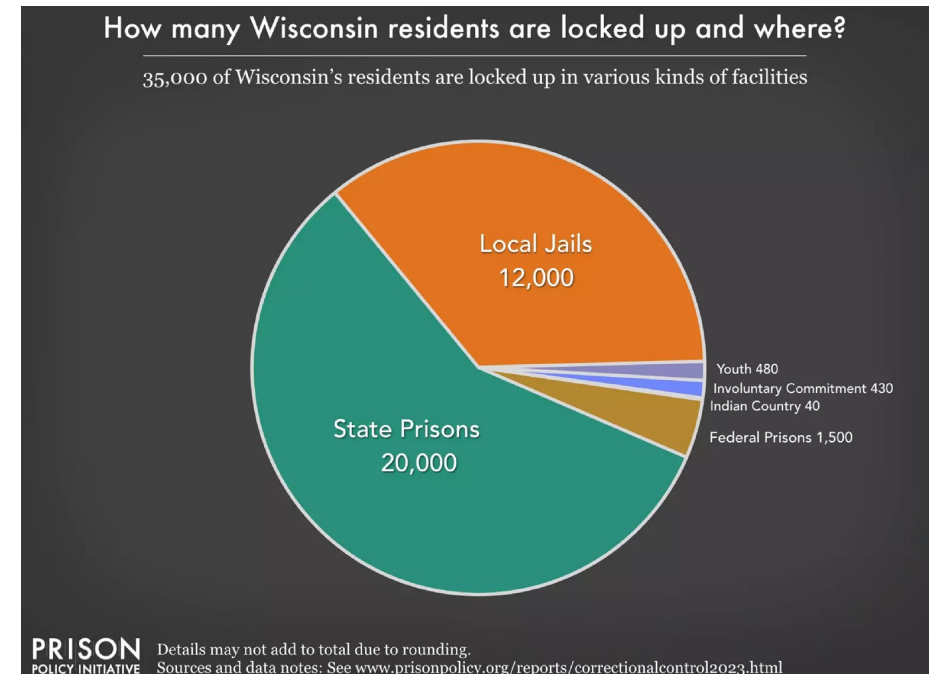
Human Development &
Relationships Educator,
Chippewa County

