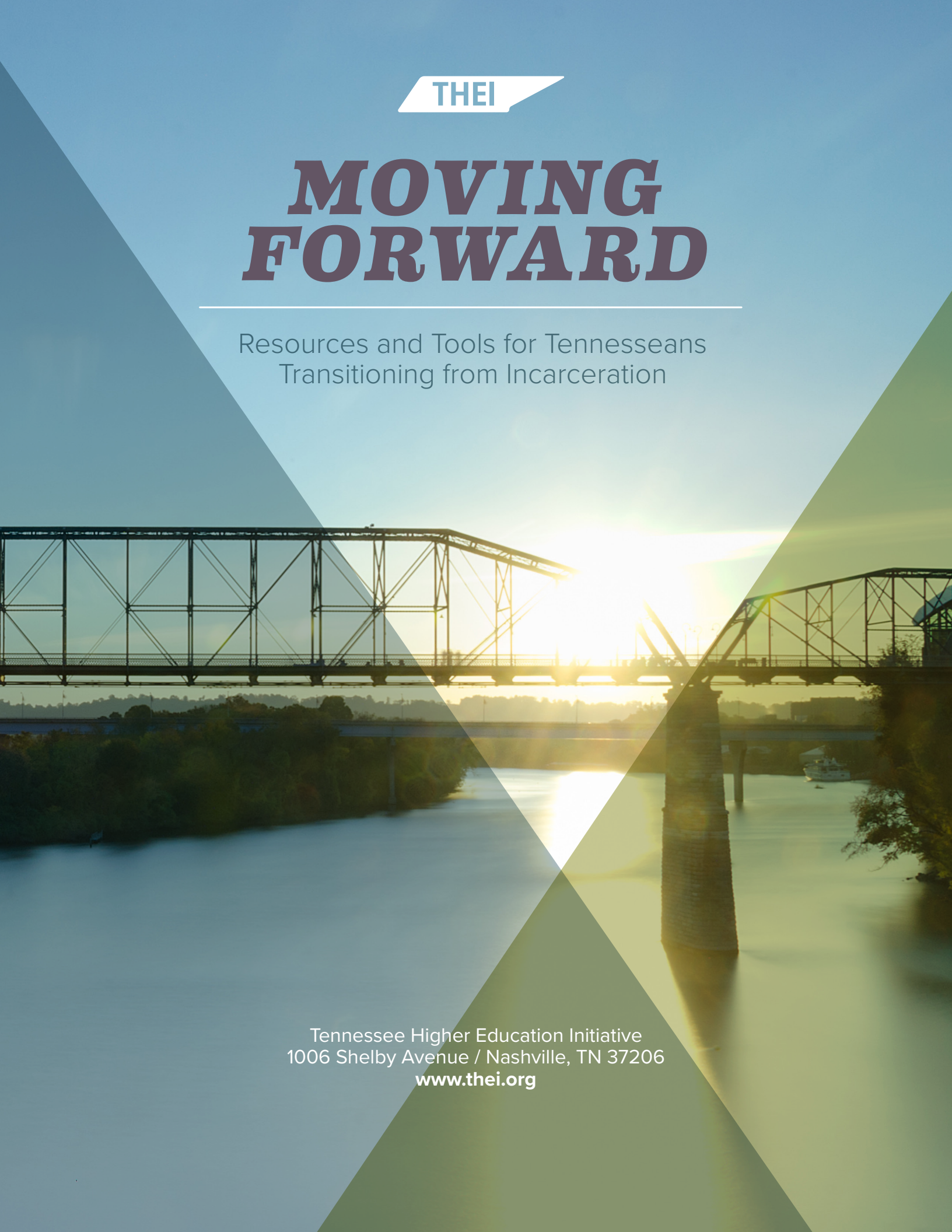


This document was submitted to the 2022 Annual Survey of Higher Education in Prison for inclusion in the National Directory of Higher Education in Prison Programs (<https://www.higheredinprison.org/national-directory>). The document was created by and remains under the sole ownership of the individual higher education in prison program. Further, the document was not edited, modified or otherwise altered by the Research Collaborative on Higher Education in Prison at the University of Utah, the Goldman School of Public Policy, University of California, Berkeley and/or the Alliance for Higher Education in Prison.

To learn more about the Higher Education in Prison Landscape Project, visit:  
<https://www.higheredinprison.org/higher-education-in-prison-landscape-project>



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THEI

# ***MOVING FORWARD***

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Resources and Tools for Tennesseans  
Transitioning from Incarceration

Tennessee Higher Education Initiative  
1006 Shelby Avenue / Nashville, TN 37206  
[www.thei.org](http://www.thei.org)

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**Tennessee Higher Education Initiative**

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The Tennessee Higher Education Initiative disrupts systems of harm, and creates opportunities for autonomy and success through education, support and advocacy with and for justice impacted individuals. Learn more about our education and re-entry programs and our policy and partnership initiatives at [www.thei.org](http://www.thei.org)



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# WELCOME HOME!

We are excited to share Moving Forward with you! We hope you will find its content helpful as you navigate the transition from incarceration. If you are a family member, friend, or service provider of someone who is navigating re-entry, we hope this guide can help as you seek to support your loved ones and community. We recognize that release from incarceration involves navigating much uncertainty, and it is our hope to provide a starting point for you to find the support you need in your journey.

This guide was created as a partnership between the Tennessee Higher Education Initiative (THEI), the Memphis Interfaith Coalition for Action and Hope (MICAHA), and the Education Justice Project (EJP). It was produced in large part by people directly affected by incarceration, with support from non-profit organizations and volunteers. Throughout the guide, you'll also find words of encouragement and inspiration from people who have traveled the same journey that you're embarking on. They, and so many others, have successfully navigated re-entry and you can too.

## About this Resource

### Structure

Moving Forward is divided into 10 **Chapters**, each including information that could be helpful in your re-entry process, descriptions of services and programs that may be available to you, suggestions for how to get more information and support, and quotes from formerly incarcerated people reflecting on their own experiences.

In each chapter, you will find website links and contact information, which are marked with an arrow, to direct you to **more information or next steps**: ➡

You will also find sections marked with a large arrow icon for additional **Important Websites** you may want to visit for further reading, **Tips and Suggestions** which are marked with a light bulb icon, and **Helpful Lists**, which are marked with a notepad:



Finally, at the end of each chapter, you will find directions to access the Moving Forward **Resource Directory**. The directory is also organized by categories, and provides a list of programs and resources across every county in Tennessee, with contact information and website links. While these directories will not reflect all the resources in Tennessee, our online Resource Directory will be updated and added to regularly. If you are utilizing a printed form of the guide without the full Resource Directory, you can write to THEI at the address on page 2 to request more information.

### Technology

This guide was written and designed to be distributed in printed form and also in digital form. For this reason, you will see many website address links written out, so that someone who is using the print copy of the guide can access the online resources by typing the site address into a browser. For the latest digital version of the guide with click-able links, visit:

[www.TennesseeTransitions.org](http://www.TennesseeTransitions.org) and [www.thei.org](http://www.thei.org)

### Limitations

The creators of this guide don't necessarily endorse any organization or website listed here, and we don't seek to give any professional legal, medical, or financial advice. The purpose of this guide is to provide access to information to aid in your own re-entry process. The information included here is accurate to the best of our knowledge, but please do further exploration and research for more information.

The landscape of resources is changing all the time, so it's impossible to ensure that every piece of information in this guide is current. We do plan to update the guide, as we are able, because up-to-date information is essential!

*If you are reading an old version, please use the contact information on page 2 to request the most up-to-date edition, or visit the online version at [www.thei.org](http://www.thei.org).*



### ***Support Moving Forward***

Please help us to distribute *Moving Forward* to everyone who requests a copy! Each copy of *Moving Forward* costs about \$7 to produce. If you would like to support the work of THEI and are in a position to make a donation, please send a check to Tennessee Higher Education Initiative or donate online at [www.thei.org](http://www.thei.org). You can also visit us online to sign up for our email list and stay connected. Your support is so appreciated!

### ***Special Thanks***

Special Thanks to the Education Justice Project! *Moving Forward* is based on the publication *Mapping Your Future: A Guide to Successful Re-Entry* published by the Education Justice Project for people leaving prison in the state of Illinois. The Education Justice Project also publishes a guide for people facing deportation to Mexico and Central America entitled *A New Path: A Guide to the Challenges and Opportunities After Deportation* as well as a guide to release from prison during the pandemic called *Release During COVID-19: What You Need to Know*. All three are available from the Education Justice Project, [educationjustice.net](http://educationjustice.net)

### ***Acknowledgments***

Thank You to the reviewers and volunteers who contributed to the *Moving Forward* Guide, and to our partners at Memphis Interfaith Coalition for Action and Hope (MICAHA) and the Education Justice Project (EJP) for their collaboration!

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# BEFORE YOU LEAVE

This section outlines steps you can begin to take prior to release to prepare for your transition. Built into each section throughout the Moving Forward Guide, there are actionable items you may choose to do prior to release, but this section provides some specific preparation that may help set you up for success in your transition.

Visit the *Re-Entry Checklist* on [page 8](#) for a list of questions to explore as you prepare for release. This resource is not an exhaustive list of everything you will need, but it can serve as a helpful starting point to guide your planning. For information about special considerations for release during COVID-19, see the *Health* section on [page 49](#).

## Prepare Mentally

### *Ways of Practicing Mindfulness*

It is natural to feel stressed or overwhelmed, but practicing mindfulness can keep it from getting out of hand. Below are some simple ways you can practice mindfulness at any time before or during your transition from incarceration.

- ✓ **Sitting.** Attempt to be very still, without waiting or seeking out anything. Just embrace whatever comes to your mind while you do this. Simply observe your thoughts as they come to you, while sitting quietly and peacefully. You may want to do this exercise for short, regular periods.



Begin preparing for your release as soon as you walk into the front door of the facility. There are many reentry obstacles that can be avoided well before release if you begin planning immediately.

– Barbi

- ✓ **Breathing.** Tune into your breathing throughout your day, experiencing the slow rise and fall of your stomach. Focus on the way that your physical body feels as you breathe. Focus on your thoughts and feelings while you do this. Don't pass judgment on your thoughts and feelings, just reflect on them.
- ✓ **Gratitude.** Practice making a mental or physical list of things that you are grateful for. This practice can help in times of overwhelm or frustration, as a way to ground your emotions and mind and refocus your attention. A gratitude list can include small and simple things like a song you like or a book you've read, and it can also include big picture things like your faith system or the opportunity to be alive. There is no wrong way to make a gratitude list!
- ✓ **Walking.** Stand up while being very still. Focus intently on your feet and legs, but don't move just yet. Take some slow, deliberate steps and reflect on this movement. Don't worry about what is around you. Simply look ahead of you and imagine the many miles you have walked in your life. You may want to do this exercise in a predetermined number of steps or in a circle.
- ✓ **Listening.** Listen to what is around you, marking the time between sounds in your head. Don't worry about the sounds that are being made. Note gaps of quiet among these sounds. Think about how these sounds feel to you. Let them come to you and depart from you, only to be replaced by a new sound. You may want to do this exercise for short, regular periods as well.



Make sure you have good relationships with the people you're going to stay with when you leave prison.

– Sean W.

## Build Your Support Network

People often isolate themselves during tough times, but it can help to keep in touch with positive friends and family members. You may want to think about a social support system before you leave. If you are able to, contact family members and friends, and be honest about your re-entry plans, what concerns you might have, or what support you might need—whether it's housing, financial support, advice, and/or emotional support. Find out exactly what they expect from you as well so you are on the same page. If family connections aren't available to you, consider how you might find support elsewhere. Support can come in many forms, but everyone needs it!



### Questions to consider about support:

- ✓ Who are the people/organizations you're counting on to be there for you? Do they know what you expect?
- ✓ What kind of support is missing in your network that you'll need to find or build?
- ✓ Who do you know and trust who can help you build a plan for strengthening your support network?
- ✓ Are there people in your life you'd like to reconnect with as you prepare for re-entry?
- ✓ Are there people in your life who may threaten your stability during re-entry? If so, how can you best set yourself up for success?
- ✓ Are there ways you would like to strengthen your current relationships or build healthier communication?
- ✓ What does "support" mean to you?



## Prepare For Your Job Search

If you are getting ready to leave prison, employment is probably on your mind. This is an area where you may hit roadblocks or challenges, but keep in mind, many people before you have walked the same path and have found meaningful employment. Right now, there are a lot of people experiencing unemployment due to the dangers

of the COVID-19 pandemic, shifting supply chains, and changes in consumer behavior. But at the same time, many employers are more eager than ever to find reliable employees to fill vacant positions, and there are many employment opportunities.

There is some economic uncertainty, so it is important to be realistic and prepare yourself for these uncertainties. Patience will be a strength, and so will having a strong perspective on all the positive things you bring to the table. Here are some suggestions for how you might prepare for your employment search while you are still incarcerated and planning ahead.

### **Build Experience**

Take advantage of opportunities to earn certificates, gain job experience, and acquire skills while in prison. If you're able to, working while you are incarcerated can provide a track record of what you're capable of, and can help you identify skills you didn't know you had. Even work that may seem unrelated to the career that you want to have in the future can be a strength on your resume. Experience you build while incarcerated may have a transferable value to employment when you return home, so don't discount this experience!

Enrolling in education programs is also a great way to prepare for your future. Whether it's Adult Basic Education, vocational program, or a college program, education while incarcerated can prepare you for work on the outside and also demonstrate your intelligence, dedication, and persistence to potential employers.

*Learn more about education opportunities in prison beginning on [page 40](#).*

### **Write your resume**

Another important thing you can do while you're still incarcerated is write your resume. A resume is a summary on paper of your skills, strengths, and work experience. You may need a resume to search and apply for jobs. Even if you do not have access to a computer, you can write your resume out by hand while you are still incarcerated and type it out after your release.

Your resume should be a one to two page document that contains several parts:

- ✓ **Contact information.** Your name, address, and ideally, both an email address and a phone number. If you don't have an email address now, you can easily create one when you get home. See [page 22](#) for more information on creating an email account.

with the most recent job first. Under each employer, you can list the position that you held and describe the kinds of responsibilities that you had and the things that you accomplished in that position.

For people with gaps in their employment history, limited work history, or many different types of jobs, you might consider organizing your work section by industry. Instead of listing each employer one by one, a **Functional Resume** will group similar kinds of employment together, and then list the relevant experience you have in that industry. For example, "Commercial Cleaning" could combine a custodial position at a prison with a janitorial position at a sports stadium into one category of employment, and you could show you have a combined four years of Commercial Cleaning experience in total.

- ✓ **Other professional skills.** This includes things like certifications, technical skills, or languages you speak other than English. Don't overlook this section, as you may have skills from a position in prison or from long ago, that an employer could find valuable today. Consider your **Transferable Skills**--that is, what skills did you gain from one position that might also be helpful in a totally different kind of position. For example, if you have ever supervised or trained someone to do a job, that training experience could be useful in many future jobs and would be worth listing on your resume.



#### **Who was my employer while incarcerated?**

If you held a job while in prison, your employer was likely the State of Tennessee or TriCor, so on your employment history, you can list "State of Tennessee" as the employer. If you held a position in a county jail, then most likely you were employed by that County. It's important to be honest on a resume, but these are honest answers. (When in doubt, look at what was written on your pay-stub or 1099.)

The same applies to education--list the school that granted your degree, rather than the facility where you were located at the time.

- ✓ **Education and/or Training.** If you have completed any post-secondary education (after high school), be sure to include that on your resume, along with the name of the institution, and any certificate or degree that you earned. This section can list any relevant vocational training that you may have received. Typically, employers do not look for high school information on a resume. If you haven't had any formal education after high school, and do not have any relevant training, it is perfectly acceptable to remove this section from your resume.
- ✓ **Awards and distinctions.** If you've ever received a formal distinction for your work, like employee of the month, or for your education, such as scholarships or awards, list them at the end of your resume.

See Appendix beginning on page 67 for sample resumes.



“

I think making connections is important because I'm still looking for a job, and you never know when one of these connections might work out in that respect. You just have to keep your eyes and ears open.

– Sean W.

### **Network to search for Employment**

Getting a job often requires networking. What this looks like can take many different forms, but it really comes down to relationship building and making connections. It is important to take advantage of opportunities to get help with your job search.

A few suggestions to consider:

- ✓ Make sure you use any connections you already may have to look for jobs. Talk with family and friends to get information, develop contacts, and find leads.
- ✓ Ask for help from individuals with whom you are in contact. Let them know you are serious about finding work, and see what's available.
- ✓ Consider whom you might ask to be a reference for you when future employers ask. Who do you know that could vouch for your work ethic, determination, or experience? It could be an employer from your past, a supervisor at the prison/jail, a faith leader, or even an old friend you've lost touch with over the years.

Make a plan to try to get in contact, and ask them to be a reference for you. If you are thinking about using a reference from the prison or jail, be sure to get their permission and contact information before you leave.

