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## News from DCA

### PRESS RELEASES

FOR IMMEDIATE RELEASE  
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### DEPARTMENT OF CONSUMER AFFAIRS LAUNCHES PUBLIC AWARENESS CAMPAIGN TO ENCOURAGE NEW YORKERS TO GET FINANCIAL COUNSELING AT THE CITY'S FINANCIAL EMPOWERMENT CENTERS

*Advertisements Feature the Stories of Real New Yorkers Using the City's Financial Empowerment Centers to Tackle Their Debt, Save for the Future, Improve Their Credit, and Open Bank Accounts*

Department of Consumer Affairs (DCA) Commissioner Julie Menin today announced the launch of "You Can...", a public awareness campaign that lets New Yorkers know that they can go to one of nearly 30 Financial Empowerment Centers across all five boroughs to get free, one-on-one, professional financial counseling. The campaign features five clients and their stories about how counselors at the City's Financial Empowerment Centers helped them take control of their debt, save for the future, improve their credit score, and open bank accounts. The advertisements are running in the city's subway cars and stations, as well as online and in a dozen citywide and community newspapers in every borough, both in English and Spanish.

"One of my top priorities as the Commissioner of DCA is to increase awareness of and access to our financial empowerment resources," said DCA Commissioner Julie Menin. "With our SafeStart bank account, the City's 825,000 adults without bank accounts can have access to a safe and affordable bank account and, as with our efforts to expand access, New Yorkers should know they can come to us for free financial counseling. By highlighting compelling stories of real people we've helped, New Yorkers will know that they, too, can become financially stable with the help of our financial counseling."





DCA's website features the stories of each of the five clients in the ads, as well video testimonials of eight other New Yorkers who highlight how the free, one-on-one financial counseling at the City's Financial Empowerment Centers helped them. A video about the Financial Empowerment Centers' services is also posted on DCA's [YouTube](#) channel. All New Yorkers are encouraged to share their stories on DCA's social media sites, [Twitter](#), [Facebook](#), and [Instagram](#), using the hashtag [#YouCan](#). Call 311 to schedule an appointment near you, or visit [nyc.gov/consumers](http://nyc.gov/consumers) for more information about the City's Financial Empowerment Centers.

#### **You Can Tackle Your Debt: Sheila's Story**

Sheila went to an NYC Financial Empowerment Center with the goal of purchasing the apartment where she and her young granddaughter were living, but she had a few obstacles to overcome. With her financial counselor, she developed a plan to get her finances in order and improve her spending habits. In a year, she decreased her debt by half, increased her credit score by more than 100 points, and, as she hoped, became a proud homeowner. She tells everyone she knows to visit the City's Financial Empowerment Centers so they can experience the same success.

#### **You Can Save for Your Future: Courtanie's Story**

Courtanie started going to an NYC Financial Empowerment Center about three years ago. She felt that her finances were "a mess" so her boyfriend encouraged her to visit one of the Centers after finding them online. Since then, she has been able to pay off her debt and save for her first apartment on her own. Courtanie credits her counselor with changing her life by coaching her through many financial challenges. Courtanie now feels confident that she will continue to reach her long-term financial goals.

#### **You Can Improve Your Credit: Kristina and Jared's Story**

Kristina and Jared run a small business together and want to start a family, so it is important to them to reduce their debt and keep their personal and business finances strong. Jared saw an advertisement for the City's Financial Empowerment Centers and convinced Kristina to join him for an appointment. Working with their financial counselor, they cut monthly expenses by hundreds of dollars, are paying down their credit card debt, and saving for the future.

#### **You Can Open a Bank Account: Gaitri's Story**

Gaitri wanted to tighten her family budget so they could stay in their home and not have to move. After being referred to an NYC Financial Empowerment Center, she worked with a financial counselor to make a plan to reduce her family's expenses by \$300 per month. She is glad to be working toward her goals and to have money saved in her account for any unexpected emergencies.

Since 2009, counselors at the City's Financial Empowerment Centers have helped more than 28,400 New Yorkers pay down more than \$17.7 million in debt and build more than \$2.8 million in savings. The Financial Empowerment Centers are the flagship program of DCA's Office of Financial Empowerment (OFE), which was launched in 2006 as the first local government initiative in the country with the mission to educate, empower, and protect individuals and families with low incomes. New York City won the National League of Cities' Gold Award for Municipal Excellence in 2010 in recognition of the City's Financial Empowerment Centers. The Centers are administered throughout the five boroughs by DCA OFE in partnership with Bedford-Stuyvesant Restoration Corporation, Urban Upbound, Phipps Neighborhoods, Neighborhood Trust Financial Partners and The Financial Clinic. The Financial Empowerment Center initiative is also being replicated in several cities across the nation (Denver, CO; Lansing, MI; Nashville, TN; Philadelphia, PA; and San Antonio, TX, Miami, FL and Seattle, WA).

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Empowering consumers and businesses to ensure a fair and vibrant marketplace, DCA licenses almost 80,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. The DCA Office of Financial Empowerment (OFE) was launched at the end of 2006 as the first local government initiative in the country with the mission to educate, empower, and protect individuals and families with low incomes. OFE creates innovative programs, products, and services for New Yorkers so they can build assets and make the most of their financial resources. OFE's goal is to increase access to high-quality, low-cost financial education and counseling; connect individuals to safe and affordable mainstream banking and products and services; improve access to income-boosting tax credits, savings, and other asset building opportunities; and enforce and improve consumer financial protections to safeguard financial stability. For more information, call 311 or visit DCA online at [nyc.gov/consumers](http://nyc.gov/consumers).

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