Putting Our Work In Context

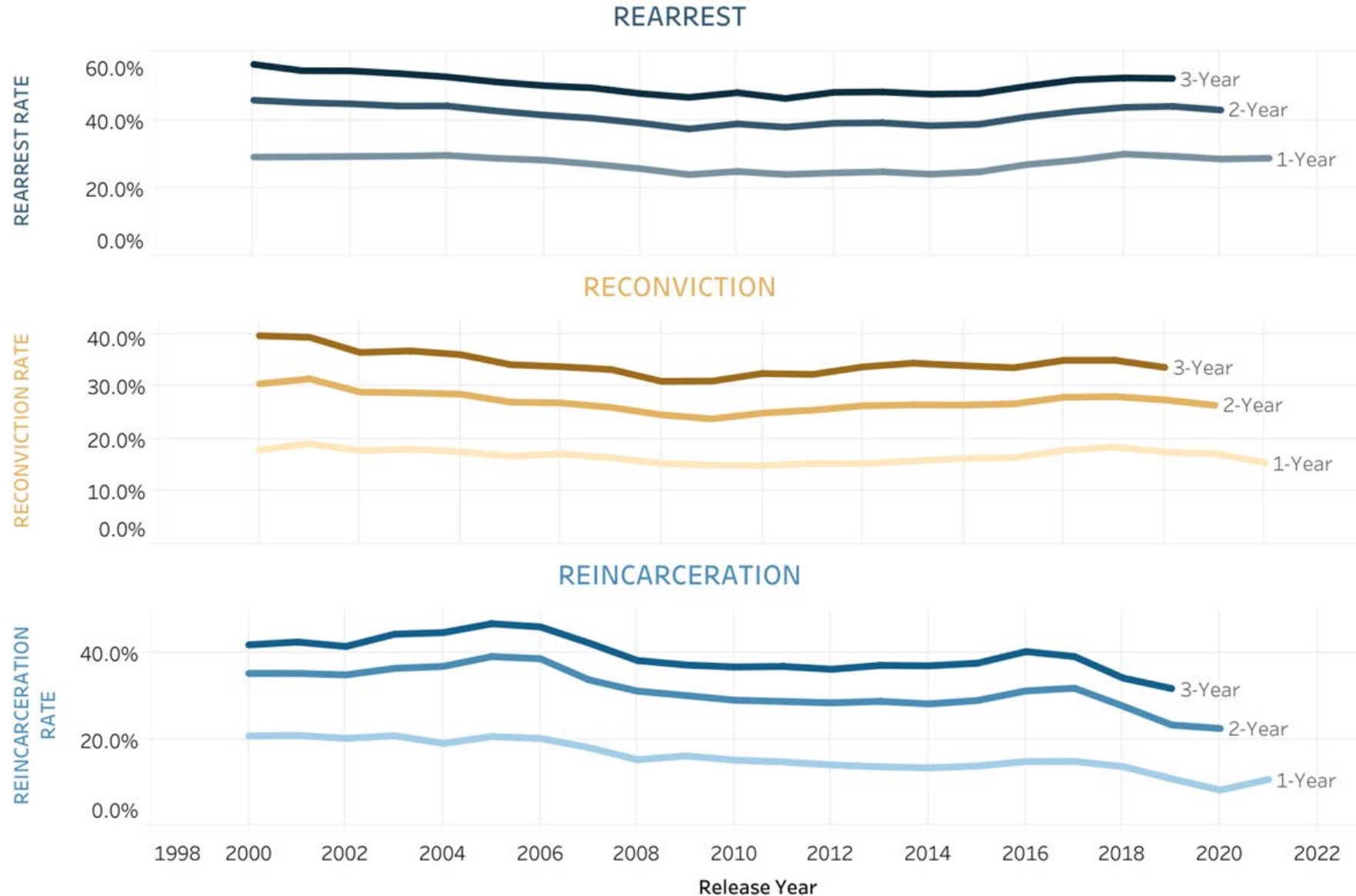
- The United States has the highest incarceration rate in the world, mirrored by Wisconsin
- Wisconsin has the second highest rate of black-to-white imprisonment disparity and the highest jail incarceration rate of Native Americans in the nation and the world



Source: prisonpolicy.org/global/2021.html



Wisconsin DOC Recidivism by Rearrest, Reconviction, and Reincarceration; 2000–2021



The **rearrest rates** are based on arrests for criminal offenses in Wisconsin that are reported to the WI criminal history repository.

The **reconviction rates** are based on offenses committed in Wisconsin that have resulted in court dispositions that include custody or supervision under the WI DOC.

The **reincarceration rates** are based only on readmissions to WI DOC prisons for new sentences or revocations.

Expense of Reincarceration

In 2021 alone, 41 states spent well over \$8 Billion to incarcerate 193,000 people for supervision violations and revocations.

Cost of Recidivism ÷ State Population; in 2021 Dollars

- 1. Wisconsin: \$72 per resident; \$426,157,181 total**
2. Vermont: \$61
3. Arkansas: \$58
4. Virginia: \$57
5. Wyoming: \$53

Justice Center, Council of State Governments, April 2023

Origin Story: National Reentry Research

Debt to Society: Asset Poverty and Prisoner Reentry (Martin 2011)

- “The almost exclusive emphasis on employment as the measurement of economic well-being is short-sighted because it ignores the importance of financial education and asset ownership.”
- “Many ex-offenders have difficulties meeting their financial obligations, some of which are ordered by the court.”
- “Most people released from prisons and jails have few financial resources. It is unlikely their financial outlook will improve soon after their return to the community.”

Origin Story: Local Efforts

- Financial literacy education is not typically presented by staff at correctional facilities
- Common financial questions from PIOC
 - Credit
 - Debts in collection
 - Reestablishing bank accounts
 - Finding housing, especially as a Registered Sex Offender
- Not a concise online location for reentry resources for individuals released from incarceration
- How can Extension assist these individuals?