### **Office of Re-Entry**

In 2021, The Tennessee Department of Labor and Workforce Development launched an Office of Re-Entry, specifically for supporting justice involved people. The office recommends you register for Jobs4TN prior to release from custody to begin your process.

Creating an account on Jobs4TN is fast and easy. If you can use a tablet or computer, the first thing you need to do is create an account so you can access [www.Jobs4TN.gov](http://www.Jobs4TN.gov). If you cannot use the internet, a Reentry Counselor or Navigator can help you with the registration process. Signing up will allow you enroll in Workforce programs post-release to continue your education, update your work skills, provide career coaching, or even help you pay for uniforms, gas, childcare, books, school supplies, testing, job certifications and sometimes housing.

## Request Records

It may be easiest to begin obtaining some of your important records while you are still incarcerated. Here are some suggestions for items you may be able to request before your release by speaking with a counselor or re-entry counselor. Some of these documents may be challenging to acquire, depending on your individual circumstances, so it's best to approach this process early and with as much patience as possible.

### **Birth Certificate, Social Security Card, and ID**

If you are within 24 months of release from TDOC, you should be eligible to apply for a social security card and birth certificate and to purchase an ID. Talk to your counselor about the process and to request an application. Be sure to apply as early as possible since there may be significant delays in processing time. Securing these documents prior to leaving prison may be much easier than having to establish proof of your residency and identity once you return home.

### **Income Records**

If you receive a W2 or 1099 while you are incarcerated, these documents may help you during your re-entry process, so you should not discard them. You may be able to use these documents to help establish your proof of citizenship or your proof of income, which may be necessary when applying for employment, housing, benefits, and obtaining identification. You may also request (and pay for) copies of your Trust Fund account while you are still incarcerated to help establish proof of income. This information may not be accessible to you once you leave, so it may be helpful to request at least 6 months of records. Check with your counselor or housing management team to ensure that you follow the appropriate guidelines for this request.

### **Proof of Incarceration and Release**

This information is provided to you as you leave the institution on the day of release. Save this documentation because proof of your incarceration may be helpful when applying for programs in the future, or when proving Tennessee residency, and it may be difficult to request a replacement copy.

### **References**

You may have established strong professional relationships with employers, mentors, or staff while you were incarcerated, and you might consider asking if they would be willing to serve as employment or character references for you in the future. If you do decide to use someone as a reference, be sure to get their permission to do so, and to request their contact information prior to release. Since establishing contact once you leave may be challenging, you may want to request a business card.



#### **COVID-19 Medical Records**

If you received COVID-19 vaccinations while you were incarcerated, you may want to ask your counselor about your options for getting proof of vaccination. Showing proof of vaccination status has become a requirement for entry into some establishments and for travel.

If you were diagnosed with COVID-19, this could also be important to have record of, so consider inquiring about it before you leave incarceration.

### **Health Records**

It may be difficult to request health records prior to your release, but speak to your counselor about your options for getting your records when you return home, as this information may be critical to getting care post-release.

#### **(Information pursuant to TDOC Policy #113.52 Release of Protected Offender Health Information - March 1, 2020):**

*If you need your records to be provided to an outside individual or agency, you will need to complete a CR-1885\* (or similar form) and request that records be released. TDOC may authorize release to an individual or agency which indicates a reasonable business need for the requested information. Some examples of these individuals or agencies can include but are not limited to attorneys and qualified health professionals.*

*Post incarceration, a CR-1885\* can be completed and addressed to TDOC at the address provided on the form in order to receive a copy of the record yourself or to release the information to a provider or agency.*

\*See Appendix page 75 for sample CR-1885 Form

## Re-Entry Checklist

Your re-entry journey will have many different phases over time, and your priorities and goals will shift as you go. Use the following lists for preparing the beginning of your journey--the initial transition immediately after leaving incarceration. Use the **Key Questions** to explore your immediate priorities and challenges, and use the **Checklists** that follow to take inventory of some of the important elements your re-entry plans should include. Take note of your responses, and where you find holes in your plans in need of support.

### BASIC NEEDS

#### Key Questions:

- ⊕ What are your biggest immediate needs during re-entry?
- ⊕ What programs can help you meet those needs?
- ⊕ Which people in your life can support you in those needs?
- ⊕ How will you get clothing, essential supplies and toiletries?
- ⊕ How will you acquire a cellphone?
- ⊕ How will you get internet access?
- ⊕ What is your plan for short-term transportation for running your immediate errands?
- ⊕ What is your plan for long-term transportation for work?
- ⊕ What is your plan for use of your savings?
- ⊕ How much are you willing to spend in your first 3 months?

#### Checklist:

- ☐ Weather-appropriate clothing to leave prison
- ☐ Essential toiletries and clothing
- ☐ Cell phone
- ☐ Plan for transportation
- ☐ Plan for food and basic necessities
- ☐ Contact information for essential services

### HOUSING

#### Key Questions:

- ⊕ Where will you live when you leave prison?
  - ⊕ How familiar are you with the area?
  - ⊕ How will you pay for your housing?
  - ⊕ What are you not willing to put up with at home?
  - ⊕ Has the parole board approved your plan?
- If you're applying for Halfway Houses:
- ⊕ What is your timeline for applying for housing?
  - ⊕ What is your plan if a halfway house doesn't have a bed free when you are scheduled to go home?
  - ⊕ How long do you plan to stay at your first place?

If you're moving in with family:

- ⊕ What are the expectations for you living there?
- ⊕ How long do you intend to stay there?
- ⊕ What concerns do you have about your living dynamics?

#### Checklist:

- ☐ Have discussed housing expectations and rules
- ☐ Submitted Transitional Housing applications
- ☐ Housing plan approved
- ☐ Bed availability confirmed
- ☐ Arrangements with housing host have been made
- ☐ Anticipated Housing costs are accounted for

### ID AND LEGAL

#### Key Questions:

- ⊕ What is your plan for acquiring ID, Birth certificate, and SS card?
- ⊕ What is the status of your driver's license and will you do to get it reinstated?
- ⊕ What (if any) supervision requirements do you have?
- ⊕ When will you with your P.O. for the first time and how will you get there?
- ⊕ Do you have any ongoing court cases or legal affairs to navigate?
- ⊕ Are you aware of your court costs, fees and other responsibilities you'll have?
- ⊕ Do you have a plan for addressing child support?

#### Checklist:

- ☐ SS card
- ☐ Birth Certificate
- ☐ ID
- ☐ Plan for driver's license
- ☐ Supervision plan and contact information
- ☐ Records from TDOC, including income records

## SUPPORT SYSTEM

### Key Questions:

- ⊕ What is your plan for the day of your release, and who do you need to coordinate with?
- ⊕ How safe do you feel in the environment you'll be returning to?
- ⊕ What kinds of support might be missing from your home dynamic?
- ⊕ What are your biggest immediate priorities?
- ⊕ Who will assist you in running errands, or what route will you take on public transportation?
- ⊕ Who can you reach out to when you encounter challenges?
- ⊕ How do you know when you are not taking good care of yourself and what red flags do you want your future self to look for?
- ⊕ What people or community groups will you seek out for support when things feel overwhelming?

### Checklist:

- ☐ Transportation from prison
- ☐ Support running errands and obtaining basic needs
- ☐ Emotional support
- ☐ Friendship and community
- ☐ Emergency contacts
- ☐ Family Support

## HEALTH/WELLNESS

### Key Questions:

- ⊕ What are your health/wellness goals during re-entry?
- ⊕ What are your health and wellness concerns?
- ⊕ What are your mental/emotional goals for re-entry?
- ⊕ Do you have any medications that you will need to get filled, and do you have a plan to do so?
- ⊕ Do you have any urgent medical needs?
- ⊕ Is substance abuse or sobriety something you are concerned about during re-entry, and if so, how will you seek support?
- ⊕ What wellness practices help you through challenging times and how can you incorporate them into your re-entry plan?
- ⊕ Do you have a plan for staying safe during COVID-19 and access to masks and disinfectants?
- ⊕ What will you do for fun, joy, or peace of mind?

### Checklist:

- ☐ Plan for medical services/dental services
- ☐ Plan for mental health services/counseling
- ☐ Plan for accessing substance abuse support
- ☐ Plan for accessing Disability Services
- ☐ Plan for prescription medications
- ☐ Health-related supplies
- ☐ Masks and disinfectant

## EMPLOYMENT/EDUCATION

### Key Questions:

- ⊕ What kind of work do you hope to acquire?
- ⊕ Do you have a plan for applying for jobs?
- ⊕ Who do you have in your network that might be helpful when searching for employment?
- ⊕ Do you hope to continue your education? If so, what info do you need in order to build a plan?
- ⊕ What is your timeline for enrolling in school?
- ⊕ Do you have three references with contact info?
- ⊕ Have you located the American Job Center closest to your home and made a plan to visit?
- ⊕ Have you registered with jobs4tn.gov?

### Checklist:

- ☐ Plan for attending job fairs/ American Jobs Center
- ☐ Resume completed
- ☐ jobs4tn.gov username created
- ☐ Have an email address for applying to jobs or making online accounts
- ☐ Have a transportation plan for getting to work
- ☐ Have met with Reentry Navigator regarding plan for continuing school

# RE-ENTRY RESOURCES AND BASIC NEEDS

This section is structured to help you meet immediate needs you may have, including finding food, shelter, government assistance, and re-entry resource providers that are specifically designed to support people transitioning after incarceration.

*For more information on employment, housing, and education resources, please see those respective sections of this guide. For information about health and mental health resources, including crisis resources, please visit the health section beginning on [page 48](#).*

## Re-Entry Resource Providers

### Re-Entry Organizations

There are several organizations across Tennessee dedicated specifically to supporting Tennesseans that are making the transition from incarceration. These re-entry service providers can often help you with a wide variety of needs or challenges you may be facing—everything from help with employment and the job search, to help navigating child support, obtaining your IDs, housing, or finding affordable medical care. Re-Entry organizations are a great place to start because they can help with a variety of challenges.

- *For more helpful searching, visit the National Reentry Resource Center: <https://nationalreentryresourcecenter.org/>*
- *Felony Record Hub compiled a list of re-entry providers in Tennessee on their site, found here: [www.felonyrecordhub.com/programs/tennessee-reentry-programs/](http://www.felonyrecordhub.com/programs/tennessee-reentry-programs/)*

*For a list of re-entry providers across Tennessee, see the [Moving Forward Resource Directory](#).*

### Office of Re-Entry

In 2021, The Tennessee Department of Labor and Workforce Development launched an Office of Re-Entry, specifically for supporting justice involved people. The first step in getting access to support is to register online and visit an American Job Center.

Registration on [Jobs4TN.gov](http://Jobs4TN.gov) is fast and easy. Create an account so you can access [www.Jobs4TN.gov](http://www.Jobs4TN.gov), which hosts a wealth of resources for Tennesseans, including those going through re-entry.

There are American Job Centers located all 95 counties throughout the State, and are open M-F from 8 a.m. until 4:30 p.m. Visit the American Job Center nearest to you and meet with a Reentry Advisor or Career Specialist. Let them know you have just been released from incarceration so they can help you determine what programs you qualify for and help you enroll. Programs may assist with education, updating work skills, career coaching, or paying for uniforms, gas, childcare, books, school supplies, testing, job certifications and even housing. There are nearly 20 programs in all.

## Obtaining Your Records and ID

One of the first steps you will want to take when returning home, is completing the process of obtaining all of your important records and identification documents. Some

of these documents may be challenging to acquire, depending on your individual circumstances, so it's best to approach this process early and with as much

patience as possible. If you find yourself needing support during this process, contact one of the re-entry resource providers mentioned in the previous section for support navigating these challenges.

### Birth Certificate

Those who were born outside of Tennessee will need to contact their state's vital records office to get a copy of a birth certificate; those born outside of the United States should contact that Country's consulate.

- For more detailed instructions and contact information for each state, visit: [www.usa.gov/replace-vital-documents#item-36582](http://www.usa.gov/replace-vital-documents#item-36582)

Those who were born in Tennessee can get their birth certificate at any local county health department. You no longer need to travel to the county in which you were born. Birth certificates cost \$15. You can also choose to use Tennessee's online vendor, [VitalChek](#).

To obtain your Tennessee birth certificate, you will need to complete an [application](#) (see *Appendix page 76*) and provide a copy of your ID or have your application notarized. If you are not able to get the application notarized, see a list of [other acceptable forms of ID](#).

- To apply by mail, send notarized applications to:

Tennessee Vital Records  
1st Floor, Andrew Johnson Tower  
710 James Robertson Parkway  
Nashville, TN 37243

### Social Security Card

If you have a current state ID or Driver's License, you may be able to request a social security card online. Visit:

- [www.ssa.gov/myaccount/replacement-card.html](http://www.ssa.gov/myaccount/replacement-card.html)

If you are not eligible to order online, you can visit any social security office to complete an application, and submit your required forms of identification.

- For a list of acceptable proof of identification, visit: [www.ssa.gov/ssnumber/ss5doc.htm](http://www.ssa.gov/ssnumber/ss5doc.htm)

### Driver's License / State ID

TDOC should give you the option to purchase a license or State ID upon release. If that option was not available, or if you were incarcerated in a county jail, you will need to visit your local Driver Services Center.

- You can find more information including a list of locations, information on revocations,

reinstatements, fees, and documentation you might need by visiting [www.tn.gov/safety/driver-services/online.html](http://www.tn.gov/safety/driver-services/online.html). Schedule your appointments online in advance to save yourself some time and hassle.

- If your driver's license has been suspended or revoked, start by finding out your exact status. You can visit a Driver Service Center or the online services at the link below to start or continue the process of reinstatement. [www.tn.gov/safety/driver-services/reinstatements.html](http://www.tn.gov/safety/driver-services/reinstatements.html)
- Steps to get your license reinstated, including the reinstatement fees, will vary depending on the reason for the revocation or suspension. A complete list of violations and reinstatement requirements can be found here: [www.tn.gov/safety/driver-services/reinstatements.html](http://www.tn.gov/safety/driver-services/reinstatements.html)
- Reissuing your license is only possible once reinstatement requirements have been met. Find information on reissuing a license here: [www.tn.gov/safety/driver-services/reinstatements.html#Reissue](http://www.tn.gov/safety/driver-services/reinstatements.html#Reissue)

For information about driving laws and learning to drive, visit the Transportation section on [page 20](#).



#### Required Documents for State ID:

- ☐ Proof of U.S. Citizenship or Legal Presence  
✓ Example: Official Birth Certificate, valid passport, certificate of citizenship or naturalization
- ☐ Proof of any name changes if different than name on Proof of Citizenship/Legal Presence  
✓ Example: Marriage certificate, divorce decree, court order
- ☐ Two forms of proof of TN Residency with your name and resident address - NO P.O. BOXES (One must be dated within the last 4 months.)  
✓ Example: Current utility bill like electric, water, gas or cable, current paycheck/check stub.  
View a [complete list of acceptable forms here](#)
- ☐ Proof of full Social Security Number  
✓ Example: Social Security Card, W-2, payroll check stub, 1099

## Food Assistance

There are many food pantries and meal programs located throughout Tennessee, and your local community center, faith organization, or library may be able to connect you. You can also reach out to one of Tennessee's five major Food Banks (included in the table below) for information about the service providers closest to you. These distribution centers don't provide directly to individuals-- instead they provide food to organizations, shelters, and resource centers all over the state.

- To locate a food provider in your area that does serve individuals, you can reach out to the food bank for your region by phone or online, using the table below, and they will direct you to the providers nearest you.
- To search for food banks in other states, visit: <https://www.feedingamerica.org/find-your-local-foodbank>

### Supplemental Nutrition Assistance Program (SNAP)

SNAP provides financial assistance for the purchase of healthy foods to low-income individuals and families. Each month, money is put onto an Electronic Benefit Transfer (EBT) card so that you can buy food from most grocery stores. Your benefit amount is determined by where you live, your household income, and how many people live in your household.

- To apply online, visit <https://faonlineapp.dhs.tn.gov>.

You may be eligible to apply for SNAP benefits before you leave prison in order to have your benefits start as soon as you are released.

- To apply, speak with your counselor or write to the Department of Human Services:

Tennessee Department of Human Services  
Office of General Counsel, Compliance Officer  
James K. Polk Building  
505 Deaderick Street, 14th floor  
Nashville, TN 37243

- For more information about eligibility and applying, visit: <https://www.tn.gov/humanservices/for-families/supplemental-nutrition-assistance-program-snap.html>

### Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

WIC is a federally-funded program designed to provide supplemental food assistance and nutrition education to low-income pregnant, postpartum, and breastfeeding women, infants, and children until age five. Participants must be a Tennessee resident, meet the gross income guidelines and be determined to be at nutritional or medical risk.

- For more information, call your county health department for an appointment, or visit online: [www.tn.gov/health/health-program-areas/fhw/wic.html](http://www.tn.gov/health/health-program-areas/fhw/wic.html)

For a full list of food assistance resources, see the Moving Forward Resource Directory.



