



FINANCIAL PLANNING RESOURCES FOR PEOPLE WITH BLEEDING DISORDERS

Whether you have a bleeding disorder yourself or you are a caregiver to someone with a bleeding disorder, you may find yourself in a position of having “more month than money” or struggling to create savings for unexpected expenses. This toolkit includes resources related to financial planning including money basics, saving and spending plans, debt and credit, increasing income, reducing expenses, and red flags to look out for.

[Click a section title in the Table of Contents to jump to that section.](#)

Contents

FINANCIAL PLANNING RESOURCES FOR PEOPLE WITH BLEEDING DISORDERS.....	1
KEY WEBSITES	2
MONEY BASICS.....	3
FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)	3
PRACTICAL MONEY SKILLS	3
CONSUMER FINANCIAL PROTECTION BUREAU	3
THE SKIMM	3
SPENDING AND SAVINGS PLANS.....	4
CONSUMER FINANCIAL PROTECTION BUREAU	4
QUICKEN	4
YOU NEED A BUDGET (YNAB)	5
PERSONAL CAPITAL.....	5
DEBT AND CREDIT	5
CONSUMER FINANCIAL PROTECTION BUREAU	5
FEDERAL TRADE COMMISSION’S CONSUMER INFORMATION	5
NATIONAL FOUNDATION OF CREDIT COUNSELING.....	6
CREDIT KARMA.....	6

USA.GOV	6
INCREASING INCOME.....	6
GOVERNMENT BENEFITS	6
EMPLOYMENT RESOURCES.....	8
REDUCING EXPENSES.....	9
ABLE ACCOUNTS – NATIONAL RESOURCE CENTER.....	9
TIPS FOR CUTTING EXPENSES	9
STUDENT AID AND SCHOLARSHIPS	9
TIPS FOR DECREASING UTILITY BILLS	10
SCHOOL MEALS AT FREE AND REDUCED PRICE	11
PRESCRIPTION ASSISTANCE	11
RED FLAGS IN FINANCIAL PLANNING.....	12
FRAUD AND SCAMS	12
TITLE LOANS.....	12
RENT-TO-OWN	12
PAYDAY LOANS.....	13

KEY WEBSITES

We recommend these websites for reliable information about financial issues.

- ❖ **Consumer Financial Protection Bureau** is a government bureau that works to protect consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. The CFPB empowers people with the information, steps, and tools they need to make smart financial decisions.
<https://www.consumerfinance.gov/> (In English)
<https://www.consumerfinance.gov/es/> (En español)
- ❖ **Financial Resilience Center from the National Disability Institute** offers tips for money management during the COVID-19 pandemic plus information about employment, unemployment, public benefits, money management, housing, food, and more. A partnership with [LifeCents](#) gives you access to free online financial wellness training, while [AFCPE](#) offers you free professional financial counseling.
<https://www.nationaldisabilityinstitute.org/financial-resilience-center/>

You may also be interested in:

- ❖ **Hemophilia Federation of America (HFA) Patient Assistance Portal** has several “Print or Click” PDFs with resources about Financial Assistance, Manufacturer programs, HIV and HCV, and Mental Health.
www.hemophiliafed.org/patientassistanceportal
- ❖ **Helping Forward** is an HFA program to empower community members to move forward from crisis into a sustainable future through career planning and financial management. The website

is a hub of resources about employment rights, job searching, and career planning.
www.hemophiliafed.org/helpingforward

[back to top](#)

MONEY BASICS

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)

FDIC Consumer News: Is Digital Banking for Me?

<https://www.fdic.gov/consumers/consumer/news/april2020.pdf> (In English)

<https://www.fdic.gov/consumers/consumer/news/esp/cn20/april2020-esp.pdf> (En español)

This article outlines what digital banking entails, what the benefits are compared to a physical bank, and how to go about finding one that fits your needs.