Reentry Ready Curriculum Overview

FINANCIAL WELLNESS WORKSHOPS: REENTRY READY

Taught by: Katie Gellings, Human Development & Relationships Educator, Green Lake County Extension

3 CLASSES • SIGN UP IS REQUIRED! • DATES: 1/9, 1/16, 1/23



CHOOSING FINANCIAL
PRODUCTS & SERVICES

TRACKING INCOME & BENEFITS

PAYING BILLS & EXPENSES

SAVING MONEY

BUDGETING & GETTING
THROUGH THE MONTH

DEALING WITH DEBT



UNDERSTANDING CREDIT

PROTECTING YOUR MONEY,
INSURANCE & RETIREMENT

OTHER HELPFUL RESOURCES



Goal: to empower individuals to control their personal finances after release

Module 1: Choosing Financial Products and Services

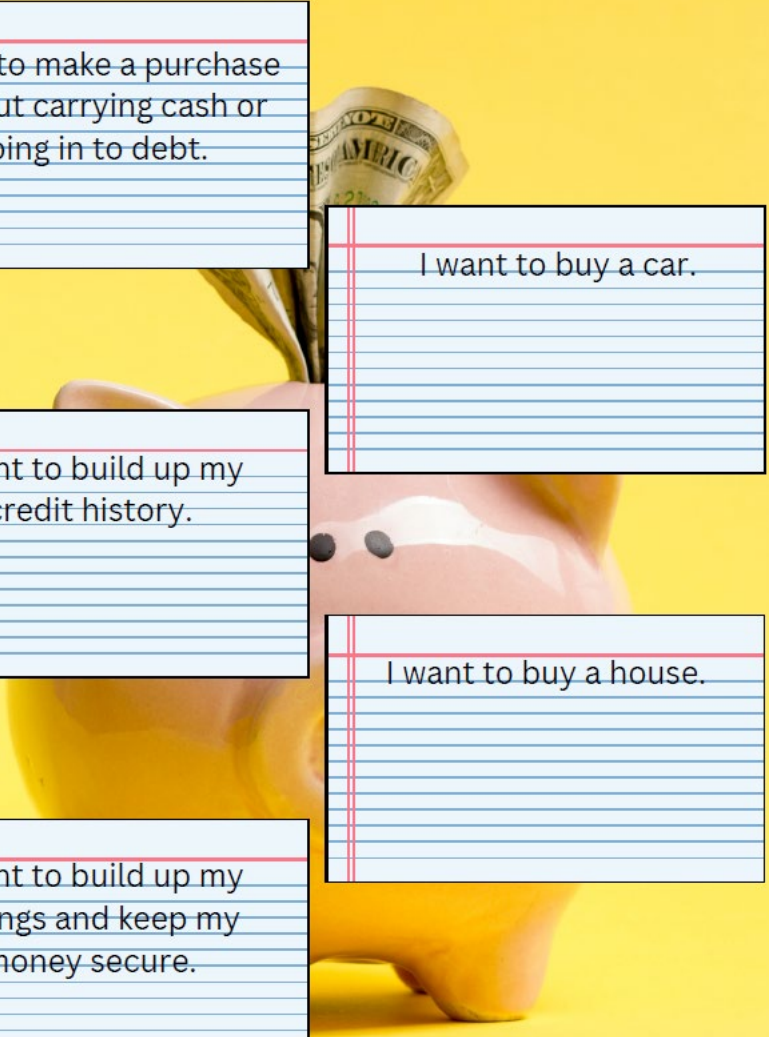
Module 2: Tracking Income and Benefits

Module 3: Paying Bills

Module 4: Saving

Reentry Ready Curriculum Overview

Finding Financial Products That Meet Your Needs



I want to make a purchase without carrying cash or going in to debt.

I want to buy a car.

I want to build up my credit history.

I want to buy a house.

I want to build up my savings and keep my money secure.

AUTO LOAN

CERTIFICATE OF DEPOSIT

MORTGAGE

SECURED CREDIT CARD

SAVINGS ACCOUNT

CREDIT CARD

DEBIT CARD

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OTHER HELPFUL RESOURCES



Goal: to empower individuals to control their personal finances after release

Module 5: Budgeting and Getting through the Month

Module 6: Dealing with Debt

Module 7: Understanding Credit

Module 8: Protecting Your Money, Insurance, & Retirement

Reentry Ready Curriculum Overview

Payday Loans Scenario

Scenario: An unexpected car repair this month means you do not have enough money remaining to cover all your expenses. You think you need about \$300 to get by until you get paid again in two weeks. You do not have a credit card or any money in your savings account. A payday loan seems like the only option.