#### Tennessee's Regional Food Banks

|                                                 | Address                                         | Contact                                                                                        |
|-------------------------------------------------|-------------------------------------------------|------------------------------------------------------------------------------------------------|
| Chattanooga Area Food Bank                      | 2009 Curtain Pole Road<br>Chattanooga, TN 37406 | ➤ <a href="http://www.chattfoodbank.org">www.chattfoodbank.org</a><br>(423) 622-1800           |
| Second Harvest Food Bank of Northeast Tennessee | 1020 Jericho Drive<br>Kingsport, TN 37663       | ➤ <a href="http://www.netfoodbank.org">www.netfoodbank.org</a><br>(423) 279-0430               |
| Second Harvest Food Bank of East Tennessee      | 136 Harvest Lane<br>Maryville, TN 37801         | ➤ <a href="http://www.secondharvestetn.org">www.secondharvestetn.org</a><br>(865) 521-0000     |
| Mid-South Food Bank                             | 3865 S Perkins Rd<br>Memphis, TN 38118          | ➤ <a href="http://www.midsouthfoodbank.org">www.midsouthfoodbank.org</a><br>(901) 527-0841     |
| Second Harvest Food Bank of Middle Tennessee    | 331 Great Circle Road<br>Nashville, TN 37228    | ➤ <a href="http://www.secondharvestmidtn.org">www.secondharvestmidtn.org</a><br>(615) 329.3491 |

## Social Security Benefits and Supplemental Security Income (SSI)

### Social Security Benefits

According to the Social Security Administration, an individual released from incarceration may be eligible for Social Security retirement, survivors, or disability benefits if they have worked or paid Social Security taxes enough years. Generally, you qualify as insured if you have paid Social Security taxes for 10 years in your life. Social Security pays *retirement* benefits to people who are age 62 or older. The government also pays *disability* benefits to certain individuals who are unable to work because of a serious medical condition that is expected to last more than a year.

For more information on Social Security Retirement Benefits, visit the following resources:

- *The SSA's Retirement Calculator allows you to get an estimate of your personal retirement benefits, and to see the effects of different retirement age scenarios. Visit: [www.ssa.gov/benefits/retirement/estimator.html](http://www.ssa.gov/benefits/retirement/estimator.html)*
- *Visit the When To Start Receiving Retirement Benefits fact sheet to understand how Social Security fits into your retirement decision: [www.socialsecurity.gov/pubs/EN-05-10147.pdf](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf)*
- *The SSA Retirement Planner gives information about your Social Security retirement benefits under current law: [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire)*

### Supplemental Security Income (SSI)

According to the SSA, an individual released from incarceration may be eligible for Supplemental Security Income benefits if they are 65 or older or are blind or disabled, and have little or no income and resources. You must also be either a U.S. citizen or national, and must be living in the U.S. to qualify. Unlike Social Security benefits, SSI benefits are **not** based on your prior work or a family member's prior work.

- *For more detailed information about eligibility requirements for SSI payments, visit: <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>*
- *For information on SSI benefits after leaving incarceration, visit: <https://www.ssa.gov/pubs/EN-05-10504.pdf>*

### Social Security/SSI while incarcerated

According to the SSA's pamphlet, "[What Prisoners Need to Know](#)," if you receive Social Security retirement, disability, or survivors benefits, your benefits will be suspended if you're convicted of a criminal offense and sent to jail or prison for more than 30 continuous days. Your benefits can be reinstated starting with the month following the month of your release. Although you can't receive Social Security benefits while you're incarcerated, benefits to your spouse or children will continue as long as they remain eligible.

If you're receiving SSI, your payments are also suspended while you're incarcerated. Your payments can be reinstated in the month you're released, but if your confinement lasts for 12 consecutive months or longer, your eligibility for SSI benefits will terminate and you must file a new application.

You **are** allowed to apply for Supplemental Security Income (SSI) and Supplemental Nutrition Assistance Program (SNAP) benefits (formerly food stamps) a few months before your anticipated release so that benefits can begin quickly after your release. Speak to a reentry counselor at your facility for assistance.

- *For information about the impact of incarceration on benefits, visit: [www.ssa.gov/pubs/EN-05-10133.pdf](http://www.ssa.gov/pubs/EN-05-10133.pdf)*
- *For detailed information about eligibility for benefits after incarceration, visit: <https://www.ssa.gov/reentry/benefits.htm>*

For information about Medicare health benefits, see the Health and Wellness section on [page 55](#).

#### How to Apply:

Keep your official release documents and bring them with you when you apply for benefits. To apply for or to reinstate your benefits:

- Visit: [www.ssa.gov](http://www.ssa.gov)
- Call toll-free at 1-800-772-1213 or at the TTY number, 1-800-325-0778. To speak to a person, or to make an appointment, call 7 a.m. to 7 p.m., Monday through Friday.





## Other Tennessee Assistance Programs

### Families First

Families First is the Temporary Assistance for Needy Families (TANF) program in Tennessee, which provides assistance to families who have children, and are experiencing financial difficulties. These benefits are time-limited to 60 months in a participant's lifetime.

For information about TANF, visit:

- <https://www.tn.gov/humanservices/for-families/families-first-tanf.html>

### Child Support

See the following resources for more information:

- For information on understanding past due child support and what your options may be, Human Services has created a [flyer you can view here](#).
- The state of TN has also created a simple app for calculating child support orders. [Download it here](#).
- CSPED is a program to help non-custodial parents find employment. To learn more [visit their site here](#).
- Learn more about Tennessee's Debt Compromise Program for parents with child support arrears from [their flyer here](#).
- For a list of Frequently Asked Questions about child support, visit the [child support FAQ page here](#).

### Disability Services

For information about Tennessee Disability Services including Vocational Rehabilitation, Blind & Visually

Impaired Services, Deaf, Deaf-Blind and Hard of Hearing Services, Disability Determination Services, and Tennessee Technology Access Program visit:

- <https://www.tn.gov/humanservices/disability-services.html>

### More

For the most up-to-date and accurate information about public benefits and services in Tennessee, visit the Tennessee State government website [www.tn.gov](http://www.tn.gov). Look for the ".gov" in the website URL address, which indicates that the site is operated by a government agency.

For assistance, visit your nearest American Job Center. They may be able to connect you to information or help you enroll in support programs. See [page 26](#) for more information about American Job Centers.

For more lists of the public and private assistance programs that are available in Tennessee, you can also use privately-sourced website lists. Just be aware these lists may not be up to date. Here is one example:

- [https://www.needhelp-payingbills.com/html/tennessee\\_assistance\\_programs.html](https://www.needhelp-payingbills.com/html/tennessee_assistance_programs.html)

### Food assistance during COVID-19:

Feeding America has created a guide for understanding changes that may impact food assistance programs during COVID-19.

- Visit [feedingamerica.org](http://feedingamerica.org)



# HOUSING

Finding a place to live is key to successful re-entry, and affordable housing is a major challenge for many Tennesseans. This chapter takes a closer look at housing and the housing search process. It reveals some of the barriers and obstacles faced during the process, as well as some suggestions for where to turn for support.

*For more support in your housing search, see the Moving Forward Resource Directory for lists of halfway houses and additional housing resources.*

## Transitional Housing

You may be considering living at a halfway/ transitional house (terms that often mean the same thing) after incarceration, and there are several things to take into consideration when exploring your options. For more information and to apply to halfway houses while you're incarcerated, be sure to speak with your re-entry counselor.

### Advantages

Each halfway house program is different and each person's needs are different. Generally speaking, these are some possible advantages to consider:

- ✓ Many halfway houses provide support services, such as employment help, case management, life skills training and medical referrals. Having case-management support services like this can be helpful while you navigate re-entry.
- ✓ Sometimes the Parole Board will require a release plan that includes a halfway house. *See the Moving Forward Resource Directory for a list of halfway houses approved by the Tennessee Board of Parole.*
- ✓ Finding housing while you are incarcerated can be challenging because there are so many logistics to navigate. A halfway house gives you an immediate plan that you can depend on, and they will understand how to anticipate your released date, and make sure you have a plan for arrival.
- ✓ Halfway house programs can provide structure and community that can ease your transition in many ways and help set you up for success. While you are navigating many challenges of re-entry, a halfway house can help remove some unknowns and allow you to focus on your priorities.

### Challenges

Being aware of possible challenges that might emerge in halfway house living can help you navigate your options thoughtfully in order to find a situation that is best for you. Take the following possible challenges into consideration as you build your transitional plan:

- ✓ The quality of assistance that halfway houses offer varies by program, and different halfway houses may specialize in different things. It is important to do your research. Try using word of mouth to find out about other people's experiences with a particular program, or request information from a halfway house before committing to live there.
- ✓ Living in a halfway house can be expensive. Some programs will go above and beyond to make sure that residents can afford to live at their facility, utilizing a combination of state funding, savings plans, and grants to make rent more manageable so that residents end up paying much less than they would have to pay in traditional rent. Other facilities might charge very high fees for residents. Be sure to inquire about payment expectations before you commit to a transitional housing arrangement, and find out the payment schedule you will be expected to follow.
- ✓ Program rules and expectations vary widely by halfway house, and many transitional housing programs do enforce strict rules. House rules can provide helpful structure and a positive living arrangement, or they can feel unnecessarily punitive and strict, depending on your fit and your relationship with the program. It is important to get an understanding of the program expectations before you commit to any transitional housing program.

### What to expect when applying

Although each program and prison facility may be different, this list may offer a general sense for what to expect as you apply for a halfway house program:

- ✓ Send an application. Your re-entry counselor can assist you in getting access to and sending the application, or you can write to a halfway house directly to request one.
- ✓ Supporting documents. With your application, you will send supporting documents like disciplinary history, convictions, programs, and letters of recommendation.
- ✓ Interview. After reviewing the application, if you meet the requirements, the program will work with a prison official to schedule an interview to determine if you are a good fit.
- ✓ Waiting List. If you are accepted after the interview, you are usually given a letter to show parole, but you will usually have to wait to see if there is a bed available for you. This is one reason why some choose to apply to multiple halfway houses.
- ✓ Payment. Another factor impacting your acceptance will be your ability to pay. The program will help you apply for funding to help cover costs, and will need to ensure payments can be made at the time of your release.
- ✓ Transportation. When your release date is confirmed, usually a prison official and the halfway house will communicate to confirm they have space to accept you, and they will help make a plan for your release day transportation.



When researching, applying to, and selecting a halfway house, you might want to take the following factors into consideration in your decision:

- ✓ Where is it located?
- ✓ Is it parole board approved?
- ✓ Do I meet the qualifications (gender, age, charges, write-ups, etc)?
- ✓ What is the upfront cost and payment schedule?
- ✓ Can I abide by the house rules and expectations?
- ✓ Are there restrictions on employment or education?
- ✓ Are there sober living expectations?
- ✓ Is there required religious programming?
- ✓ Have I heard good things about the program from others who have lived there?
- ✓ Are there support services available?
- ✓ When will there be a bed available?

You can also learn a lot about halfway house programs by speaking to people you know, so don't hesitate to ask people around you for information and guidance.

*For more information about applying to halfway houses, talk to your re-entry counselor, or see the Moving Forward Resource Directory.*

## Shelter

If you find yourself without a place to stay, emergency shelters are located throughout the state. Some shelters are safe houses for victims of domestic abuse. Some have restrictions for people convicted of sex and/or violent offenses. Many offer food, laundry, and permanent housing search support.

- If you need emergency shelter, you can call 211 or visit [tn211.mycommunitypt.com](https://tn211.mycommunitypt.com).
- For a list of shelters nationwide, see [Shelterlistings.org](https://shelterlistings.org)
- For help finding affordable longer-term rental housing, visit [hud.gov/states/tennessee/renting](https://hud.gov/states/tennessee/renting)

See the Moving Forward Resource Directory for additional shelters throughout the state.

### Temporary, transitional, and sober living:

If you are searching for a temporary living situation, this online directory shows transitional and sober living available in Tennessee:

- [www.transitionalhousing.org/state/tennessee](https://www.transitionalhousing.org/state/tennessee)



## Subsidized and Affordable Housing

The **Tennessee Housing Development Agency (THDA)** provides resources for low income home buyers, home owners and renters. For a full list of their programs, visit:

➤ [www.thda.org/programs](http://www.thda.org/programs)

The **Housing Choice Voucher (HCV)** or “Section 8” program is a federal rental assistance program funded through the Department of Housing and Urban Development (HUD) where very [low-income](#) individuals can receive renting assistance. With the rising costs of housing and a growing shortage of affordable housing, these programs (and others) are over capacity, which means long waiting lists that can be difficult to navigate. For more information about how to get added to the HCV waitlist, visit the [Help For Renters](#) page.

If you think you may qualify for public housing support, making an appointment with your local HUD is a great first step—and a great way to plan ahead.

There may be government-supported nonprofit affordable

housing programs available in your area. Waiting lists tend to be long for those housing programs as well, but they may be able to support you in finding resources if housing isn’t currently available.

➤ Visit <https://www.hud.gov/states/tennessee/renting> for more information on other programs that you may qualify for including rural housing assistance.

*Try searching the internet for your city and “affordable housing” to find organizations near your, or visit the Moving Forward Resource Directory.*

### Subsidized Housing Restrictions

Section 8 and HUD housing programs exclude anyone who has been convicted of a sex offense or the manufacture and sale of methamphetamine. All other applicants are given a background check and evaluated on a case by case basis. For more information, contact your local HUD and ask about their program eligibility for people with conviction history.

“

I came home after ten years, I went to a homeless shelter and three days later I had a job. A week and a half later, I had an apartment. My first paycheck, I got a cheap studio apartment. So you can do it. Don’t let your feelings from being incarcerated judge who you are and what you can do. Because you can make it.

– Tony

## Leasing or Renting

Renting private housing is often easier to find than subsidized housing because there’s more of it, however, it’s also often more expensive. Private housing listings can be found online on housing sites, and through internet searches. Some popular apartment finding websites include:

- [www.apartments.com](http://www.apartments.com)
- [www.zillow.com](http://www.zillow.com)
- [www.forrent.com](http://www.forrent.com)
- [www.craigslist.org](http://www.craigslist.org)

### Fraud and Scams

When communicating with a potential landlord, it’s important to be aware of potential fraud and scams. Be mindful before submitting any payments or before providing your social security number to ensure that the landlord is a legitimate operation. It is normal for a landlord to require an application fee between \$20-\$50. An application and payment is typically given after the property has been shown, and you have confirmed interest.

## Background Checks

When applying for private rental housing, you'll likely run into some barriers because of your prior involvement with the criminal legal system. In Tennessee, housing can be refused if an applicant's credit or rental history is unsatisfactory, or if the renter believes the applicant could pose a liability or threat. As a result, many housing companies will run background checks that automatically disqualify people based on credit or involvement with the criminal justice system.

Be aware that large property management firms are the most likely to run these checks and have policies against people with felonies on their record. Landlords that run smaller operations or rent private homes may be more likely to bypass these background checks or make decisions on a case by case basis.

You can try to find out about a landlord's application process before submitting your application fee in order to avoid losing those fees. Many worry that disclosing their background upfront may hurt their chances of finding housing, which could be true in some instances, but it could also save you time (and money) to approach your housing search with questions about their policies.

Finding housing with felony convictions on your record requires more time and persistence, so using online searching tools may help. Consider these resources:

- *Felony Record Hub put together an article in 2021 with recommendations for searching for housing in Tennessee with a felony record, found here:*  
[www.felonyrecordhub.com/housing/tennessee/](http://www.felonyrecordhub.com/housing/tennessee/)
- *Visit TN Housing Search for housing listings:*  
[www.tnhousingsearch.org/](http://www.tnhousingsearch.org/)
- *Visit [Craigslist](#) for online classifieds-style advertisements in your area.*
- *The Consumer Finance Protection Bureau explains your [options if you are denied housing due to a screening](#), like a background check.*

## Applying

During your visit of a potential rental property, you may fill out a rental application that the landlord will use to screen applicants. There may be an application fee. You'll be asked to provide some personal information, like Social Security number, employer, rental history, and

current address. Be prepared to provide a few character references with contact information.

Once a landlord agrees to rent to you, you'll be offered a lease or a rental agreement to sign. A lease is usually a year-long commitment to pay a certain amount each month. Read the agreement carefully. Confirm the amount you're to pay monthly before signing or paying any fees. These are legally binding agreements, and you can't easily back out once you sign. Keep a copy of the lease or rental agreement with your other important documents.

Many landlords require one to two month's rent and a security deposit before move-in. Always get a receipt for any money you pay. When you move out, your security deposit will be used to cover any damages to the apartment that were caused by you, and the rest should be returned to you.