PRACTICAL MONEY SKILLS

Practical Money Skills Workbook: Smart Tips for Better Money Management

<http://www.practicalmoneyskills.com/assets/downloads/pdfs/Practical-Money-Skills-Workbook.pdf>

Program put together by Visa to help you understand the basics of managing money wisely. Includes sections on Budgeting Basics, Online and Mobile Banking, Checking Accounts, Debit Cards, Savings Accounts, and Understanding Credit

CONSUMER FINANCIAL PROTECTION BUREAU

Your Money, Your Goals: A Financial Empowerment Toolkit

https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_financial-empowerment_toolkit.pdf (In English)

https://files.consumerfinance.gov/f/documents/bcfp_your-money-goals_a-financial-empowerment-toolkit_es.pdf (En español)

This toolkit is designed for organizations that are assisting individuals with financial empowerment, but the exercises and content are helpful when applying the information to your own situation, too. The toolkit provides tools and information to set and achieve goals, build skills in managing money, credit, and debt, and choosing financial products that are right for you.

THE SKIMM

SkimmU

<https://skimmu.theskimm.com/>

Free, virtual event series designed to teach you crucial money lessons.

Skimm' Money

<https://www.theskimm.com/money>

This page has resources related to money and finance. It includes an option to subscribe to a weekly newsletter, as well as links to helpful articles and videos covering a wide span of financial topics.

[back to top](#)

SPENDING AND SAVINGS PLANS

CONSUMER FINANCIAL PROTECTION BUREAU

Behind on a Bill? Start with One Step.

https://files.consumerfinance.gov/f/documents/cfpb_ymyg_behind-on-bills_print.pdf

While your situation may feel overwhelming right now, you can take it one step at a time. Try using this booklet from the Consumer Financial Protection Bureau to track your bills and income, create a calendar, and brainstorm options. Contact helpinghands@hemophiliafed.org if you want a booklet mailed to you.

Guide to Building an Emergency Fund

<https://www.consumerfinance.gov/start-small-save-up/start-saving/an-essential-guide-to-building-an-emergency-fund/>

Creating a dedicated savings for emergencies is one of the most important steps to improving your financial well-being. Use this guide to answer all of your essential emergency fund questions, including what it is, how to build it, and when to use it.

Guide to Saving at Tax Time

<https://www.consumerfinance.gov/start-small-save-up/start-saving/how-to-use-your-tax-refund-to-build-your-emergency-funds/>

For many Americans, their tax refund is one of the largest checks they'll receive all year. Saving all or a portion of it can be one of the most effective strategies for getting your savings started.

Guide to opening a banking or credit union account

https://files.consumerfinance.gov/f/documents/cfpb_checklist_opening_bank_account_web.pdf

Deciding where to put your savings may depend on your situation, but it's important to have it in a safe and accessible location so you have it when you need it. Bank or credit union accounts are generally considered the safest places to put your money.

Savings Booklet: Start with small goals.

https://www.consumerfinance.gov/f/documents/cfpb_ymyg-savings-booklet.pdf

Building your savings? Start with small goals is a booklet that offers proven strategies and easy-to-follow resources to set your savings goals and get a handle on your money so you start to put a portion of it away.

QUICKEN

Free Budget Calculator

<https://www.quicken.com/budget-calculator>

This free calculator will help you put together a budget by categorizing expenses, reviewing where your money goes, realizing your goals, and creating an emergency plan.

YOU NEED A BUDGET (YNAB)

Four Simple Rules for Successful Budgeting

<https://www.youneedabudget.com/the-four-rules/>

YNAB offers budgeting tools at a cost but has free information on their website. The Four Rules are a concept meant to be paired with their budgeting software but can be implemented by anyone working to get their finances back on track.