The local payday loan store will take a check postdated two weeks to loan you \$300.

Amount you want to borrow: \$300

Determine the costs: The payday loan store charges \$15 for every \$100 borrowed. How much will you be charged to get your \$300?

Initial charge: _____

Adding this amount to the \$300 loan amount, what is the total cost of the loan now?

Total initial loan amount: _____

Unfortunately, ongoing expenses continue to add up and you do not have the money to cover your loan after two weeks. The loan store will renew your loan for another two weeks by charging you another \$15 for every \$100 borrowed. How much will you be charged to renew your \$300 loan?

First renewal charge: _____

Adding this to the total initial loan amount, what is the total cost of the loan now?

Total loan amount owed after first renewal: _____

If you continue to renew your loan every two weeks, how much would you owe if you paid off the loan after a total of five renewals?



Track your debts and how much you owe with this **Reentry debt log**¹²⁰

1. This tool will give you a clearer picture of your debt. Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay.
2. Then list the potential consequences of delaying payment.

3. If you have criminal debts make sure you understand the consequences of not paying them.

Remember, a bill isn't always debt.

For instance, your phone bill isn't debt, but any past due amount is debt.

Common debt types to help you brainstorm:



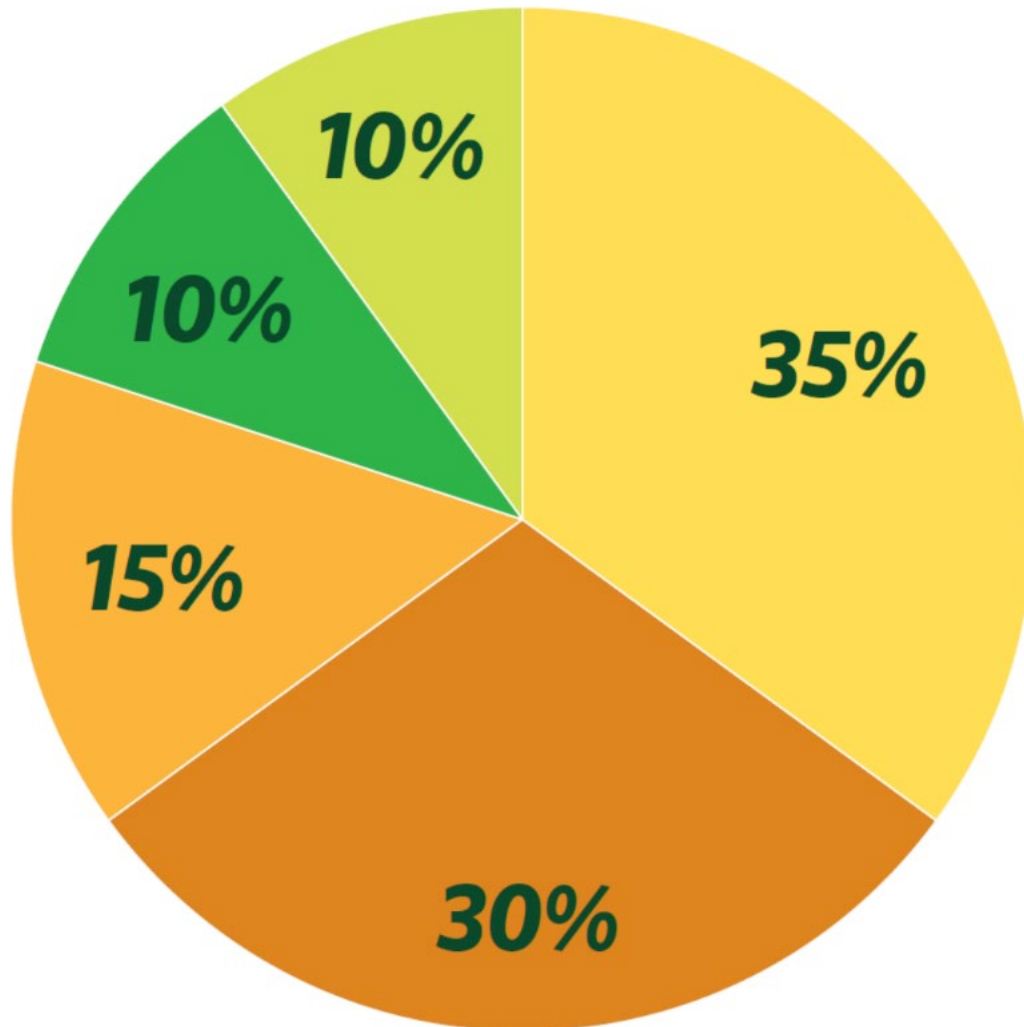
To whom do you owe the debt?	Total amount left to pay	Weekly or Monthly payment	Code (A-I)	Consider the consequences of not paying each type of debt
	\$	\$		A. Reincarceration
	\$	\$		B. Repossession (of something you own)
	\$	\$		C. Loss of driver's license
	\$	\$		D. Loss of housing
	\$	\$		E. Garnishment (a portion of your paycheck or money in an account is taken to pay what you owe)
	\$	\$		F. Loss of service (utilities cut off or loss of cell phone service)
	\$	\$		G. Lawsuit or other collection effort from a creditor or debt collector
	\$	\$		H. Negative report to credit reporting company
	\$	\$		I. Other