### Questions you might ask a landlord:

- ✓ What is the rent?
- ✓ How much is the security deposit?
- ✓ Is there an application fee?
- ✓ Are utilities included?
- ✓ When is the rent due?
- ✓ What is the parking like?
- ✓ Are tenants able to make changes (e.g., paint the walls)?
- ✓ Is there additional cost for pets/additional family members?
- ✓ Is there a background check, and if so, who would be excluded from eligibility?
- ✓ What are the terms of the lease?
- ✓ What is your timeline?



### Rent and Utilities Assistance

Overwhelmed by bills? These resources could help with rent and energy bill relief:

- *The [Low Income Home Energy Assistance Program](#) may be able to help pay energy bills.*
- *See [energy saving program information and resources from HUD](#) and from [THDS](#).*
- *[Tennessee-211](#) lists utility and rent programs*
- *You may be eligible for [COVID Rent Relief](#)*
- *List of [financial assistance programs](#)*



# TRANSPORTATION

## Public Transportation

### COVID-19 and Public Transportation

Be aware that Federal Law currently requires wearing a mask over your nose and mouth in indoor areas of public transportation (including on airplanes, buses, trains, and other forms of public transportation) traveling into, within, or out of the United States and indoors in U.S. transportation hubs (including airports and stations).

It's also important to be aware that buses may have reduced service due to the COVID-19 pandemic. Make sure to check with your local transit system to find the most up-to-date schedules. When using public transit, sit as far away from others as possible, avoid touching surfaces and your face, wear a mask, and wash your hands afterwards.

- For detailed guidance on travel during COVID-19, visit the CDC's website: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-during-covid19.html>

For more information about how to protect yourself and others from COVID-19, see [pages 49-52](#).

### Find Public Transportation

Tennessee has many public transit systems across the state, in cities and also in many rural communities. Visit the sites linked to the right for details like schedules, routes, and fares.

- For a complete list of Tennessee's transit systems, including rural transportation, visit the [Tennessee Public Transit Services site](#).

#### Urban Transit Systems:

- Knoxville: [www.katbus.com](http://www.katbus.com)
- Nashville: [www.wegotransit.com](http://www.wegotransit.com)
- Memphis: [www.matatransit.com](http://www.matatransit.com)
- Johnson City: [www.johnsoncitytransit.org](http://www.johnsoncitytransit.org)
- Chattanooga: [www.gocarta.org](http://www.gocarta.org)
- Jackson: [www.ridejta.com](http://www.ridejta.com)
- Murfreesboro: [www.murfreesborotn.gov/248/Murfreesboro-Public-Transit](http://www.murfreesborotn.gov/248/Murfreesboro-Public-Transit)
- Clarksville: [www.ridects.com](http://www.ridects.com)
- Kingsport: [www.kingsporttransit.org](http://www.kingsporttransit.org)
- Bristol: [www.bristoltn.org/142/Transit](http://www.bristoltn.org/142/Transit)
- Cleveland: [www.sethratransit.org/about-cuats](http://www.sethratransit.org/about-cuats)
- Oak Ridge: [www.ethrapublictransit.org/oakridgetransit](http://www.ethrapublictransit.org/oakridgetransit)

#### Regional and Rural Transit Systems:

- |                                  |                                  |
|----------------------------------|----------------------------------|
| <a href="#">Knox County</a>      | <a href="#">Mid-Cumberland</a>   |
| <a href="#">Lakeway Area</a>     | <a href="#">Southcentral TN</a>  |
| <a href="#">Delta (West TN)</a>  | <a href="#">Upper Cumberland</a> |
| <a href="#">RTA of Middle TN</a> | <a href="#">Southeast TN</a>     |
| <a href="#">Northwest TN</a>     | <a href="#">East TN</a>          |
| <a href="#">Southwest TN</a>     | <a href="#">Northeast TN</a>     |



## Other forms of Transportation

### Ridesharing and Taxis

Ridesharing apps like [Uber](#) or [Lyft](#) are a fairly new form of transportation that allow you to take short trips in your city. Ridesharing services are like taxis, but the drivers are self-employed and use their own cars, and you are matched with a driver and make payment through an app on your smartphone. Use of these apps will require some form of online payment, typically a debit card.

- Before you ride, read these tips on how to be safe <https://www.uber.com/us/en/ride/safety/tips/>.

### Biking

Biking is a good transportation option to save money, explore your community, and stay active. In general, bicycles should follow the same [traffic safety rules](#) and signals as cars, and use hand signals to switch lanes or make a turn.

- Learn more about biking and walking in Tennessee at [www.bikewalktn.org](http://www.bikewalktn.org)

## Long Distance Travel

For long distance travel, using the bus remains the most cost effective option, but it can also be the most time consuming. Bus tickets are typically purchased online, or in person. Check schedules and rates for companies like Greyhound, Boltbus, and MegaBus.

Airline travel remains a popular option for longer travel, although the cost of tickets is one consideration. If you have never flown before, or have questions about how flying has changed, check out:

- [FirstTimeFlyerHQ.com](https://www.firsttimeflyerhq.com) for checklists, tips, and detailed instructions for what to expect.
- The [US Department of Transportation](https://www.transportation.gov) site for current policies to be aware of, including COVID-19 policies.



## Driving

Driving in Tennessee requires **Liability Insurance**. Without insurance, you may face a fine or prosecution. See information below for helpful resources for complying with Tennessee's driver's laws, using driver's services, and becoming a safe Tennessee Driver.

For information about obtaining your Driver's License, or getting your Driver's License reinstated, see [page 11](#).

### Tennessee Drivers Resources and Information:

Learn about Liability laws and exemptions here:

- [www.tn.gov/revenue/title-and-registration/drive-insured-tennessee.html](http://www.tn.gov/revenue/title-and-registration/drive-insured-tennessee.html)

Registering your car with the County Clerk's office is required annually. Learn more here:

- [www.tn.gov/revenue/title-and-registration.html](http://www.tn.gov/revenue/title-and-registration.html)

Getting your car inspected annually is required:

- [www.tn.gov/environment.html](http://www.tn.gov/environment.html)

Visit the Driver's Services site for information about policies, resources, and appointments:

- [www.tn.gov/safety/driver-services/online.html](http://www.tn.gov/safety/driver-services/online.html)

Study the Tennessee Driver's Manual:

- [www.tn.gov/content/dam/tn/safety/documents/DL\\_Manual.pdf](http://www.tn.gov/content/dam/tn/safety/documents/DL_Manual.pdf)

Help from private companies:

- You can compare insurance prices on some websites, such as [this one](http://www.dmv.org/tn-tennessee/car-insurance.php). Be aware this site is not operated by the actual DMV:
- If you want to learn to drive, an Internet search for driving schools in your area may connect you to online courses or live driving instruction.



# TECHNOLOGY

Technology is a source of concern for many people transitioning from prison, especially for those who have been incarcerated for a long time. Technology has transformed so many parts of society. In fact, you may be reading this publication online! If you find yourself feeling overwhelmed by the new technology and devices, this section will help. Be patient with yourself and trust that you will learn what you need to know to be successful.

While it is beyond the scope of this guide to provide a thorough introduction to all technologies, there are many great resources online that can also help you in more depth.

► You can find a tutorial to familiarize yourself with the internet at [edu.gcfglobal.org/en/topics/internet/](https://edu.gcfglobal.org/en/topics/internet/)

## Accessing the Internet

Make it a priority to find a reliable way to access the internet. Until you have your own device, the best way to get on the internet (also called “going online”) may be to use a computer or cell phone belonging to a family member, or to visit the public library.

If you have a laptop, tablet or smartphone, free wireless internet (WiFi) access is available at the library, many restaurants, coffee shops, hotel lobbies, chain technology stores, and even parks! You may have to ask an employee for the password before you can log on with your device.

You may want to purchase your own internet access at home. There are a variety of companies you can purchase an internet subscription from, depending on where you live. This works a lot like a cable subscription, and you should shop around for the best price for your neighborhood.

### Look for the Wifi symbol:

When you see this symbol, it typically means that Wifi access is available to customers, or to the public. You may have to ask for the password to connect.



### Wifi during the pandemic:

Because of the pandemic, many of the places that offer free WiFi may be closed to the public, or may have reduced their hours of operation. Call ahead to see if you'll be able to get access.

### Security alert:

Be aware that using public internet means that your data and information may not be secure. For more information about cyber safety, check out [this resource](#), created by Tech Goes Home Chattanooga.



## Using a Search Engine

Most resources online are found using a search engine, like Google or Yahoo. Here's how:

- ✓ **Open up a web browser.** This is an application on your home screen (such as Google Chrome, Microsoft Edge, Firefox, or Safari).
- ✓ **Start with the basics.** The home page will have a search box where you can type in what you are looking for. Start with a simple search like *Bus routes in Chattanooga*. You can always add more later.
- ✓ **Don't worry about the little things.** The search engine will fix your spelling and details like capitalized letters and punctuation won't change a basic search.

### More help with internet searching:

If this explanation wasn't specific enough for you, that's OK! You may want to watch a tutorial online or visit your closest library and ask for help from a librarian.

- For a search engine tutorial, try opening up the internet application. Type this address into the web browser: <https://edu.gcfglobal.org/en/internetbasics/> and then hit enter. Or, if you're viewing this guide online, simply click on the link to view it.



## Using Email

### Why Email?

You will need your own email address, since email is now more common than postal mail. You are likely to use your email address to set up accounts for things like paying bills or accessing files for school or work. You will need an email account to make purchases online, to use apps on your phone, or to apply for a job.

### Create an Account

One simple way to create an email is through Gmail.com, or Yahoo.com because these accounts are free. When you create your email address, you will select your own email username. It should be something easy for you to remember, like your own name, or some combination of your name, initials, and numbers. Your password should also be something easy for you to remember, but hard for other people to figure out. The easiest way to keep your personal information safe is to keep your password secret and to change it periodically.

### Tips for setting up your email

- ✓ Get in the habit of checking your email account daily.
- ✓ You may use your email to communicate with employers, so be sure your username is professional.
- ✓ Don't use the same password for every online account you have. It is more secure to have variety.
- ✓ Create a way to retrieve your account if you forget your password, by linking a phone number to your account or answering security questions you won't forget.
- ✓ You can add your email to your smart phone by downloading an email app on the phone.

➤ For more detailed instructions on setting up and using email, check out *netliteracy.org's* resources here: <https://www.netliteracy.org/senior-connects/lesson-plans/English/e-mail-basics/>

## Cell Phones and Smartphones

### Purchasing a cell phone

Getting a cell phone when you come home will allow you to keep in contact, and it can also serve as your primary access to the internet if you purchase a phone that has data capability. Usually a phone contract will require a credit check and your monthly payments will be reported to credit agencies. For this reason, some people choose to purchase a prepaid plan or "pay as you go" plans instead. Each carrier will have different plan options, requirements, and rates. There are trade offs to consider, like cost, the impact on your credit, the quality of the phone service, the prices of phones, etc.

### Smartphones

Smartphones are also miniature computers that can access the internet through wireless internet (WiFi) or using cell phone **network data**. Smart phones have programs (called "apps") for doing all sorts of things--playing music, giving directions, the weather, and accessing social media. You can check your email from your smartphone, and also use it to apply for jobs online,

banking, pay bills, and most services that are online.

Most apps are free, although some have features you can pay for as well. You can download apps by going to the app store on your phone.

➤ Check out this [Digital Literacy toolkit](#) from HIAS about using apps and more.

### Cell phone data

Smartphone apps require access to the internet or "data" in order to function. When your smartphone is connected to the internet, it functions just like a computer. When WiFi access isn't available, you'll need to use cellular data. Cellular data allows you to use online features like maps when you are on-the-go or don't have WiFi access.

Most smartphone plans include a certain amount of data. Be aware that some plans charge you for going over the monthly amount of data, and can result in huge fees. When purchasing a cell phone, the service provider can explain the limitations and surcharges of your plan to you.

## Affordable Technology

### Discounted Computers and Internet

You may be able to purchase a discounted or refurbished computer at your local technology store. There is a wide variety of options when purchasing a computer, so be sure to do your research. You may also qualify for special programs for discounted technology.

**PCs For People:** This organization recycles business electronics and provides refurbished technology to low-income households.

- For more information and to apply and shop their store, visit: <https://www.pcsforpeople.org/>

**Everyone On:** This program helps bring low-cost internet service and affordable computers to those who need it. Eligibility criteria vary by service provider.

- For more information and to apply, visit [everyoneon.org/lowcost-offers](http://everyoneon.org/lowcost-offers)

### National Digital Inclusion Alliance Discount Internet

**Guidebook:** This resource lists affordable broadband plans that commercial internet providers may offer to low income households.

- Visit it online [here](#).

### Cell Phone Assistance Programs

You may be eligible for a free or discounted cell phone and phone plan through the Lifeline Assistance government cell phone program if you qualify and if the program is available in your area. You will need to provide proof of income or proof of program participation to apply. The Lifeline Assistance program is available for only one wireless account per household. Separate households that live at the same address are eligible, including residents of homeless shelters and nursing homes. Residents with temporary addresses are also eligible.

**Lifeline Assistance Service Providers in TN:** To enroll in the Lifeline Assistance program, you will apply directly with a service provider. The following companies operate Lifeline Assistance programs in Tennessee. Check their websites to find out if they serve your area specifically, to see rates and plan options, and to apply for service.

- [Access Wireless](http://AccessWireless.com) ([accesswireless.com](http://accesswireless.com))
- [Assurance Wireless](http://AssuranceWireless.com) ([assurancewireless.com](http://assurancewireless.com))
- [Safelink Wireless](http://SafelinkWireless.com) ([safelinkwireless.com](http://safelinkwireless.com))

If you qualify for the Lifeline Assistance program based on the eligibility criteria below, but the Lifeline companies do not operate in your specific area, you may be eligible for discounts from other cell phone companies. Contact a representative in your area to find out about their discount offerings and pricing for Lifeline Assistance customers:

- [T-Mobile](#)
- [U.S. Cellular](#)

### Lifeline Cell Phone Eligibility in TN:

You are eligible for the Lifeline program if you receive benefits from any Qualifying Program **OR** if your Total Household Income is at or under 135% of the Federal Poverty Guidelines.

#### Qualifying Programs:

- ☐ Supplemental Nutrition Assistance Program (Food Stamps or SNAP)
- ☐ Medicaid
- ☐ Supplemental Security Income (SSI)
- ☐ Federal Public Housing Assistance (Section 8)
- ☐ Veterans Pension and Survivor's Benefit.
- ☐ Bureau of Indian Affairs General Assistance (BIA)
- ☐ Tribally Administered Temporary Assistance for Needy Families (Tribal TANF)
- ☐ Tribal Head Start (only those households meeting its income qualifying standard)
- ☐ Food Distribution Program on Indian Reservations (FDPIR)

#### Income Thresholds for eligibility if you are **not** enrolled in a Qualifying Program listed above:

- ☐ Household size of 1: \$0 - \$17,388
- ☐ Household size of 2: \$0 - \$23,517
- ☐ Household size of 3: \$0 - \$29,646
- ☐ Household size of 4: \$0 - \$35,775  
(Add \$6,129 for each additional person)





Technology is something that we depend on every day, but technology depends on us to know how to use it. If you don't know, ask someone.

– Tim

## Digital Literacy Resources

Learning technology is a lot like learning a new language. Whether you are starting with the basics or want to learn about specific technological advancements, there are many resources available for free to help you learn.

**Techboomers:** Techboomers is a free educational website that teaches older adults and other inexperienced internet users basic computer skills and about websites that can help improve their quality of life. You can learn about helpful websites, social media, online shopping, and technology basics.

- Visit the website by clicking [this link](#) or typing this into your browser: [www.techboomers.com](http://www.techboomers.com)

**Tech Goes Home Chattanooga:** Is a nonprofit organization that has published a variety of digital literacy modules on many helpful topics including online security tutorials.

- You can visit the modules by clicking [this link](#) or typing this address into your browser: <https://www.techgoeshomecha.org/for-participants.html>

**Nashville Public Library Tutorials:** The Nashville Public Library has published an online toolkit for learning how to operate the internet and other important technology. They have guides on a variety of topics, including using email, cell phones, online job searching, and learning different operating systems.

- You can visit the toolkit by clicking [this link](#) or typing this address into your browser: <https://npl.digitallearn.org/>

**Net Literacy:** Net Literacy has partnered with thousands of public libraries, schools, community centers, and nonprofits to compile one of the most extensive digital literacy websites in the world. Visit their site for resources and training on everything from basic email and social media to artificial intelligence.

- Click on [this link](#) or type this address into your browser: [www.netliteracy.org](http://www.netliteracy.org)



### Did you know...

Did you know that the terms “Internet”, “online”, and “the Web” all commonly refer to the same thing? The terms have different origins, but all are used to describe the world-wide computer network called the Internet.

“WiFi” (also called “WLAN” for Wireless Local Area Network) is wireless internet that you can access without being hard-wired to the network. For most households, internet and “Wi-Fi” bills have become a standard household utility.