Free Workshops

<https://www.youneedabudget.com/free-workshops/>

YNAB offers free, live workshops every day that last around 20 minutes. Workshops include: The Four Rules, Set Up Your Budget, Roll with Your Overspending, Your Budget Routine, What to Do When You Have to Use a Credit Card, and Create a Debt Paydown Plan

PERSONAL CAPITAL

<https://www.personalcapital.com/>

Free investment tracking, financial management, and wealth management tools

[back to top](#)

DEBT AND CREDIT

CONSUMER FINANCIAL PROTECTION BUREAU

Credit Card Debt During Coronavirus: Relief Options and Tips

<https://www.consumerfinance.gov/about-us/blog/credit-card-debt-during-coronavirus-relief-options-tips/> (In English)

<https://www.consumerfinance.gov/about-us/blog/tarjeta-de-credito-y-coronavirus-opciones-de-alivio/> (En español)

Provides insights on Coronavirus credit card relief programs, how to request help from your credit card company, and how to stay on top of your credit card bill

Credit cards: Resources for getting and managing a credit card, key terms, and your rights

<https://www.consumerfinance.gov/consumer-tools/credit-cards/> (In English)

<https://www.consumerfinance.gov/es/herramientas-del-consumidor/tarjetas-de-credito/respuestas/> (En español)

Credit card how-to guides

<https://www.consumerfinance.gov/consumer-tools/credit-cards/answers/how-to-guides/>

<https://www.consumerfinance.gov/es/herramientas-del-consumidor/tarjetas-de-credito/respuestas/> (En español)

FEDERAL TRADE COMMISSION'S CONSUMER INFORMATION

<https://www.consumer.ftc.gov/articles/pdf-0040-choosing-a-credit-counselor.pdf>

Learn the ins and outs of how to choose a reputable Credit Counselor and find out if credit counseling is right for you.

NATIONAL FOUNDATION OF CREDIT COUNSELING

<https://www.nfcc.org/>

800.388.2227

Talk to a nonprofit debt relief agent on how to best work on getting out of debt.

CREDIT KARMA

<https://www.creditkarma.com/>

Check your credit scores anytime and never pay for it and compare personalized offers for credit cards and loans.

USA.GOV

Credit Cards

<https://www.consumerfinance.gov/consumer-tools/credit-cards/>

Find out your rights when it comes to credit cards and how to choose the right one.

Credit Issues

<https://www.usa.gov/credit>

Learn about common credit issues connected with bank and credit product complaints, home equity loans, and personal loans.

Credit Reports and Scores

<https://www.usa.gov/credit-reports> (In English)

<https://www.usa.gov/espanol/credito> (En español)

Find out how to get your credit report, make corrections, and more.

Dealing with Debt

<https://www.usa.gov/debt> (In English)

<https://www.usa.gov/espanol/deudas-y-bancarrota> (En español)

Learn about common debt problems, including filing for bankruptcy.

[back to top](#)

INCREASING INCOME

GOVERNMENT BENEFITS

How do I File for Unemployment Insurance?

<https://www.dol.gov/general/topic/unemployment-insurance>

The US Department of Labor's unemployment insurance program provides unemployment benefits to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements. Learn how to decide if you're eligible and where to apply in your state.

Supplemental Nutrition Assistance Program

<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>

SNAP provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency. Find out if you're eligible and how to apply.

Temporary Assistance for Needy Families

<https://www.acf.hhs.gov/ofa/programs/tanf/about>

The Temporary Assistance for Needy Families (TANF) is designed to help needy families achieve self-sufficiency. Find information about this program and how to contact the Office of Family Assistance here.

WIC (Women, Infants, And Children)

<http://www.fns.usda.gov/WIC/>

The supplemental Nutrition Program for Women, Infants and Children (WIC) provides nutritious foods, nutrition and breastfeeding education, and healthcare access to protect low-income women infants, and children up to age 5. Visit the website to find out if you're eligible or contact 2-1-1, your county assistance office, or your local health department, community center, school, or hospital to inquire.