Total weekly (or monthly) payment

DEALING WITH DEBT

Reentry Ready Curriculum Overview

FICO Score Pie Chart



Length of Credit History

Types of Credit Used

New Credit

Payment History

Net Worth

Amounts Owed

Website Creation and Review


Reentry Ready Resources



Recently released from prison or jail?

Have questions?

We have some answers for you!

 Download the Action Plan

If you're not able to find the answer to your question on this site, please reach out to your local social worker, parole or probation officer, library, or visit these sites:

- 211: Call 2-1-1. Can't call? <https://www.211.org/about-us/your-local-211>
- FairShake: www.fairshake.net
- Legal Tune Up: <https://legaltuneup.org/about>

Housing

 Is there anything I can do to improve my chances of getting housing?

 How can I find housing?

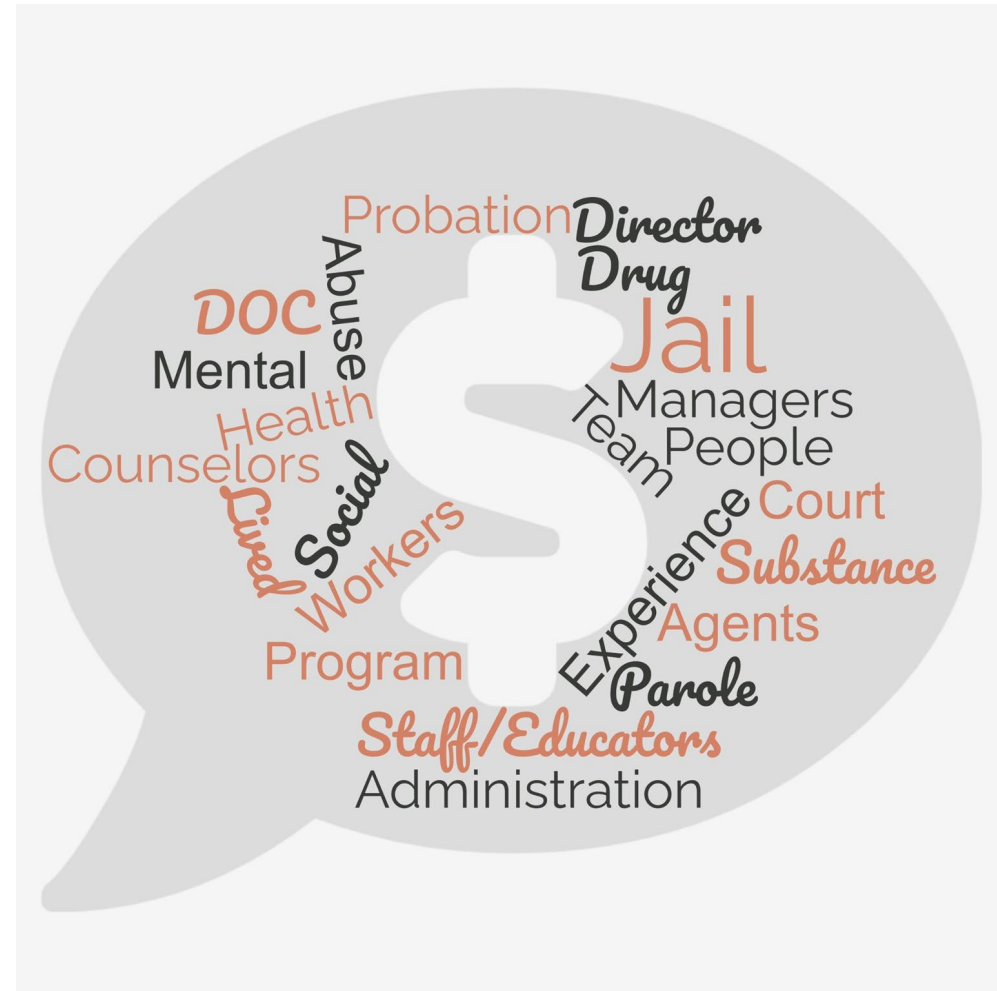
- Brainstormed possible topics
- Narrowed to most pertinent topics
- Considered best ways to organize the information
- Collected feedback on dynamic site