# EMPLOYMENT

Finding employment can be a stressful process, and doing so with a record can add additional steps and considerations. But take a moment to re-frame this view in order to focus on the skills and qualities that you have to offer. The pandemic has changed many industries and the landscape of employment is still shifting. There may be industries where employment opportunities are limited, but there are other industries with high demand for employees.

Know there are many employers who prioritize things beyond conviction history, and many companies looking for reliable and thoughtful job candidates. Be encouraged that there are also many community resources that can help you in your employment journey! Be persistent, and be open to utilizing the resources that are available to you.

➤ For comprehensive support, explore the many resources from the Department of Labor at [www.tn.gov/workforce](http://www.tn.gov/workforce)

## Job Search

### Networking

Networking—or building relationships and making connections—is a strategy that many people use when job searching. The contacts in your network may not have a job for you right now, but they could have career advice, or be able to connect you to someone else to expand your circle. Talking about your job search with the people in your life and community spaces is a great way to find opportunities.

### Online

There are many online job boards that list job opportunities, and many companies have also replaced their old paper application processes with applications entirely online. Having internet access will be an important part of a successful job search, both for research and applying.

A great place to start with your online job search is ➤ [www.jobs4tn.gov](http://www.jobs4tn.gov). You can create an account, upload or create a resume, and find job openings across the state. It also contains many other workforce resources and tools. You can find out about in-demand industries, pay rates, unemployment, and more.

When using an online job site like the ones listed to the right, it's important that you still submit a high quality application. Sometimes these sites will allow you to apply for a job with a simple click of the button and the website will auto-fill all of your information. Those kinds of applications may not be as effective as a job application that you take more time with, because it's harder to stand

out to the employer who is probably getting thousands of applications per day. You might consider using these online sites to identify job postings, and then contact the company directly to apply:

- [Monster.com](http://Monster.com)
- [Indeed.com](http://Indeed.com)
- [Careerbuilder.com](http://Careerbuilder.com)
- [LinkedIn.com](http://LinkedIn.com)
- [Snagajob.com](http://Snagajob.com)

When searching for a job online, be careful to avoid scams. Scammers may request money or identity information like date of birth, Social Security number, or debit/credit card information; these are red flags. You should not have to provide a social security number



### A note about background checks:

If a company requires a background check, that may not necessarily disqualify every person who has ever had a criminal conviction. Many companies will set criteria for their background checks, and the criteria to “pass” could be a certain amount of time since conviction, certain categories of charges, or charges in certain jurisdictions.

While you may choose not to apply to a company that requires a background check, be aware that the actual hiring policy may not disqualify you. If you're comfortable, you could inquire about the company's specific policy related to conviction history.

to any employer until you are completing your hiring paperwork and starting the job. Be cautious any time you are asked to give out your personal information online.

### **American Job Centers**

American Job Centers, operated by the Tennessee Department of Labor and Workforce Development, provide free access to resource rooms, which include computers and internet, telephones, and fax machines. Also, job seekers can attend on-site recruiting events, job fairs and workshops. Re-entry Advisors and Career Specialists on site can provide career coaching and also help you determine what workforce programs you qualify for and help you enroll. All 95 counties in Tennessee are serviced by an American Job Center.

- To find the location nearest you, visit [Jobs4tn.gov](https://www.jobs4tn.gov) and click on "Resources".

### **Department of Labor Office of Re-Entry**

The Tennessee Department of Labor and Workforce Development has a new [Office of Re-Entry](#), specifically for supporting justice involved people. The first step in getting access to support is to visit an American Job Center. Let the staff at the Job Center know that you have just been released from incarceration so they can help you determine what programs you qualify for, help you enroll, and stay connected for special events and workshops that the Office may be hosting specifically for re-entry.

### **Other Workforce Resource Centers**

There are also several highly respected employment programs across the state of Tennessee, specifically designed to help people navigating re-entry, like these listed to the right. Visit the *Moving Forward Resource Directory* to find additional programs.



**Project Return** is a workforce development agency in Nashville and Chattanooga specifically for people who have been released from prison or jail within the last year. Project Return helps people coming home from incarceration overcome barriers to employment and find job opportunities and affordable training.

- Visit: [www.projectreturninc.org/](http://www.projectreturninc.org/)

**Center For Employment Opportunities (CEO)** is a national workforce development agency for formerly incarcerated people with a location in Memphis.

- Visit: [www.ceoworks.org/locations/memphis](http://www.ceoworks.org/locations/memphis)

**Shelby County Office of Re-Entry** connects individuals with criminal justice convictions living in the Memphis area to employment opportunities and support services.

- Visit: <https://www.scofficeofreentry.com/>

## **Government Benefits**

### **Unemployment in Tennessee**

Unemployment benefits in Tennessee can be accessed if you meet certain guidelines. Unfortunately, many people who leave prison are not eligible immediately after release. To qualify, you must have lost your job through no fault of your own, have paid enough in taxed wages in the past, and be able and ready to work.

- To see if you qualify, visit: <https://www.tn.gov/workforce/unemployment/apply-for-benefits.html>
- Visit the Tennessee Department of Labor and Workplace Development website for information about other workforce benefits: <https://www.tn.gov/workforce/jobs-and-education/job-search.html>

### **Fidelity Bonding**

Fidelity bonding is an insurance policy that the government provides to employers that hire justice involved employees. The hope is that this added assurance will incentivize employers that may otherwise be reluctant to give a qualified job seeker a chance. The state offers six months of free fidelity bonding insurance which covers up to \$5,000 in damages caused by the employee. Some employers may not know about this incentive program, and you may choose to share this resource with a potential employer.

### **Work Opportunity Tax Credit**

Employers who hire people within a year of being convicted of a felony or within a year of being released

from incarceration can receive a federal tax credit of up to 40% of the employee's yearly wages. This tax credit is a financial incentive for employers, but many employers may not know about this opportunity or benefit.

- For information to provide to a potential employer, visit: <https://www.dol.gov/agencies/eta/wotc>

### **COVID-19 Economic Impact Payments**

You may be able to receive government support in response to the COVID-19 pandemic, especially if you did not receive your full COVID-19 Economic Impact benefits previously.

- For information, visit the IRS's stimulus page: [www.irs.gov/coronavirus/economic-impact-payments](http://www.irs.gov/coronavirus/economic-impact-payments)



Read applications carefully, and don't be afraid to apply-- just apply and see what happens because the worst they can say is no. Don't be too worried about background checks, because they usually all say something different.

– Shon

## **The Application Process**

### **Job Application Forms**

From a job seeker's perspective, the purpose of a job application is to express interest in a position and make a strong enough impression to get access to an interview or follow up conversation. Employers use written job applications to narrow the applicant pool for a particular job, deciding who they would like to talk to in person.

To maximize your chances of getting an interview, try to focus on what you have to offer an employer. Instead of over-emphasizing any potential negatives, like inconsistent work history, felony convictions, or lack of experience, focus on your unique skills and work-related experiences that make you stand out as the best candidate for the job. Remember that false information given on an application may be grounds for dismissal even after you have been employed for any length of

time. While it's important to market yourself positively, being truthful is equally important. Finding a balance will serve you well.

Many employers will not have a lot of time to review a stack of applications in detail, so submitting a clear, neat, complete and organized application may help you stand apart.

### **Previous Employment**

When filling in the "Previous employment" section, use the entire space to list your skills and the contributions you made in your past positions. List everything of significance that you did in past jobs; you never know what key words might catch their attention.

Do consider listing jobs you held while incarcerated! The experience and skills you gained through these jobs can

be relevant. For jobs you held while incarcerated in a Tennessee prison, you can list your employer as the State of Tennessee (or TriCor if applicable) on applications. See [page 5](#) for more suggestions about this.

If an application asks your wages from past employment, this can be challenging to navigate for any candidate. You want to avoid dishonesty, and also avoid trapping yourself into lower wages. If there is room, you may choose to write “will discuss in interview,” which gives you a better opportunity to communicate your salary target.

If you anticipate filling out an application in person, bring a list of your past employment information and dates so you have the information ready.

### References

Many employers ask for three references on a job application. Be thoughtful about who you list as references. Typically, these should not be family members. Good references could include: previous and current employers, supervisors, teachers, social workers, people you have volunteered with, and people from your faith community. Be sure to ask each person whether they are willing to be a job reference for you *before* you write their names. You don’t want to surprise anyone or include anyone who would not give you a positive reference.

### Criminal Justice History on The Application

In Tennessee, it is **not** illegal to ask job applicants about their criminal history on a job application. While Tennessee did decide to “Ban the Box” on some government job applications, the majority of Tennessee employers are private companies that are allowed to ask the question at any stage of the application process. If you do see this question and want to continue your application, answer truthfully. Unfortunately, disclosing your history on the application can result in you being screened out, but omitting this information on an application when the question is asked can also lead to bigger problems down the road, especially since employers that do have this question on the application are often going to run a background check as well.

Don’t assume you will be automatically rejected simply because the question has been asked. If the question asks you to elaborate with specific information related to your charges, it is appropriate to write “Will discuss in interview.” The purpose of this response is to indicate a

willingness to offer the information, but you will also have more control over the way you share your story in an interview than you would on paper, and be able to do so when the employer has already invested time in meeting.

## Resumes and Cover Letters

Many employers require a resume and cover letter in addition to or instead of an application. *Information about how to write a resume can be found on [page 5](#). See Appendix on [page 67](#) for sample resumes and letters.*

Your cover letter is a letter to each prospective employer, and it is an opportunity to highlight things that your resume doesn’t already show. Your cover letter tells a short story about who you are, why you are seeking this specific opportunity, and why you would be a good fit, including information about your history, experience and what’s important to you. Keep your letter to a single page.

Writing effective resumes and cover letters takes time, so begin working on these documents long before you apply to your first job. You will find many examples online.

- Consider these: [How to Write a Good Resume and Cover Letter](#) from Harvard Extension School, and this [Cover Letter Beginner’s Guide](#) from Novo Resume.
- Consider visiting an American Job Center for Career Coaching support in writing your resume or cover letter. See [page 26](#) for more information.



## Interview Preparation

Once you've submitted an application to a prospective employer, wait to be contacted. If you haven't heard back from an employer after about 10-14 days, it is appropriate to follow up by phone or email to inquire about your application.

It's completely normal to be nervous about interviews. Actually practicing what you'll say out loud can help, and consider the following suggestions:

- ✓ **Bring the right materials.** Arriving prepared is another way to indicate that you are truly interested in the job. Be sure to bring a pen and notebook to write down information and notes. Bringing copies of your resume to your interview is not always necessary, but it is generally suggested. You may also want to bring any papers you would need to complete your application, including copies of work licenses, your driving record (if required), and your social security or immigration cards. Finally, be sure to bring the name of the person that you are there to meet with in case the person who greets you is not aware of your meeting.
- ✓ **Arrive 10 to 15 minutes early for your interview.** This extra time will give you an opportunity to make sure you know where to go and are able to arrive on time. You might need to fill out paperwork before the interview, and arriving early shows you are



responsible and eager to be there. That being said--you also don't want to be in the way! If you arrive well before your interview time, consider waiting outside, and taking a few minutes to prepare. Plan ahead and know your route before your interview time. If you are using a friend or public transportation to get there, be sure you have a reliable plan to arrive on time or early.

- ✓ **Wear appropriate clothes.** Consider wearing attire that is slightly more formal than what you would wear for the position you are interviewing for. And, be mindful to wear the proper footwear and clothing to be safe on site if you are given a tour. The proper attire for an office position will differ from the proper attire for a construction position. Regardless, you want to communicate that you have taken the position seriously, so do consider the message that your attire sends. Wearing appropriate clothing demonstrates your professionalism and understanding of the job.
- ✓ **Consider your body language.** Even when you are not speaking, you are sending a message to the prospective employer. During your interview, make eye contact, stand and sit tall, and smile. This is something that you can practice with a roommate or friend if it feels uncomfortable or awkward.
- ✓ **Do a practice run.** If you're doing an online interview, be sure to test out your computer's video chat capabilities and internet connectivity beforehand. You'll also want to ensure that you're in a location with as few disruptions as possible. If your meeting is in person, practice getting there so you don't have any unexpected obstacles.
- ✓ **Ask questions.** At the end of a job interview, most hiring managers will ask, "Do you have any questions for me?" Having a few questions prepared may help to show your interest in the job, and you could prepare questions in the back of the notebook that you bring with you. Try to consider questions that you genuinely hope to know, or that really relate to the role, rather than stiff questions you don't really care to ask. It's also appropriate to say something like, "I've gotten a lot of information today so I don't think so, but I would love to follow up if questions come up for me later."

## Answering Hard Questions

Any job applicant has potential questions or topics that might be more difficult to discuss in a positive light. In an interview, when difficult questions are asked regarding your prior justice system involvement or gaps in work history, here are some suggestions for responding honestly while also bringing the conversation back to the present moment and why you would make a strong job candidate. Please note there is no “right” or “wrong” way to answer, and you will be the expert on finding an approach that works for you, and that you feel comfortable with.

**Criminal Background:** *When an employer says, “I see you have been convicted of a felony, can you tell me about that?”*

- ✓ **Respond affirmatively.** Saying “yes, I’d be happy to explain” while remaining relaxed as you begin to provide more information can set a positive tone. Remember that you are in control of what you share.
- ✓ **Provide helpful context.** If your charges happened some time in the past, providing that time frame could be helpful. For example, “15 years ago, I was convicted of a theft offense.” Or, “several years ago, I was convicted of a crime against another person.” If your convictions were more recent, you may choose to offer a different kind of context, based on what is true for you. If the incident was unrelated to work, you

might choose to highlight that as well. It’s okay not to go into details about what happened. You don’t owe personal information, and you don’t need to tell a story. Think about the simplest, concise context that you can provide that will offer honest information, while demonstrating how you are moving forward.

- ✓ **Discuss taking responsibility.** You have already faced the legal consequences of your actions, and it’s possible that highlighting this could help shift the conversation away from the past. One example could be, “While I regret mistakes from my past, I have taken responsibility for my actions and served my time, and I am moving forward with my life.” Acknowledging the ways you have already taken accountability could help shift the focus from past history to the person you are today.
- ✓ **Discuss transformation.** After you have mentioned moving on with your life, you can give specific examples of what this means for you. You can emphasize what you have accomplished while you were incarcerated or since your release that can help demonstrate the direction that you are headed and the goals you have. Consider mentioning any TDOC programs you completed, certificates you earned, community groups you’re part of, or any education, job training or volunteering you’ve done. Or you could simply share ways you’ve strengthened community or family relationships, or your relationship with yourself.



- ✓ **Share your “why”.** Each of us has a source of motivation that helps us strive to be our best selves, or reach for future goals. It may be family, faith, a big dream, or a personal characteristic. If you’d like to share your “why” with employers, it may help contextualize the changes that you’re describing and establish trust. For example, “I’m more motivated than ever to support my family and be the role model for them that they trust me to be.”
- ✓ **Address any concerns an employer might have about your past.** Then steer the interview back to your skills and the positive traits you bring to the job. “I can see why that gap in my work history might concern you. But that was several years ago and, since then, I have maintained a solid work record.” Then state why you’re suited for the job.
- ✓ **Encourage the employer.** Tell them you want the job and why! Emphasize your reliability and eagerness for the position.

**Other Challenging Questions:** Other challenging questions may come up in your interview, like why you have gaps in your work history, or why your work history is limited. One approach for addressing any hard question is to:

- ✓ Be honest, but don’t overshare.
- ✓ Address concerns, and why they won’t be a problem.
- ✓ Focus on the positives. Remember you have a lot to offer!

It’s important not to let one negative question throw off your confidence in the interview. Before interviewing, practice explaining what positive qualities and skills you bring to the table and believe yourself when you say those positives out loud! If you’ve practiced these kinds of responses it will feel more natural when you are advocating for yourself in an interview.

### Follow up

It is a good idea to keep a record of all the places you have applied to, including visits made in person, initial phone calls, and follow-up phone calls. After you interview, you can send an email to say thank you if you’d like, and it’s appropriate to ask when you might expect to hear back.



### Building a Career: Questions to explore

If growing a career path is your goal, but you aren’t sure what path to take, consider these questions. Try not to limit your answers to career-related things, because you may find clarity in your experiences outside of the workplace.

- ☐ What do I know how to do?
- ☐ What am I good at in my life/what comes easily?
- ☐ How do I want to spend my time?
- ☐ What are things that I’ve done in my life that have made me feel energized instead of drained?
- ☐ When was the last time I felt excited about a new opportunity or idea, and what made me feel that way?
- ☐ When have I felt inspired or motivated?
- ☐ What ideas spark my curiosity?
- ☐ What makes me feel burnt out or stuck?
- ☐ What would a perfect workday look like?
- ☐ What kind of work could I be satisfied doing for the next 10 years?
- ☐ Do I enjoy work that is physical, work that is social, or work done at a desk/on a computer?
- ☐ What career would I want if I wasn’t afraid it was too late to begin?
- ☐ What does success mean to me?
- ☐ What careers would I like to learn more about?
- ☐ What education or training would I need to align with my career goals?
- ☐ Who do I know who has a career I am curious about?

