

Setting the Stage: Reaching Out in Rural Communities & Immigrant Financial Concerns

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YES! Immigrants in Rural Communities!

- Important contributors to community and economy
- *Contributions of New Americans*
State-by-state report (July 2016) by
Partnership for a New American Economy



Collaboration



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Reaching Out: You Can Do It!

- Bilingual, bicultural staff
- Don't just send an email ...
- Think about partnerships & collaboration



What financial issues are
important to immigrant
community members?



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Paying Taxes

Financial Issues Important to Immigrant Community Members

- Need for basic information
- Filing with an ITIN for those without SSN
- Tax preparation waiting rooms – great place to provide other education



Higher Education

Financial Issues Important to Immigrant Community Members

- Need parents' tax returns to apply for aid
- Financial aid is confusing (and unavailable for DACA, undocumented youth)
- Info about scholarships – few available for DACA, TPS, & undocumented, but there are some!
- Cost of housing



Health Insurance and Coverage

Financial Issues Important to Immigrant Community Members

- Lots of confusion
- How do deductibles and copays work?

“My company said it would provide insurance, so I don’t understand why I have to pay ...”



Bank Accounts

Financial Issues Important to Immigrant Community Members

- Could be first time opening an account
- Type of identification accepted depends on bank policies



Credit Cards and Credit Scores

Financial Issues Important to Immigrant Community Members

- What are these different cards?
- Avoiding scams and exploitation
- How do I establish my credit score?
- Women and credit history with spouse



Public Benefits

Financial Issues Important to Immigrant Community Members

- Population has different eligibility than those born in U.S.
- Undocumented are ineligible for all major public benefits
- Even most legal permanent residents are ineligible for first 5 years
- ***BUT*** – mixed-status families have **some family members who are eligible** for important supports
- Other exceptions – check the details!
- A few benefits can affect citizenship...



Remittances – Sending Money to Country of Origin

Financial Issues Important to Immigrant Community Members

- Most immigrant income stays in U.S. and benefits local economies
- But the 10% sent home is an important support
- High fees can drain resources...



Immigration and Citizenship Process Fees

Financial Issues Important to Immigrant Community Members

- Expensive



Also: Questions about starting a business, saving for retirement, and fundraising for nonprofits



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In Conclusion

- Working together to build welcoming and inclusive rural communities
- A welcoming community is stronger economically and socially – for everyone



Resources

- neappleseed.org/library
 - Go to Immigrants & Communities – Immigrant Banking
 - Financial education brochures – English & Spanish
 - Immigrant financial resources for banks, credit unions, & nonprofits from Appleseed network
- appleseednetwork.org
 - resources on asset-building and remittances
- www.welcomingamerica.org



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