Community Partner Feedback Process

Who are our partners?

Who do we need to reach?

What information to add?



Reentry Ready Resources


Reentry Ready Resources



Recently released from prison or jail?

Have questions?

We have some answers for you!

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If you're not able to find the answer to your question on this site, please reach out to your local social worker, parole or probation officer, library, or visit these sites:

- 211: Call 2-1-1. Can't call? <https://www.211.org/about-us/your-local-211>
- FairShake: www.fairshake.net
- Legal Tune Up: <https://legaltuneup.org/about>

Housing

 Is there anything I can do to improve my chances of getting housing?

 How can I find housing?

- Resource guides by Psych 601 students for 14 counties
- Feedback from community partners
- Engagement with UW–Madison faculty
- Conference presentations

Reentry Ready Resources

WINNEBAGO COUNTY REENTRY RESOURCES

Updated:
August 2023

Welcome home! This guide provides resources throughout Winnebago County that may be helpful for those re-entering into the community. All information gathered in this guide was found via online searches or contacts who are connected to the resources.

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ADVOCAP Affordable Housing and Homeless Prevention Programs

ADVOCAP is an organization that aims to provide assistance and resources to low-income families and individuals in the community, in order for them to achieve safe and comfortable living.

Address and Location:

2929 Harrison Street,
Oshkosh, WI 54901



Contact Information:

- Phone (inquiries about affordable housing rentals/availability): 920-922-7760 ext. 3588
- Phone (family development specialist OSHKOSH): 920-426-0150
- Phone (family development specialist NEENAH): 920-725-2781
- Email (inquiries about affordable housing rentals/availability): rentals@advocap.org
- Website (affordable housing): <https://www.advocap.org/services/affordable-housing/>

Hours of Operation:

- Monday - Friday hours: 8 a.m. - 5 p.m.
- Closed Saturday and Sunday


Important Information:





- **Eligibility for Affordable Housing application:** Rentals may be available to individuals or families whose total household income is under 80% of the County Median Income. Rentals are prioritized for individuals and families enrolled in other ADVOCAP programs, especially those involved in the Homeless Prevention Programs. Rental may also be available for disabled individuals who live with 2-4 other adults in the same home, sharing living costs and case management or care staff. Applications need to include income verifications including employment, SSI, SSDI, Child Support, and any other additional income.
- **Eligibility for Homeless Assistance Program:** Persons must be homeless, at imminent risk of homelessness (court ordered eviction, having to leave a motel etc.), or fleeing/attempting to flee domestic violence. In order to contact ADVOCAP for homeless assistance, you must contact a Family Development Specialist in your area for next steps and resources (the numbers for which are listed below) and participate in a Coordinated Entry Survey.