While the answers to these questions may not present a clear path forward, they may give you some new perspective. Visit Tennessee’s [Career Exploration site](#) to continue your search.

## Self Employment and Entrepreneurship

Starting a business can be both incredibly challenging and incredibly rewarding. Wonderfully, Tennessee offers remarkable support for aspiring entrepreneurs. If you are interested in an entrepreneurial path, be sure to visit the resource links listed to the right.

For those who may be reading this guide without access to the internet, here are some things to consider as you begin to build your business plan and vision:

- ✓ **Create a solid foundation:** Most entrepreneurs will tell you that it's important to set a solid foundation for your business before you jump in. Take time to jot down a few ideas on paper first, and then build out a solid business plan. This process will help reveal areas for further development and exploration, and help you communicate your vision to others.
- ✓ **Build a Business Plan:** A business plan is like a road map for starting your business, and to create one, you have to start by asking important questions and following where the answers take you. Start with the big picture: Who is my target customer? What problem am I solving? What is my timeline? What is my competition? Next, map out the specifics: What are my startup costs? What is my pricing? How will I reach customers? You can find many business plan questions and guides online, like this one from the [Small Business Administration](#).

- ✓ **Anticipate challenges:** Starting a business from scratch is hard. Entrepreneurs have highlighted that starting a business can cause strain on your relationships with friends, family, and partners, and on other responsibilities in your life, like supplementary employment or school. Communicate your plans with the people you care about, take care to maintain your relationships and support networks, and anticipate challenges to your schedule and lifestyle.

- ✓ **Understand financial realities:** Starting a small business also requires a lot of money, or capital. Many have found success by working and saving while building the foundations of the business plan. Getting loans may be an option for some, and taking your business plan to a bank or a Small Business center to discuss financing may also give you valuable outside feedback about your plan as you continue to build.

You may have heard rumors of federal grants available for formerly incarcerated entrepreneurs, which unfortunately is somewhat misleading, since most of this funding goes to programs for entrepreneurs, and not to businesses directly. That being said, there may be programs, financial assistance, or grants you are eligible for through nonprofit programs, like the ones listed in [this Lending Tree article](#). And there may be financial resources you are eligible from your local Small Business Development Center.

### Resources For Aspiring Entrepreneurs

If you are ready to move from planning to creating your business, it is a good idea to seek professional business help. The resources listed here can help:

- **Launch TN** is a partnership seeking to make Tennessee the most startup-friendly state in the nation, with an emphasis on networking and partnership. Their site is filled with information and resources. Visit: [launchtn.org](http://launchtn.org)
- **Tennessee's Business Enterprise Resource Office** offers programs and information guides for small businesses and entrepreneurs in Tennessee. For guides or to learn about their programs, visit: [www.tn.gov/ecd/small-business/bero-home.html](http://www.tn.gov/ecd/small-business/bero-home.html). For a long list of other small business programs, resources, entrepreneurship centers, funding, and information, [visit their resources list](#).
- **Tennessee Small Business Development Centers** are located across the state and provide planning support, counseling, access to financing programs and more. To find one near you, visit [www.tsbdcenter.org](http://www.tsbdcenter.org). Complete the Tennessee [Small Business Development Center's workbook](#) as you plan.
- **Tennessee SmartStart** is an online tool designed to help you visualize your business model and connect with resources across the state that are essential to early business success. Visit: [www.tnsmartstart.com/](http://www.tnsmartstart.com/)



# EDUCATION AND TRAINING

## Adult Basic Education (ABE)

ABE programs serve adults who want to improve their educational foundations, like skills in reading, writing, math, listening, and communication. Typically, ABE programs are offered at adult schools, career centers, libraries, and community colleges. Some for-profit agencies like Kaplan and ESL Language Centers also offer ABE, but they charge higher fees.

The Tennessee Department of Labor offers free adult courses listed in the table to the right.

- For more information, including a map to find local programs, visit: [www.tn.gov/workforce/jobs-and-education/ae](http://www.tn.gov/workforce/jobs-and-education/ae)
- Complete the [Adult Education Enrollment Form](#) or contact the Adult Basic Education department at (844) 224-5818 or [adulthoodeducation@tn.gov](mailto:adulthoodeducation@tn.gov)

### Department of Labor Adult Courses

#### Basic Education for Adults (ABE)

- ✓ Improve your math, writing, and reading skills.

#### Preparation for the High School Equivalency Diploma

- ✓ Prepare for the HiSET test

#### Integrated English Literacy and Civic Education

- ✓ Learn to read and communicate in English, prepare for US citizenship, and more

#### Digital Literacy

- ✓ Learn computer skills and how to use the internet

#### Useful Skills For Work

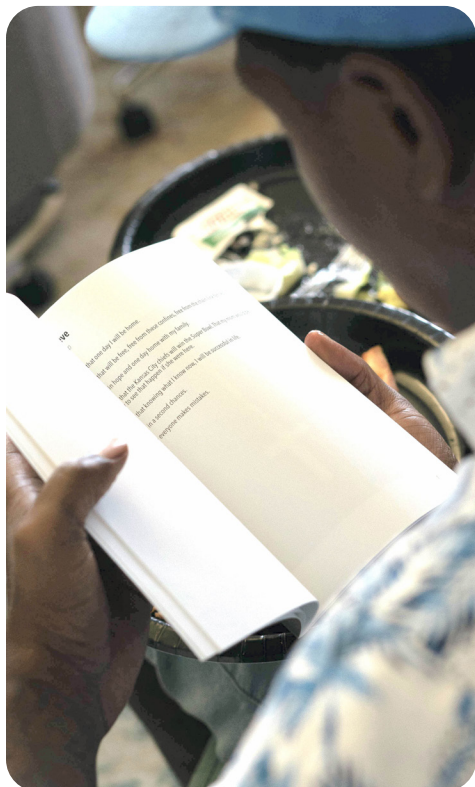
- ✓ Develop professional and interpersonal skills

#### College and Career

- ✓ Explore college and career options and funding.



## Apprenticeships



An apprenticeship is a training model used recruit quality employees to a company or industry and expand the talent pool. Apprenticeships offer supervised on-the-job training and job-related education, while paying the apprentice wages, like a job.

According to the Department of Labor,

*“With an apprenticeship, you have the opportunity to gain the skills and technical knowledge needed to become an expert in your chosen field. The nationally recognized credential you earn will lead to higher salaries and greater job opportunities for the rest of your career. And the best part, you get an education without any student debt.”*

In Tennessee, apprenticeships must register with the Department of Labor, and job seekers can use the state’s comprehensive apprenticeship registry to find paid full-time training opportunities.

- For the Tennessee directory of registered apprenticeships, visit: [www.tn.gov/apprenticeshiptn](http://www.tn.gov/apprenticeshiptn)

Labor unions also often offer apprenticeship programs. You can explore options by conducting an internet search of the local labor unions in your area, and reaching out to the membership representative. This can be a great way to enter into a new career field, or perhaps build on training that you began while incarcerated.



Continuing  
the pursuit of  
your education  
means pursuing  
your future and  
not your past.

– Tim



## High School Equivalency Testing (HiSET)

### About the HiSET

The state of Tennessee uses the HiSET test for its high school equivalency test *instead of* the more commonly known General Education Development (GED) test. The HiSET allows adults who have not completed high school to show they have mastered the knowledge and skills associated with a high school diploma, which is a requirement for many jobs. The HiSET® exam is made up of five subtests. In most states you can schedule them all at once or individually, and take them in any order.

### Registering for the HiSET

To take the HiSET exam in the state of Tennessee, you must meet the following eligibility requirements:

- ✓ You must be at least 18 years of age without a high school diploma or high school equivalency certificate to take the HiSET exam.
- ✓ You must present identification on test day at the HiSET test center. Outdated or expired identification will not be accepted.
- You can register online to take the HiSET test at: <https://hiset.ets.org/requirements/schedule/>

The HiSET test is either administered on paper or on the computer, depending on the official testing site that you select during registration, so be mindful of those choices when registering. Due to COVID-19, testing procedures may have changed.

- Find out updated information here: <https://www.ets.org/s/cv/hiset/the-americas/>

### Cost of the HiSET

Including the test center fees, computer-delivered tests are \$15.75 and paper-delivered tests are \$20. You may be eligible for a fee waiver through the Department of Labor and Workforce Development. Programs may vary by location, so reach out to your local Adult Education Program for more information.

- You can find your local program here: [www.tn.gov/workforce/jobs-and-education/ae/aer/find-your-program](http://www.tn.gov/workforce/jobs-and-education/ae/aer/find-your-program)

### HiSET Preparation

Students can prepare for the HiSET through free or affordable programs at local community colleges, adult learning centers, and online study.

- The Tennessee Department of Labor offers free HiSET prep courses. To enroll, complete the [Adult Education Enrollment Form](#) or call: (844) 224-5818
- There are many free and low-cost HiSET preparation tools that can be found online here: <https://hiset.ets.org/prepare/materials/>

### Adult High School Diploma Programs

In certain counties in Tennessee, adults may be eligible to finish their high school credits online to earn a high school diploma by enrolling in an Adult High School program. This is different from High School Equivalency, which is described above. To find a program in your area, try an internet search of “Adult High School” and the name of your county.

## Colleges and Universities

### Colleges and Universities in Tennessee

There are 27 TCATs (Tennessee Colleges of Applied Technology) across the state providing a wide range of rigorous, one to two year, technical and vocational education programs. These programs are focused on occupational training and employment placement.

- Learn more about TCAT programs near you: [www.tbr.edu/institutions/colleges-applied-technology](http://www.tbr.edu/institutions/colleges-applied-technology)

Tennessee offers a system of 13 community colleges with more than 65 locations across Tennessee, preparing students for the workforce or to continue their education at a university. There are also 12 public universities located across the State, offering bachelor's, master's, doctoral and professional degrees.

- You can find a list of Tennessee's public colleges and universities on the TN Reconnect site [here](https://tnreconnect.gov).

Tennessee also has 34 independent, private, non-profit colleges and universities that offer two- and four- year degrees, as well as graduate programs.

- Learn more about these institutions here: [http://www.ticua.org/about/member\\_institutions](http://www.ticua.org/about/member_institutions)

### College Degree Paths

An important first step in selecting a college program is to determine what kind of degree you would like to obtain. There are many resources available to help you choose the right degree path and college program for you. Some great researching resources can be found here:

- College Access Resources: [www.collegefortn.org](http://www.collegefortn.org)
- Degree Path Resources: [tnreconnect.gov/Choose-a-Degree-College-Path](https://tnreconnect.gov/Choose-a-Degree-College-Path)
- Choosing a Career Resources: [www.mynextmove.org](http://www.mynextmove.org)
- For a list of colleges and universities in Tennessee and the programs they offer, visit <https://tnreconnect.gov/Choose-a-Degree-College-Path/TNReconnect-Colleges-and-Universities>

### Associate Degrees

An associate degree is an undergraduate degree, usually requiring two years (or the equivalent) of full-time study. An associate degree is typically awarded by community colleges or junior colleges; it may be a career or technical degree, or it may be a transfer degree, allowing students

The Tennessee Reconnect website has a great **Glossary of Terms** to help you understand the college process and all the terms that are used!

- Visit it here: <https://tnreconnect.gov/Glossary-of-Terms>
- Or visit TN's "Know the Lingo" page



to transfer those credits to a four-year bachelor's degree-granting school. Common degree types include Associate of Arts (A.A.), Associate of Science (A.S.) or Associate of Applied Science (A.A.S.) and generally require a program of 60-62 college level credits.\*

### Bachelor's Degrees

A bachelor's degree is an undergraduate degree awarded by a college or university, typically requiring at least four years (or the equivalent) of full-time study. Common degree types include Bachelor of Arts (B.A. or A.B.), Bachelor of Science (B.S.), Bachelor of Applied Science (B.A.S.), or a Bachelor of Interdisciplinary Studies (B.I.S.). A typical bachelor's degree requires 120-135 college level credits. A bachelor's degree is required before starting graduate studies.\*

### Certificates

Often lasting just a few months, certificate programs are shorter than two-year associate or four-year bachelor's degree programs and usually allow students to enter the workforce much more quickly.

### Tennessee Transfer Pathways

With the Tennessee Transfer programs, you can begin your college studies at a community college or similar two-year program and earn an associate degree, and know that your credits will transfer to a similar bachelor's degree program at any public university and many private universities in Tennessee. This is a great option for students who want to begin their studies at a community college but know they intend to move forward to earn a bachelor's degree, without losing credits or repeating coursework.

- Learn more about these pathways in Tennessee here: [www.tntransferpathway.org/](http://www.tntransferpathway.org/)

\* Definitions retrieved from <https://tnreconnect.gov/Glossary-of-Terms>

## Enrolling in College

### Tennessee Reconnect

Tennessee Reconnect is an initiative by the state of Tennessee to help more adults return to higher education to gain new skills, advance in the workplace, and fulfill lifelong dreams of completing a degree or credential. The program offers “Reconnect Navigators”, who assist adults in navigating the path to getting enrolled in college.

- Any adult Tennessee resident can qualify for this free assistance by completing [the online form](#) on the Reconnect website

Beginning in 2019, the State of Tennessee created the **Re-Entry Navigators** as a part of the Correctional Education Investment. Now, each region of Tennessee has a designated Re-entry Navigator specifically for people who have been impacted by the criminal justice system. Re-Entry Navigators are available to meet with you while you are incarcerated in a TDOC facility, or after you return home.

- See [page 41](#) for more information about this and other opportunities inside Tennessee Prisons.
- If you have already been released from incarceration, complete the [Reconnect Online Form](#) and answer “yes” when asked if you have been incarcerated, to connect with a re-entry navigator.
- Tennessee Reconnect also offers a financial aid grant for some students, see [page 37](#).

### College Admissions Process:

College admissions processes will vary by school, so visit your school’s website for more information. Generally speaking, these are the major steps for applying to a college:

- ☐ Complete the college’s application, including any required essays or letters of recommendation
- ☐ Request your high school (or HiSET) transcript
- ☐ Request official transcripts from every college you have attended previously
- ☐ Complete and submit the FAFSA
- ☐ Review your Student Aid Report (SAR) once your FAFSA is processed. Resolve any errors or send any verification forms that are requested
- ☐ Apply for TN student aid from [tn.gov/collegepays](http://tn.gov/collegepays)
- ☐ Complete the college’s financial aid application
- ☐ Check your admissions and financial aid status online in your college’s application portal
- ☐ Take college placement tests on-site or send college placement scores to the college
- ☐ There may be additional paperwork to complete, so check your portal and email often.



## Paying For College

### Types of Financial Aid

You may be familiar with the term **Financial Aid**—the financial assistance that helps pay for college. Read on to learn more about different types of aid, and where to find more information.

**Scholarships:** A scholarship is free money for school. Scholarships may come from a college institution, the government, private organizations, or individuals. There may be specific scholarships for a particular program that you’re applying to, or for a particular interest you have or community that you belong to. Scholarships can be based on income (need-based) or based on your

accomplishments (merit-based). Speak with your college’s financial aid office to learn about their scholarships.

**Loans:** Unlike other forms of financial aid, student loans are not free. Be aware if you take out student loans, you will emerge from your educational experience with an obligation to repay that debt. Consider carefully how you will handle the repayment of student loans after you have finished college, as this will impact future decisions about finances and future employment.

- Learn more about student loans at [myfedloan.org/borrowers/student-loans-101](http://myfedloan.org/borrowers/student-loans-101)

For more information about defaulted loans, see [page 39](#).



**Work Study:** Work-study is a form of financial aid from the federal government, which you earn in the form of a campus job. You earn the amount of the grant by earning hourly wages. You can indicate your interest in work-study when you submit the FAFSA. See [page 38](#) for information about the FAFSA.

**Grants:** A grant, similar to a scholarship, is a free amount of money given to a student, by the federal or a state government. Grants do not need to be repaid, although if the student does not complete the course that the grant paid for, they may acquire a debt with the college.

- For a breakdown of all government grants and scholarships in Tennessee, visit: [www.collegefortn.org/tennessee-financial-aid/](http://www.collegefortn.org/tennessee-financial-aid/)

### Government Grants

There are a number of state and federal grants that Tennessee students may be eligible for.

- For a complete list of Tennessee grants and eligibility criteria, including grants not covered in this guide, visit [CollegeForTN's Financial Aid page](#).

**The Tennessee Reconnect Grant:** The Tennessee Reconnect Grant is available for Tennessee adults who want to pursue an associate degree, technical degree, or technical diploma at a Tennessee community college or technical college, and who have not already previously earned an associate degree. The Tennessee Reconnect Grant is a last-dollar grant that pays any remaining balance of tuition and fees that aren't covered through other grants and scholarships.

