



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

The City of Birmingham is providing free help, over the phone!

The COVID-19 pandemic has had a major impact on Birmingham residents' finances, and the City of Birmingham's new Financial Navigators program is here to help. Working with IMC Financial Consulting to provide guidance over the phone, Financial Navigators can help you manage financial issues, identify immediate action steps, and make referrals to other services at no cost.

What Happens in a Financial Navigation Session?

The free session will last between 30 minutes and an hour. Navigators can help you address concerns including:

- **Meeting 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
- **Accessing other social services**

Step One

Visit
www.birminghamal.gov/financialnavigators
or call 205-259-7836.

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Step Two

Register for a call by telling us:

- Name
- Phone and/or email address
- ZIP Code
- Language preference

Step Three

A Navigator will call you to begin your
free session.

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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://www.birminghamal.gov/financialnavigators> or call 205-259-7836 to sign up and talk with a Birmingham Financial Navigator now!