Reentry Ready Checklist

- Aid in Reentry Planning
- Ensure Accessibility
(Specifically within Facilities)
- Guide to Tracking Resources

Reentry Ready Checklist



<h3>Housing</h3>  <ul style="list-style-type: none"><input type="checkbox"/> Use public benefit programs and web resources available to help get the housing you want<input type="checkbox"/> Learn about the process of finding houses through a class or other programs<input type="checkbox"/> Apply for housing assistance <p>add notes here:</p>	<h3>Identification</h3>  <ul style="list-style-type: none"><input type="checkbox"/> Get your birth certificate and social security card<input type="checkbox"/> Not eligible for license? Get an ID card or Voter ID<input type="checkbox"/> Not eligible for ID card? Get an Individual Taxpayer Identification Number (ITIN) <p>add notes here:</p>
<h3>Work</h3>  <ul style="list-style-type: none"><input type="checkbox"/> Apply for work in your area<input type="checkbox"/> Get the right clothing for your interviews and job<input type="checkbox"/> Learn if you will have any money besides taxes and benefit costs taken out of your paycheck <p>add notes here:</p>	<h3>Legal</h3>  <ul style="list-style-type: none"><input type="checkbox"/> Use low or no cost legal resources<input type="checkbox"/> Use the Volunteer Income Tax Program (VITA) for free help with filing taxes<input type="checkbox"/> Register to vote <p>add notes here:</p>


Extension

Reentry Ready Certificate of Completion

CERTIFICATE OF COMPLETION

Reentry Ready: Focus on Finances
Financial Competency Curriculum
6 Hour Course

Presented by the University of Wisconsin-Madison
Division of Extension

Facilitator: Todd Wenzel, Human Development & Relationships Educator, Winnebago County

April 30, 2024

Participant Name

Date of Completion



Extension
UNIVERSITY OF WISCONSIN-MADISON

Reentry Ready Financial Competency Curriculum

1. Choosing Financial Products and Services
2. Tracking Income and Benefits
3. Paying Bills
4. Saving
5. Budgeting and Getting Through the Month
6. Dealing With Debt
7. Understanding Credit
8. Protecting Your Money, Insurance, and Retirement



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Reentry Ready - Impact

Evaluation - Website

- The average time spent during a website visit is 9 minutes and 53 seconds
- The top 10 pages visited are:

1.	How can I find housing?
2.	Is there anything I can do to improve my chances of getting housing?
3.	Where can I find local homeless and housing services?
4.	How do I apply for a job with felonies on my record?
5.	What if I don't have anything professional to wear to a job interview?
6.	How can I start my own business?
7.	How do I rebuild relationships with my children/other family members?
8.	What mental health services are there in my community?
9.	What forms of ID can I get if I can't get a drivers license?
10.	What if I don't have any ID?

Evaluation - Curriculum

- 92% reported learning “A Lot” about tracking their money
- 91% reported “Yes” on understanding how to get and read a credit report
- 88% reported learning “A Lot” about dealing with debt
- Feedback responses
- The most visited topics on the Reentry Ready Resources website are Housing and Work

Reentry Ready Presentations and Conferences

- Presentation to UW-Madison Chancellor Jennifer L. Mnookin in December 2023
- Presentation to UW-Madison Provost Charles Isbell in March 2024
- Association for Financial Counseling & Planning Education national conference in November 2023
- National Extension Association of Family & Consumer Sciences national conference in September 2024



Introduction

Wisconsin mirrors the United States incarceration rate with 663 individuals per 100,000 population being incarcerated.

Wisconsin also has the second highest rate of black-to-white incarceration disparity in the US, as well as having the highest jail incarceration rate of Native Americans in the nation. At any given time approximately 35,000 individuals are incarcerated in Wisconsin.

Despite the prerelease planning and case management offered at correctional facilities, many individuals are not fully prepared for release and the responsibilities and expectations that follow. This extends to not being financially prepared for release and the ongoing financial responsibilities of public life.

This is especially important in Wisconsin as we spend the most money per capita of any state on rearrest, reconviction, and reincarceration.

Objectives

Research has shown that improving reentry outcomes for individuals can lower correctional costs, reduce prison and jail populations, and increase community safety.

To address the financial education needs of people impacted by the legal system, our team developed the **Reentry Ready: Focus on Finances** program. Objectives include:

- Provide those impacted by the legal system with resources necessary for reintegrating into society.
- Increase the financial capability of those impacted by the legal system through personal financial education.
- Facilitate participant ability to follow through on their plans to build, maintain, and enhance money management skills and behaviors.