- For more information about eligibility requirements and to apply, visit: [www.collegefortn.org/tennessee-reconnect/](http://www.collegefortn.org/tennessee-reconnect/)

**Pell Grant:** The Pell Grant is a federal income-based grant for college students who have not yet earned a bachelor's degree. Amounts vary depending on your income, enrollment, and cost of attendance. The maximum Federal Pell Grant award was \$6,345 for the 2020–21 award year.

- To apply, complete the FAFSA at [www.fafsa.gov](http://www.fafsa.gov). See next section for more information on the FAFSA.

**The Tennessee Student Assistance Award Program:** The TSAA Grant was established to provide non-repayable financial assistance to low income undergraduate

### Be aware of for-profit predators:

Many for-profit companies take advantage of people who are looking to finance their education. The process to apply for financial aid should be free, and you should research the agency or company before applying.

Be aware of for-profit colleges that may tell you that your education is 100% covered by financial aid. They may be referring to loans that you will have to pay back. It's true that loans are a form of financial aid, but the debt is not free!

Do your research about your school before you enroll to see if it is for-profit. For-profit schools are likely to have much higher tuition, and it is almost always possible to find a better value and better program at a nonprofit private or state institution.

Veterans may be eligible for additional funds for college. For more information see:

- <https://studentaid.gov/understand-aid/types/military>
- <https://tnreconnect.gov/Pay-For-College/Education-Benefits-for-Veterans-and-Active-Duty>



students who are residents of Tennessee. Applicants must be enrolled or accepted for enrollment, at least half time, at a public or an eligible non-public postsecondary institution in Tennessee.

- To learn more, visit: [www.collegefortn.org/tennessee-financial-aid/tennessee-student-assistance-award/](http://www.collegefortn.org/tennessee-financial-aid/tennessee-student-assistance-award/)
- To apply, visit [www.tn.gov/collegepays](http://www.tn.gov/collegepays) and register for an account.

**The Wilder-Naifeh Technical Skills Grant:** The Wilder-Naifeh Grant is established and funded from the net proceeds of the state lottery and awarded to students who are enrolled at a TN College of Applied Technology institution. This grant is not income-based or merit-based and is available for most applicants. Recipients are eligible for up to \$2,000.

- To learn more, visit [www.collegefortn.org/wilder-naifeh-technical-skills-grant/](http://www.collegefortn.org/wilder-naifeh-technical-skills-grant/)

## The FAFSA

The Free Application for Federal Student Aid (FAFSA) is the starting point for accessing all federal and state financial aid. The FAFSA assesses your eligibility for financial aid based on your income, citizenship status, outstanding student loans, prior college enrollment and several other criteria.

### How do I complete the FAFSA?

- ✓ Gather your information, using the checklist below.
- ✓ Create an FSA ID by visiting [studentaid.gov](https://studentaid.gov), clicking create account, and then completing the 7-step process to create your username and password. This account will allow you to save and submit your FAFSA online.
- ✓ Go to [fafsa.gov](https://fafsa.gov) and login using your FSA ID to complete and submit the form.

### When do I complete the FAFSA?

You will complete the FAFSA for every year that you are enrolled in college. The FAFSA form becomes available

on October 1st for the following academic year, and it asks questions about your income from the prior tax year. See table below for examples:

| If you want financial aid for this school year: | You can complete the FAFSA beginning on: | And you will use income info from the tax year: |
|-------------------------------------------------|------------------------------------------|-------------------------------------------------|
| July 2023 - June 2024                           | October 1, 2022                          | 2020                                            |
| July 2024 - June 2025                           | October 1, 2023                          | 2021                                            |

You will want to complete your FAFSA as early as possible in order to allow plenty of processing time, and also because some grants may be processed on a first-come/first-served basis.

If you are completing the FAFSA for a year that you did not file taxes (because your earned income did not require you to do so), you can still complete the FAFSA. Your college may ask you to provide proof of income in another form.



### What you'll need to complete the FAFSA:

- ☐ Your Social Security Number, or Your Alien Registration Number if you are not a U.S. citizen
- ☐ Your permanent address
- ☐ Your date of birth and full legal name
- ☐ Your federal income tax returns, W-2s, 1099s, or other records of money earned
- ☐ Record of child support paid for the previous tax year (if applicable)
- ☐ Records of untaxed income (if applicable)
- ☐ A personal email address to create an FSA ID and electronically sign your FAFSA
- ☐ Dates of any marriage, divorce, or separation

If you are married, you will need the following information from your spouse:

- ☐ Spouse's Full legal name
- ☐ Spouse's Date of Birth
- ☐ Spouse's tax returns and income



### Proof of Income:

If the prison/jail provides you with a pay stub, 1099 or W2, be sure to save those documents for your records. Even if you aren't required to file taxes, showing proof of income may help you when applying for financial aid.

If you are being asked to provide proof that you can't obtain from TDOC, a Re-entry Navigator could help.

- Complete the [Reconnect Online Form](#) and answer "yes" when asked if you have been incarcerated, to connect with a re-entry navigator for assistance.

### Online help is available:

- For FAFSA FAQ and more information from the department of education, visit their [help page](#)
- For a user-friendly online FAFSA guide, including video resources, visit: [www.collegefortn.org/fafsa/](https://www.collegefortn.org/fafsa/)





### In default while incarcerated?

If you are interested in exploring your options for getting out of loan default while you are incarcerated, or staying in good standing. The Re-Entry Navigators can help! Reach out to the Navigator at your facility, who will explain your options and assist you in completing the paperwork required.

### Be aware of your options

You don't have to pay for a service to receive help with loan programs such as consolidating your federal student loans or applying for an income-driven repayment plan.

- Check out: [3 Ways to Spot Student Loan Scams](#)

For information about avoiding delinquency and default, contact your loan servicer at (see contact info to the right) or visit:

- [studentaid.gov/manage-loans/default/avoid](https://studentaid.gov/manage-loans/default/avoid)

### Defaulted Student Loans

If you have outstanding student loans that are currently in default, this will impact your eligibility to receive financial aid in the future. Being in bad standing with old loans can be overwhelming, but you have options! You can even begin exploring these options while you are incarcerated.

Your first priority will be to get out of default, and this doesn't necessarily require paying off the entire loan, or even making a large payment! You may be able to rehabilitate or consolidate your loans at little to no cost--sometimes \$5/month in order to get back in good standing (or even \$0 due to the COVID-19 pandemic). This process can be initiated online, by phone, or by mail.

For information on the full range of options, visit:

- The Department of Education's Debt Collection Assistant: <https://www.consumerfinance.gov/paying-for-college/repay-student-debt/#Question-1>

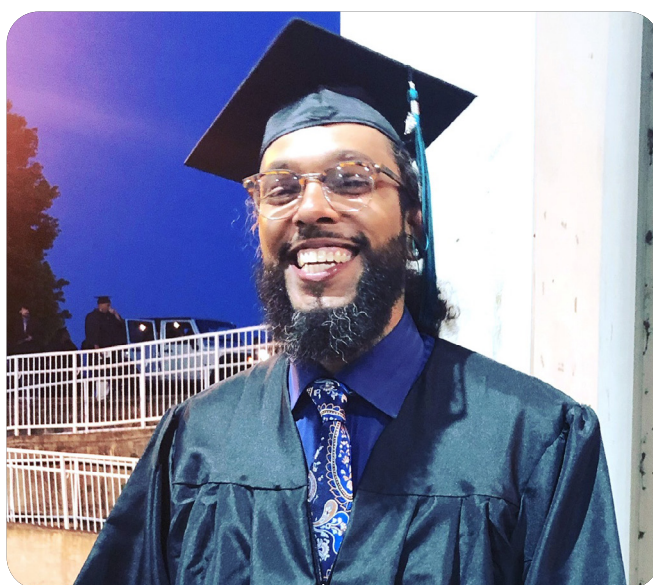
### Contacting Student Loan Servicers

|                                                                        |                                                                                                                               |
|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| For a list of contact information for loan servicers                   | <a href="https://studentaid.gov/manage-loans/repayment/servicers">https://studentaid.gov/manage-loans/repayment/servicers</a> |
| Federal Student Aid Information Center                                 | 1-800-433-3243                                                                                                                |
| The Department of Ed. Default Resolution Group                         | 1-800-621-3115                                                                                                                |
| The Department of Ed. Default Resolution Group Correspondence Address: | U.S. Department of Ed.<br>P.O. Box 5609<br>Greenville, TX 75403-5609                                                          |
| The Department of Ed. Payment Address:                                 | U.S. Department of Ed.<br>National Payment Center<br>P.O. Box 790336<br>St. Louis, MO 63179-0336                              |

### Rehabilitating Student Loans

Loan rehabilitation is a one-time opportunity to clear a default status on federal student loans in order to regain eligibility for financial aid. Read on for steps to get in contact with your loan servicer to explore if rehabilitation is available, and to initiate the process. See the tables above for contact information, and where to find help.

- ✓ Find out what company services your loan by logging in to your [Student Aid account](#), or by contacting the Department of Education by phone to inquire.
- ✓ Once you know what company holds your loans, contact the loan company directly.
- ✓ Let the servicer know that you are interested in rehabilitating your defaulted loans. They will likely ask if you are able to pay off the loan in full, ask questions about your income, and explain the rules and expectations of the rehabilitation arrangement.
- ✓ You will need to complete a [Financial Disclosure for Reasonable and Affordable Rehabilitation Payments form OMB 1845-0120](#). (See Appendix pages 78-82) The company may be able to mail this to you if you cannot access it online.
- ✓ You will receive a contract by mail to sign and return.
- ✓ You will be expected to make 9 on-time monthly payments based on your income, which may be as low as \$5/month.



## Higher Education in Prison (HEP)

### ***Tennessee Higher Education Initiative***

The Tennessee Higher Education Initiative (THEI) is a non-profit organization providing college access to people inside Tennessee prisons, preparing students for skillful re-entry, and reducing barriers to continued education and achievement for people post-release. Since 2021, THEI has enrolled more than 300 students in college programs in prisons across Tennessee.

THEI currently coordinates three associate degree programs and two Bachelor's degree programs at three TDOC prisons. See the table on [page 41](#) for more information about our programs and locations.

THEI students typically take 2-4 courses per semester, attending classes and study-hall in the late afternoon or evenings, and earning their degrees in 2-4 years. Classes are offered in a variety of formats: many are in-person with instructors from the colleges coming on-site to the prisons, some are taught via zoom video technology, and some are offered through an online portal where students complete lessons and assignments that are self-paced.

If you are interested in enrolling in college while you are incarcerated, speak to your principal, counselor or Re-entry Navigator about what programs are available at your facility and to request an application.

- Write to THEI directly to request more information at:  
1006 Shelby Ave  
Nashville, TN 37206

### ***Governor's Correctional Education Investment (CEI)***

In 2019, Governor Lee launched the Correction Education Investment—a commitment to invest in expanding education and re-entry opportunities inside Tennessee prisons. The program partners with the Tennessee Community Colleges and Colleges of Applied Technology (TCAT) to offer certificate programs and associate degree programs in the majority of TDOC facilities across the state. And it's completely free for students! See the table on [page 41](#) for locations and program offerings.

If you are interested in pursuing post-secondary education opportunities while incarcerated, be sure to inquire with your counselor or principal about any upcoming admissions processes that may be coming in the near future. CEI programs are open to anyone who has earned a high school diploma or equivalency, and who has not previously earned the degree being offered. Admissions is considered on a first-come basis, so request information and complete an application to reserve your spot.

Use this table to identify the Higher Education programs offered in TDOC facilities.

Be aware that this list may be incomplete or out of date, as programs may be added or changed.

Ask your principal, Re-Entry Navigator, or counselor about the programs at your facility.

| Facility    | Certificate Programs                                                                                           | Community College Programs                                                        | Other Associate and Bachelor's Programs                                                      |
|-------------|----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| <b>NWCX</b> | <u>TCAT Newbern:</u><br>Computer Information Technology,<br>Farming Operations Technology                      | <u>Dyersburg State:</u><br>A.S. Business Administration                           | <u>Lane College (THEI Program):</u><br>B.S. Business Administration                          |
| <b>WTSP</b> | <u>TCAT Ripley:</u><br>Building Construction Trades                                                            | <u>Dyersburg State (AS):</u><br>A.S. Business Administration                      |                                                                                              |
| <b>WTRC</b> | <u>TCAT Ripley:</u><br>Computer Information Technology<br><u>Rhodes College:</u><br>Liberal Arts Certification | <u>Dyersburg State:</u><br>A.S. Business Administration                           |                                                                                              |
| <b>TCIX</b> | <u>TCAT Dickson:</u><br>Building Construction Trades,<br>Computer Information Technology                       | <u>Nashville State:</u><br>A.S. Business Administration<br>A.S. Political Science | <u>Belmont University (THEI Program):</u><br>B.S. Business Administration                    |
| <b>DJRC</b> | <u>TCAT Nashville:</u><br>Computer Information Technology                                                      | <u>Nashville State:</u><br>A.S. Business Administration                           | <u>Lipscomb University (LIFE Program):</u><br>A.S. Liberal Arts<br>B.S. Professional Studies |
| <b>RMSI</b> | <u>TCAT Nashville:</u><br>Building Construction Trades                                                         | <u>Nashville State:</u><br>A.S. Business Administration                           | <u>Lipscomb University (LIFE Program):</u><br>A.S. Liberal Arts                              |
| <b>MCCX</b> | <u>TCAT Oneida:</u><br>Building Construction Trades,<br>Computer Information Technology,<br>Welding            | <u>Roane State:</u><br>A.S. General Studies                                       |                                                                                              |
| <b>BCCX</b> | <u>TCAT Crossville:</u><br>Building Construction Trades                                                        | <u>Chattanooga State:</u><br>A.S. Business Administration                         |                                                                                              |
| <b>NECX</b> | <u>TCAT Elizabethton:</u><br>Computer Information Technology,<br>Industrial Electricity                        | <u>Northeast State:</u><br>A.S. Business Administration                           |                                                                                              |

### How will incarceration affect student aid?

#### Financial aid after you leave incarceration:

- ✓ Having a previous felony conviction on your record will **not** impact your ability to receive financial aid after you leave incarceration, even with probation or parole.

#### Federal student aid while you are incarcerated:

- ✓ In 2022, people who are incarcerated in state and federal institutions are **not** eligible for Federal Student Aid (with the exception of participants in the [Second Chance Pell](#) pilot program).
- ✓ People incarcerated in county jails **are** eligible to apply for Pell Grants.\* Learn more [here](#).
- ✓ Beginning July 1, 2023, federal law is changing, and ALL incarcerated people **will be able to** apply for Federal Pell Grants to pay for college. Students must still meet the Pell qualifications\* and must be enrolled in an education program approved by TDOC. Students will need to complete the FAFSA to receive aid.\*

#### Tennessee student aid while you are incarcerated:

- ✓ Incarcerated people are **not** eligible for state financial aid in Tennessee. This is not affected by the Federal changes in 2023. There are, however, free college programs that you may be eligible for, listed above.

### Re-Entry Navigators

Beginning in 2019, the State of Tennessee created the **Re-Entry Navigators** as a part of the Tennessee Reconnect initiative (see [page 36](#)) and the Correctional Education Investment. Re-entry Navigators provide college navigation services on-site at eight Tennessee state prisons to help incarcerated Tennesseans plan and pursue their educational and career goals. They also partner with many state and non-profit organizations in the free world and can connect previously incarcerated students with services in their communities.

If you are currently incarcerated in a TDOC facility, and would like more information about your education options and assistance, ask your counselor to help you make an appointment with the Re-Entry Navigator at your facility.

#### The Formerly Incarcerated College Graduates Network

is an amazing resource! Build community, find support from peers, share resources, find job openings, advocate for policy change and share your story.

➤ Visit: [www.ficgn.org](http://www.ficgn.org)

\* See [page 37-38](#) for more info on Pell Grants and FAFSA

# FINANCES

The purpose of this section is to direct you to resources and information to help you on your own financial development journey. The authors of this guide are not licensed financial counselors, and information in this guide should not be mistaken as financial advice. Our goal is to give you a place to start in finding the information and support that you need to be well equipped during your transition home!

## Banking

There are many benefits to opening a bank account, including having a safe place to put your earnings, avoiding fees that come with check cashing and money transfer services, building your savings, and being able to utilize a debit card and any online services that require a bank account.

### Bank Accounts

There are two basic types of bank accounts: Checking and Savings Accounts.

A **checking account** keeps your money secure while giving you easy access to your money so that you can make purchases and pay bills. When you open a checking account, you can get checks and/or a debit card, which you can use to make purchases, pay bills, or get cash from your account using ATM machines. Some checking accounts have monthly maintenance fees, minimum balance requirements, and overdraft fees, while other accounts do not, so make sure you ask about fees. Once you have some money saved, it's often a good idea to open a **savings account**. A savings account

allows you to earn interest on your money. This means that if you leave the money in your savings account, it grows over time (usually at a very slow pace). You cannot write checks from a savings account, but some savings accounts will allow you to access your money through an ATM. Many banks will give you the opportunity to open both a checking and savings at the same time.