Social Security Administration

<https://www.ssa.gov/> (In English)

<https://www.ssa.gov/espanol/> (En español)

There are four main types of benefits that the SSA offers:

- Retirement Benefits:
<https://www.ssa.gov/benefits/retirement/> (In English)
<https://www.ssa.gov/espanol/beneficios/jubilacion/> (En español)
- Disability Benefits:
<https://www.ssa.gov/benefits/disability/> (In English)
<https://www.ssa.gov/espanol/beneficios/incapacidad/> (En español)
- Benefits for spouses or other survivors of a family member who has passed:
<https://www.ssa.gov/benefits/survivors/> (In English)
<https://www.ssa.gov/espanol/beneficios/sobrevivientes/> (En español)
- Supplemental Security Income (SSI):
<https://www.ssa.gov/ssi/text-eligibility-ussi.htm> (In English)

Benefit Eligibility Screening Tool (BEST)

<https://ssabest.benefits.gov/benefit-finder>

Find Social Security benefits you may be eligible to receive.

National Council on Aging Benefits Check Up

<https://www.benefitscheckup.org/> (In English)

<https://www.benefitscheckup.org/?lang=es> (En español)

This resource is a comprehensive, free, and secure online tool that connects older adults with the benefits they may qualify for.

Your County Assistance Office

Most counties have an office dedicated to assisting residents with government services. The office in your area may be called “County Assistance Office” or something else but is usually run by a department like Health and Human Services, Social Services, or Public Welfare. If you’re not sure where to turn, ask at your local community center, government agency you utilize, health care organization, or United Way agency.

Is Social Security Disability Available for Hemophilia or Other Bleeding Disorders?

<https://www.disabilitysecrets.com/resources/is-social-security-disability-available>

If you’ve been diagnosed with a bleeding disorder and you’re unable to work, you may be eligible for Social Security Disability benefits. The most common way to receive disability benefits is to show that your bleeding disorder prevents you from performing gainful work.

Medicare.Gov

<https://www.medicare.gov/coverage> (In English) or 1-800-MEDICARE

<https://es.medicare.gov/coverage> (En español)

Find out if Medicare covers the procedure you need by using the website lookup tool or calling.

Health and Human Services

<https://www.hhs.gov/programs/social-services/health-care-facilities/index.html>

This page from the US Department of Health and Human Services provides links to find a healthcare facility/provider or compare facilities/providers.

Information for Helping Other People

<https://www.ssa.gov/thirdparty/>

A page of resources created for individuals who are helping a family member or friend apply for benefits.

EMPLOYMENT RESOURCES

HFA Helping Forward

<http://www.hemophiliafed.org/helpingforward>

The Employment Resources toolkit includes information related to employment issues including insights from bleeding disorder community members, legislation to protect your rights, job search tools, interview tips, self-advocacy resources, and more.

HFA Employments Rights and Job Search Resources

https://www.hemophiliafed.org/uploads/HH_HelpingForward_EMPLOYMENTRIGHTS.JOBSEARCH_ENGLISH.pdf

This toolkit includes resources related to employment issues including insights from bleeding disorder community members, legislation to protect your rights, job search tools, interview tips, self-advocacy resources, and more.

Jobs And Education For People With Disabilities

<https://www.usa.gov/disability-jobs-education#item-35577>

Learn about employment resources, finding a government job, employment laws, and workplace harassment/discrimination. This website also includes information about educational programs for students with disabilities.

[back to top](#)

REDUCING EXPENSES

***For Financial Assistance Resources, see the HFA Patient Assistance Portal at www.hemophiliafed.org/patientassistanceportal**

ABLE ACCOUNTS – NATIONAL RESOURCE CENTER

<https://www.ablenrc.org/what-is-able/what-are-able-accounts/>

ABLE Accounts are tax-advantaged savings accounts for individuals with disabilities and their families. This website describes what they are, who's eligible, and how to use them.

TIPS FOR CUTTING EXPENSES

Consumer Finance – Cutting Expenses Tool

https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_cutting-expenses_tool.pdf

Finding ways to reduce your expenses can help you better afford the necessities you can't live without. It can also give you more money every month to save for your goals.