Curriculum and Materials

Understanding this data, the needs of formerly incarcerated individuals, and the lack of financial education available in correctional facilities, the Reentry Ready Extension team has created several resources to aid individuals in successfully transitioning from incarceration.

Reentry Ready: Focus on Finances Participant Curriculum

The curriculum was drawn primarily from the Consumer Financial Protection Bureau's Your Money, Your Goals curriculum and the Focus on Reentry companion curriculum, as well as existing Extension resources and materials. The goal of the curriculum is to empower individuals to control their personal finances after release.

The curriculum features eight modules:

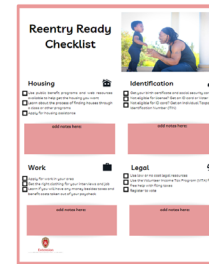
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The curriculum is typically delivered in-person by UW-Madison Extension educators at Wisconsin Department of Corrections correctional facilities and county jails. An online presentation version has also been developed and piloted by UW-Madison Extension educators.

Curriculum and Materials

Reentry Ready Checklist

The downloadable action tracker allows participants to plan the steps they'll take to manage their finances. This tool features sections for housing, identification, work, legal, income and benefits, expenses, health insurance, and your future. Each section includes 2-3 action steps for that category that participants can check off when complete.



Reentry Ready Resources Website

The website includes resources on how to find housing, acquire forms of ID, find work, file taxes, open a bank account, apply for public benefits, find free or affordable medical care, and many other topics. It also features county-specific resource guides. This site is used by probation and parole officers and community service providers to connect those impacted by the legal system with services that can help them when reentering communities.



Evaluation

Participants complete a post-class evaluation of three knowledge-gain questions and two open-ended feedback questions.

92% learned "A Lot" about tracking money.

91% reported "Yes" on understanding how to get and read a credit report.

88% learned "A Lot" about dealing with debt, a common issue facing many incarcerated individuals.

"I made my first budget at 57 years old"
"I plan to use everything in some way"
"I haven't yet lived my life and I plan on doing everything to do good and stay free"

Future Goals

- Working with probation and parole agents to track participants post-release to understand the effects these resources are having when put into practice.
- Expanding our educator team and getting these resources and classes into more correctional facilities.
- Developing partnerships throughout the state to increase post-release success and reduce recidivism in those utilizing our resources.
- Creating a training series to assist other educators in utilizing these resources.



Reentry Ready: Focus on Finances NEAFCS 2024

Reentry Ready: Focus on Finances
Todd Wenzel, Katie Gellings, Amanda Kostman, Jeanne Walsh
University of Wisconsin-Madison Division of Extension

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Table:

Category	Item	Status
Housing	Identify housing needs	Completed
	Apply for housing assistance	In Progress
	Find affordable housing	Not Started
	Secure housing	Not Started
Identification	Obtain ID	Completed
	Obtain Social Security card	In Progress
	Obtain driver's license	Not Started
	Obtain state-issued ID	Not Started
Work	Identify skills and interests	Completed
	Search for job openings	In Progress
	Apply for jobs	Not Started
	Secure employment	Not Started
Income and Benefits	Identify eligible benefits	Completed
	Apply for benefits	In Progress
	Receive benefits	Not Started
	Manage benefits	Not Started
Legal	Identify legal needs	Completed
	Obtain legal representation	In Progress
	Attend court hearings	Not Started
	Resolve legal issues	Not Started
Expenses	Identify expenses	Completed
	Track expenses	In Progress
	Reduce expenses	Not Started
	Manage expenses	Not Started
Health Insurance	Identify health insurance needs	Completed
	Apply for health insurance	In Progress
	Obtain health insurance	Not Started
	Manage health insurance	Not Started
Future	Identify future goals	Completed
	Develop a plan	In Progress
	Implement plan	Not Started
	Review progress	Not Started

Reentry Ready – Next Steps

- Further build evaluation data from courses, including 6-12 month post-release evaluation
- Expand Reentry Ready courses in the state
- Increase partnerships & use of the website action plan worksheet with community partners
- Developing a Train-the-Trainer series to allow anyone to present the curriculum

Application To Your Environment

What do you think this work could look like in your situation and organization?



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UNIVERSITY OF WISCONSIN-MADISON

Questions?

Todd Wenzel

todd.wenzel@wisc.edu

920-232-1982