



**Rhode Island Foster Parents Association**  
**Request for Debt Reduction and Credit Repair Workshop**  
**Proposals**

*The ASPIRE Initiative at the Rhode Island Foster Parents Association empowers youth in foster care, ages 14-24, to get on the path to economic self-sufficiency through financial literacy training, assistance in accessing employment and education services, support in saving toward purchasing and sustaining durable assets, and through making connections to permanent supportive adults.*

**Target audience:**

Youth in (or recently aged out of) foster care who are in debt and who have poor credit ratings. Ages of the attendees will range from 18 – 24.

**Objective of the workshop:**

It is the intent of Rhode Island Foster Parents Association to provide youth with the tools and knowledge they need to be informed and responsible consumers. At minimum, youth will leave with a tangible and specific plan to begin reducing their debt and repairing their credit. Youth will understand options for reducing debt and resources available to help them get back on the path to financial security.

*Youth in need of one-on-one counseling will leave with a referral to an area agency or counselor who can help establish a repayment plan and debt reduction strategy.*

**Requested topics:**

*Services available to youth in debt.* Overview of services available for credit counseling, debt reduction and management services. It is the desire of Rhode Island Foster Parents Association to ensure that youth in need of one-on-one assistance have a connection to appropriate and reputable services for managing and reducing their debt.

*Clearing your credit from identity theft and protecting future misuse.* Identity theft among youth in foster care is alarmingly common and often not discovered by the youth until they age out of foster care. Resolving this problem and other issues, such as being a victim of a scam, is paramount for these youth as they transition to adulthood. The proposed workshop should include steps for youth to clean their credit problems and avoid future issues.

**Timeframe:**

Rhode Island Foster Parents Association intends to host a Debt Reduction and Credit Repair Workshop no later than early spring 2010. Proposal submissions should be sent to Rhode Island Foster Parents Association by February 5, 2010.

**Proposal Submissions:**

Please submit a written proposal, including philosophy, intended approach and requirements to Elizabeth Black, AmeriCorps\*VISTA, at [elizabeth.black@rifpa.org](mailto:elizabeth.black@rifpa.org) or to 55 South Brow Street, East Providence, RI 02914.