10 Smart Ways to Reduce Expenses and Tighten Your Budget to Make Your Stimulus Check Last

<https://www.nfcc.org/resources/blog/10-smart-ways-to-reduce-expenses-and-tighten-your-budget-to-make-your-stimulus-check-last/>

National Foundation for Credit Counseling article by Courtney Nagle written on April 29th, 2020. These tips were made specifically to apply during the COVID-19 pandemic but can be applicable during other times as well!

STUDENT AID AND SCHOLARSHIPS

Federal Student Aid

<https://studentaid.gov/understand-aid/eligibility/requirements>

This website explains how to discern what type of student aid you may be eligible for and how to apply.

HFA Educational Scholarships

<https://www.hemophiliafed.org/home/for-patient-families/resources/educational-scholarships-internships/hfa-educational-scholarships/>

Each year, HFA awards scholarships to promising students in the bleeding disorders community. We provide 4 scholarships of \$2,000-\$4,000 in only 3 categories.

Bleeding Disorder Scholarship Database

<https://www.hemophiliafed.org/scholarships/>

Browse our collection of current scholarships for students with bleeding disorders. This list is for general information purposes only.

TIPS FOR DECREASING UTILITY BILLS

America Saves: 12 Ways to Save Energy and Money

https://americasaves.org/blog/1368-12-ways-to-save-energy-and-money?gclid=EAlalQobChMIksL_xL7z6wIVbR6tBh1ysgYsEAAYBCAAEglUpfD_BwE

Tips of ways you can make your home more energy efficient, as well as collaborating with your utility company to find known ways to save on your bills.

Energy Star: Equipment Tax Credits for Primary Residences

https://www.energystar.gov/about/federal_tax_credits/non_business_energy_property_tax_credits

Did you know you could get a tax break for making your home more energy efficient? This website can help you find updates to your home or equipment that could qualify for a tax incentive and save you money on your energy bill.

Accessible to You: Tips to Save Energy While Renting

<https://www.whatissmartenergy.org/Accessible-to-You-Tips-to-Save-Energy-While-Renting>

If energy efficient renovations aren't possible for you because you are renting your home, these tips can still help you save on your energy bills.

AT&T Mobility Lifeline Service

<https://www.att.com/wirelesslifeline/>

1-800-377-9450 Oregon 800.848.4442 Texas 866.454.8387

Puerto Rico 787.405.5463

Lifeline is a federal program that lowers the monthly cost of your wireless phone, home phone, or internet service. If you're eligible, you can get a discount of at least \$9.25 on your monthly bill. You may qualify for a discount based on any one of the following conditions:

- Your income level is 135% or less than the federal poverty guidelines.
- You or someone else in your household participates in one of these federal assistance programs:
 - Supplemental Nutrition Assistance Program (SNAP) (aka Food Stamps)
 - Medicaid
 - Supplemental Security Income (SSI)
 - Federal Public Housing Assistance (FPHA)
 - Veterans Pension and Survivors Benefit
 - Tribal Programs (and live on federally recognized Tribal lands)

Assurance Wireless By Virgin Mobile

<https://www.assurancewireless.com/> 1-888-321-5880

Provides a free cell phone, monthly free minutes and unlimited texts to income-qualifying households. Not available in every state, please check website or call for state specific information.

Internet Essentials From Comcast

<https://www.internetessentials.com/>

Provides low-cost internet service and computers for income-eligible households. See details on the website.

Safelink Wireless

<https://www.safelinkwireless.com/Enrollment/Safelink/en/NewPublic/index.html>

1-800-723-3546

Provides a free cell phone and limited number of free minutes to income-qualifying households. Not available in every state, please check website or call for state specific information.

Verizon Wireless Lifeline Program

<https://www.verizonwireless.com/solutions-and-services/lifeline/>

1-800-417-3849

Provides discounted cell phone service to income-eligible customers and residents of Tribal Lands. Not available in every state, check website or call for state specific information.

SCHOOL MEALS AT FREE AND REDUCED PRICE

<https://www.fns.usda.gov/school-meals/applying-free-and-reduced-price-school-meals>

Contact your child's school or school district. You may apply any time during the school year by submitting an application to your school or district. If you received SNAP (Supplemental Nutrition Assistance Program aka food stamps) or TANF (Temporary Assistance for Needy Families) benefits your children who attend school automatically qualify for free school meals. If you are eligible for unemployment or WIC you may also be eligible.

