



Do you need help managing your money or accessing public programs because of COVID-19?

Baltimore County is providing free help, over the phone!

The COVID-19 pandemic has had a major impact on residents' finances and a new Financial Navigators program is here to help. Baltimore County in partnership with The CASH Campaign of Maryland offer **Financial Navigators** to provide guidance **over the phone** and can help you manage financial issues, identify immediate action steps, and make referrals to other services at no cost.

Sign Up for Financial Navigator Services

Step One

- ❑ Visit <https://finnav.org/baltco> or call Baltimore County 311 for a referral to the program.

Step Two

- ❑ Register for a call by telling us:
Your Name
ZIP Code
Language preference
Phone and/or
Email address

Step Three

- ❑ A Navigator will call you to begin your free session.

What Happens In a Financial Navigation Session?

The free session will last about 30 minutes. Navigators can help you address concerns including:

- Meeting daily living expenses, like housing, food, and insurance;
- Maximizing income, through accessing benefits, emergency cash assistance, and emergency loans;
- Managing debt, from credit cards to student loans to child support;
- Avoiding predatory scams;
- Budgeting for future loss of income; and
- Accessing other social services.

During the session, your Financial Navigator will work with you to identify next steps, and email them to you. Still have questions? You can sign up for another free appointment (although we cannot guarantee it will be with the same Navigator). *Please note - Financial Navigators provide personalized information; they cannot provide direct financial assistance like cash or loans.*



Visit <https://finnav.org/baltco> or call 311 to sign up and talk with a Baltimore County Financial Navigator now!