PRESCRIPTION ASSISTANCE

Needy Meds

<http://www.needymeds.org/> 1-800-503-6897

A nonprofit that helps people access patient assistance programs for medications and health care costs like prescription assistance, medical transportation, scholarships, medical transportation, coupons, discount cards, and more.

RX Outreach

<http://rxoutreach.org/> 1-888-RXO-1234 (1-888-796-1234)

A patient assistance program that provides discounts on prescription drugs.

Medicine Assistance Tool

<https://medicineassistancetool.org/>

This search engine provides resources and information about different programs that might lower your out-of-pocket expenses.

RX Hope

<https://www.rxhope.com/>

A web-based information resource to help low-income US residents access patient assistance programs.

RX Outreach

<http://rxoutreach.org/> **1-888-RXO-1234 (1-888-796-1234)**

A patient assistance program that provides discounts on prescription drugs.

RX Assist

<https://www.rxassist.org/>

RxAssist offers a comprehensive database of patient assistance programs, which are programs that provide free medications to people that can't afford to buy their medicine. On their website, you can also find practical tools, news, and articles.

[back to top](#)

RED FLAGS IN FINANCIAL PLANNING

FRAUD AND SCAMS

<https://www.consumerfinance.gov/consumer-tools/fraud/>

Learn about common scams, identity theft, and how to protect yourself.

TITLE LOANS

<https://www.consumer.ftc.gov/articles/0514-car-title-loans> (In English)

<https://www.consumidor.ftc.gov/articulos/s0514-prestamos-sobre-el-titulo-de-propiedad-de-un-carro> (En español)

If you need cash quickly and have trouble getting a traditional loan, it can be tempting to consider a car title loan. The Federal Trade Commission (FTC) explains why title loans can be risky and expensive, and which alternative options you may want to consider.

RENT-TO-OWN

Rent-to-Own: Costly Convenience

<https://www.consumer.ftc.gov/articles/0524-rent-own-costly-convenience> (In English)

<https://www.consumidor.ftc.gov/articulos/s0524-alquiler-con-opcion-compra-una-conveniencia-costosa> (En español)

If you need furniture, appliances, electronics, or tires and wheels, but don't have the cash or credit to buy them outright, you may think a rent-to-own store is your last option. But buying on a rent-to-own plan can cost double or triple what you would pay for the item with cash, on layaway, or on an installment plan. See this article from the Federal Trade Commission (FTC) to learn how rent-to-own works and possible alternatives.

What's the Catch with Rent to Own Homes? 7 Reasons to Beware of These Deals
<https://www.homelight.com/blog/buyer-whats-the-catch-with-rent-to-own-homes/>
Article by Christine Bartsch written on December 27th, 2019. Includes information on two scenarios when Rent-to-Own could be beneficial but concerns to be aware of in most situations.

PAYDAY LOANS

Consumer Financial Protection Bureau: Payday loans
<https://www.consumerfinance.gov/consumer-tools/payday-loans/>
Understand how payday loans work and what your rights are. This website is from the Consumer Financial Protection Bureau, which regulates consumer financial products or services under the federal consumer financial laws and educates and empowers consumers to make better informed financial decisions.

Payday Loans: Beware Of These Dangerous Loans
<https://www.thebalance.com/payday-loans-beware-of-these-dangerous-loans-1289623>
Article written by Jeremy Vohwinkle on June 26, 2020. Outlines how Payday Loans work, why they're dangerous, how to avoid them, and some alternatives.

Debt.org: Payday Lenders and Loans
<https://www.debt.org/credit/payday-lenders/>
More information about how payday loans work, reasons to avoid them, and what they could mean for you.

[back to top](#)

Follow us @hemophiliafed on [Facebook](#), [Twitter](#) and [Instagram](#)
for the latest news, events, and information