Banking has several advantages. For instance, depositing your paychecks in a bank account is cheaper than paying fees for check cashing services. Many employers will even put your earnings directly in your account, called **direct deposit**. A debit card allows you to avoid carrying large amounts of cash. You can use online banking services to keep track of your earnings and spending, pay bills automatically, and transfer money between accounts. You can also avoid fees by using money transfer apps like Venmo or CashApp connected to your bank account. Finally, you can work with banks to get car or mortgage loans, develop a retirement investment plan, and invest in stocks.



| Banks                                                                                                                 | Vs. | Credit Unions                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------|-----|-----------------------------------------------------------------------------------------------------------------|
| <b>For-profit</b> financial institutions governed by shareholders                                                     |     | <b>Not-for-profit</b> financial institutions governed by members                                                |
| Typically higher interest rates on loans and transaction fees                                                         |     | Typically lower interest rates on loans and fewer penalties                                                     |
| May have stricter eligibility requirements in terms of background checks and prior financial history, but not always. |     | Some limit membership to specific groups, like residents of a geographic area, employees from a company, etc. . |
| Often larger, with more physical locations, more convenience                                                          |     | Often smaller, with fewer physical locations                                                                    |
| Often have helpful online apps, and more options for account types, loans and credit cards                            |     | Often do not have robust online apps, but may offer financial literacy resources or helpful programs            |

## Choosing a Bank

Banks and credit unions are financial institutions that offer different products and services, like checking and savings accounts, consumer and mortgage loans, rewards programs, and credit cards. The main difference between credit unions and banks is the profit structure; credit unions are not-for-profit institutions that are owned by their members, and banks are for-profit institutions owned by investors. The table on the previous page highlights a few general differences between these two kinds of banking options, although specifics vary by institution.

When considering any kind of financial institution, including check-cashing services or lending services, it's important to do your research to understand what services are being offered and at what cost. Some companies will offer services at a much more expensive rate than alternatives you may be eligible for.

## Opening a Bank Account

Requirements will vary by bank, but at a minimum, you will need a valid government ID, a social security number (or Individual Taxpayer ID for non-US citizens), and money to make an initial deposit. Banks may also require a second form of ID and/or proof of address, like a utility bill.

- Visit the Consumer Financial Protection Bureau's detailed [Checklist for Opening a Bank or Credit Union Account](#) for more information

## Prior Banking History

When you apply for an account, the bank may pull a checking account report through a screening agency. This report shows history specifically related to bank accounts you've had in the past, up to seven years. If your report shows certain high risk behavior, like unpaid fees or fraud, your application may be denied.

If you are denied, you can take steps to address the underlying problem, or find another bank or credit union that has a more flexible application process. Every bank is required to provide a notice of the reason for a denial. If your checking report is the cause, you will be eligible to request a free copy. Every person is also allowed to pull their report for free at least once per year. Request yours:

- By visiting: [www.chexsystems.com](http://www.chexsystems.com)
- Or Downloading and mailing a request form\* to:  
Chex Systems Inc., Attn: Consumer Relations  
805 Hudson Road, Suite 100  
Woodbury, MN 55125

\* See Appendix page 73 for sample Form



### Choosing a Bank: Questions to consider

Before choosing a bank, it's important to think about your unique needs. Speak with a bank representative or visit their website to get your questions answered.

- ☐ Are their branch and ATM locations convenient?
- ☐ What fees does the bank have (overdraft, account closing, foreign transactions, and monthly maintenance fees)?
- ☐ What are the criteria for opening an account?
- ☐ Is there a minimum balance required?
- ☐ Is the bank a member of the FDIC or NCUA? This ensures your money is protected.
- ☐ Do they have a mobile banking app?
- ☐ Does your employer, school, or community have a credit union? What benefits do they offer?
- ☐ Are you (or a family member) a veteran? If so, you may qualify for a [USAA](#) account.

### Understand your options:

Consumer Finance Protection Bureau (CFPB) explains how each type of consumer reporting works (banking history, credit reports, criminal background checks and more), plus information on how you can request or dispute your reports:

- [Guide to Consumer Reporting Companies](#)

If you have negative banking history, you may be a candidate for "Second Chance Checking", which has fewer eligibility requirements. Not all banks have them, but find a list and more information here:

- [Second Chance Checking Across the U.S.](#)

The CFPB shows the pros and cons of various methods to receive paychecks, based on your needs and preferences. It compares prepaid cards, direct deposit, cashing checks, and more.

- [Choosing How to Get Paid](#)

If you are uncomfortable when it comes to banking or if you have never had an account before, you might

appreciate the CFPB's:

- [Guide to Selecting a Low Risk Account](#)



## Budgeting

One of the simplest steps you can take to manage your finances is to make a budget. Budgeting can help you understand where your money is going so that you do not spend more than you earn. This may be especially important when going through re-entry, because your income and expenses will both probably change significantly from what you may be used to. Budgeting and monitoring your finances will help you develop a new financial routine.

If you're going to use a budget system, it's important to set your budget before you spend, and also to compare your actual spending to your budget goals after the fact. Your spending may fluctuate from month to month, so you may get a more accurate picture of your spending if you analyze it over a 3-month period. You can find many free, downloadable budget forms online, or you can make your own. Consider all sources of money that come in each month, all monthly bills and when they are due, and all of the items that you purchase and spend money on. Here's a very simple sample budget (See Right).

**Tip:** Remember, unexpected things pop up! Be sure to add a line for savings. You may decide to have budget lines for more than one type—like travel and emergencies.

➤ There are many great free budgeting websites and phone apps. [Here is a helpful list to explore](#)

### Sample Monthly Budget



|                                 |               |
|---------------------------------|---------------|
| <b>Monthly income</b>           | <b>\$2000</b> |
| <b>My expenses</b>              | <b>Cost</b>   |
| Rent/Mortgage                   | \$700         |
| Child Support                   | \$300         |
| Electric Bill                   | \$80          |
| Water Bill                      | \$20          |
| Car Payment and Insurance       | \$300         |
| Gas                             | \$100         |
| Health Insurance                | \$100         |
| Cell Phone Bill                 | \$50          |
| Groceries                       | \$200         |
| Savings Deposit Goal            | \$50          |
| <b>Total expenses per month</b> | <b>\$1900</b> |
| <b>Remainder</b>                | <b>\$100</b>  |

## Financial Resources

### Financial Empowerment Centers

If you live in the Nashville or Memphis areas, you can take advantage of the Financial Empowerment Centers that offer free one-on-one financial counseling. These services are available for a variety of different financial goals, including managing bills or debt, budgeting, improving

credit, saving, opening a bank account and more.

Learn more about the Financial Empowerment Centers:

- In Nashville: [www.unitedwaygreaternashville.org/financial-empowerment-center/](http://www.unitedwaygreaternashville.org/financial-empowerment-center/)
- In Memphis: [www.gmfec.org](http://www.gmfec.org)

Becoming financially empowered means you can save for an emergency, purchase a car or a home, get a degree to improve your wages, or start a small business. Work with a financial counselor is client-led, so whatever circumstance or goals you come in with, a counselor can help you design a plan of action and provide encouragement along the way. Sometimes you just need someone to assure you there is a path forward.

– Financial Empowerment Center, Nashville

## Online Financial Resources

The Consumer Finance Protection Bureau offers educational tools for the general public, and could be a great place to get some foundational information online. Visit CFPB's Education page:

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

Visit the CFPB's Financial Resource Guides on:

- [Buying a House](#)
- [Dealing with Disasters and Emergencies](#)
- [Managing a Loved One's Finances](#)
- [Raising Children to be Financially Literate](#)
- [Paying for College](#)
- [Planning for Retirement](#)
- [Understanding Payday Loans](#)
- [Is a Payday Loan my Best Option?](#)
- [Understanding Prepaid Cards](#)
- [Know Your Legal Rights with Payday Loans](#)

There are many great free financial education sites online that you can explore. Here are a few popular examples:

- [Nerdwallet.com](#) Advice and tools for all money-related topics
- [Investopedia.com](#) Dictionary for financial terms and concepts
- [Mint.com](#) A personal spending tracker with budgeting tools

- [Learnvest.com](#)

Articles to help you reach financial goals: planning, budgets and calculators

- [thesimpledollar.com](#) Articles about frugal living



### Avoiding Financial Scams

Be aware of the dangers of scams when it comes to your financial health. Some red flags that you should be wary of, and seek more information:

- ✗ Services that require you to pay up front.
- ✗ Companies that try to push you into signing up for something immediately, without giving you a chance to fully understand. Any legitimate business will be happy to answer your questions.
- ✗ Sending confidential information through unsecured websites.
- ✗ Any unexpected solicitations from government agencies. Unless you've signed up to be contacted by phone or email, legitimate agencies will not be reaching out to you in these ways.
- ✗ Being asked to wire money. This method is one of the most common strategies for scammers.

*For information about predatory Credit Repair services specifically, see [page 47](#).*

## Credit

### Understanding Credit

Credit is an evaluation system that is used to measure how financially "responsible" you are, and to determine the risk of lending you money, or allowing you to open a service contract. The credit system is made up of two kinds of evaluations--Credit Reports and Credit Scores.

A **credit report** is a statement that has information about your past credit activity. Credit reporting companies, also known as credit bureaus or consumer reporting agencies, collect and store financial data about you that is submitted to them by creditors. The three major credit bureaus are Experian, Equifax, and TransUnion.

Credit reports include personal identifying information like your name and past and current addresses, as well as current and historical credit accounts including the

type of account, the credit limit or amount, your balance, payment history, and the name of the creditor. A credit report will also show unpaid bills that have gone to a collections agency due to lack of payment. They may also include public records related to debts, including liens, foreclosures, bankruptcies, and civil suits and judgments. A credit report may also include information on child support arrears (debt) if it is reported by a state agency.\*

**Credit scores** are used to rate a person's creditworthiness, and usually range from 300 to 850. Credit scores are calculated using a weighted formula based on your payment history, amount owed, length of credit history, types of credit, and recent inquiries and accounts. All of these factors are reported on your Credit Report. There are different credit scoring formulas, but the most common is called the FICO Score. Another commonly used system is called the Vantage Score.

\* Information retrieved from: <https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-report-en-309/>



### Knowing Your Credit History

Credit can be used to decide if you are eligible for credit cards, loans, mortgages, business lines of credit, housing, cell phone plans, and more. Regardless of your financial plans, it's important to know your own credit history, especially because it is possible for errors to appear on your credit report, or to have been the victim of identity theft without knowing it. The first step in correcting any errors or addressing fraud is to review your credit report.

By law, every person is entitled to one free copy of your credit report every 12 months, from each of the three national credit reporting companies.

- Learn more about [Consumer Reporting Agencies](#)
- You can order your free reports online from [annualcreditreport.com](http://annualcreditreport.com), by calling 1-877-322-8228, or submitting a request form\* by mail to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348

### Establishing Credit

If you have never opened a line of credit or held an account in your name, you are considered “[credit invisible](#)” and you may not qualify for certain services, or companies may charge you extra fees until you establish a credit history. Building credit can take some time, as most credit score formulas require at least six months of activity. Here are some options beginning that process:

**Open a secured credit card.** Secured credit cards are usually tied to a savings account, and the limit on the card is typically the amount in the account, that way you never owe more than you have at the bank. You will still

have to pay the bill every month like a regular credit card, and those on-time payments will establish positive credit history. Be sure to ask for a secured credit card that reports to credit agencies, since not all do.

**Open a store credit card.** Many retailers will offer credit cards with fewer restrictions and lower limits. Generally speaking, it can be risky to open lines of credit that you don't need, but you might consider a card from a gas company or grocery store you frequent. Be sure you can always pay the bill on time in order to benefit your credit.

**Open a small credit card.** You may be able to qualify for a credit card with a small spending limit. To establish the positive credit history that you want, you will need to use your card very intentionally.

**Take out a credit builder loan.** Some banks or credit unions may offer a specific type of loan to help you establish credit, called a Credit Builder Loan. Instead of giving you the money, the bank will put the funds into a locked account so it can't be spent, and you will be able to make regular payments to pay back the loan over time, establishing positive payment history.

**Put utilities in your name.** Many utility companies do not traditionally report monthly payments to collection agencies, but some do and you can inquire when you sign up. Credit Reporting Agencies are exploring ways to incorporate utility bills and even rent payments into credit reporting. [Learn more here.](#)

- There are many [other strategies](#) for building and establishing credit beyond the options listed here. For more suggestions, speak with a credit counselor.

\* See Appendix [page 74](#) for sample Form

## Managing Credit

To manage your credit over time, be mindful of how your financial decisions impact your credit history and consider the following widely accepted recommendations.

**Pay your bills on time.** Make it a priority to pay all of your bills on time, every time. Paying on time is a good habit and can improve your credit score. You may be able to set up an automatic payment with your bank on your bills' due dates, or you can mark the dates on a calendar. Develop a system that works for you and stick to it.

**Always walk away in good standing.** Any unpaid bill could end up in debt collections, so it's important to always leave accounts in good standing when you walk away. Avoiding making a payment by closing an account could backfire, since the debt does not necessarily disappear, and it can stay on your credit report for seven years if it's reported. Here are some examples of putting yourself at risk:

- ✓ Breaking a lease agreement early and moving out without paying the required fees or rent.
- ✓ Closing an account (like an internet service) when you have an unpaid bill.
- ✓ Canceling a cell phone plan before your contract is up, without paying required fees.
- ✓ Closing an over-drafted bank account without paying the balance.

There's nothing wrong with canceling a service or ending a contract early--just be sure you are aware of your financial obligation when you do. *For information about your rights in getting out of a bad contract, speak with a licensed financial advisor or legal representative.*

**Use credit cards wisely.** Spending within your means is a great way to manage and build your credit. If you choose to have a credit card, don't charge what you can't pay back at the end of each month. Some advisors also recommend utilizing no more than 30% of your total credit limit each month, since keeping away from your limit can positively impact your credit score.

## Repairing Credit

There are different approaches you can take with resolving debts and managing creditors; some may actually work to your advantage if you address them

head on. For many people, credit can recover with careful planning, financial management and time. For concrete strategies for repairing your credit, you should speak to a licensed financial counselor.

Be very careful when soliciting financial advice because there are a lot of credit repair scams and predators, that can actually send their customers deeper into debt. According to the Customer Finance Protection Bureau (CFPB), dealing with debt settlement companies can be risky. The CFPB offers the following warning:

*"Avoid doing business with any company that promises to settle your debt if the company:*

- ✓ *Charges any fees before it settles your debts*
- ✓ *Represents that it can settle all of you debt for a promised percentage reduction*
- ✓ *Touts a "new government program" to bail out personal credit card debt*
- ✓ *Guarantees it can make your debt go away*
- ✓ *Tells you to stop communicating with your creditors*
- ✓ *Tells you it can stop all debt collection calls and lawsuits*
- ✓ *Guarantees that your unsecured debts can be paid off for pennies on the dollar"*

Credit Counseling services, often provided by nonprofits or community organizations, may be a safer alternative.

- [Read more information from the CFPB on debt settlement and on credit counseling](#)

### Learn More:

Visit the following links for resources from the Customer Finance Protection Bureau to help you understand and improve your financial record safely:

- [How Do I find a Credit Counselor?](#)
- [How do I know if a Counselor is a Scam?](#)
- [How Do I Choose a Credit Counselor That is Right for Me?](#)
- [How to Dispute Errors on Your Credit Report](#)
- [How Long Can Info Stay On My Credit Report?](#)
- [Tips for Keeping a High Credit Score](#)
- [Should I Use Debt Relief Services?](#)



# HEALTH AND WELLNESS

After leaving incarceration, you may find yourself wanting to prioritize your health and wellness, especially if your ability to manage your own care was limited while you were incarcerated. Unfortunately, the healthcare system can be overwhelming, costly, and confusing, but this section seeks to give you a starting point for navigating these systems and finding the resources that may be helpful in maintaining a healthy lifestyle after incarceration.

Please note the information in this guide is intended for general knowledge and not as a replacement for medical advice from your physician.

## Types of Wellness

There are many different types of wellness you can nurture within yourself. When it comes to your health, you are the expert on your own body. This guide is not meant to discourage or prescribe any one approach to achieving wellness, but to support you in pursuing your own path.

Before moving forward in this section, take a minute to reflect on the following types of wellness. What elements of wellness would you add to this list?

**Physical wellness** is taking care of your body. Physical wellness comes in many forms—from visiting a doctor when you need to, to giving your body what it needs on a regular basis. You can consider ways to stay active, like finding a gym, jogging, walking, biking, or whatever activities bring you joy. Many people feel good when they eat healthy foods, like fresh fruits and vegetables, and drink plenty of water. Practice safe sex by educating yourself on safe sex practices, and being consistent. If you have addiction challenges, counseling or recovery programs can be a really positive step. Physical wellness also means valuing your physical safety by keeping yourself away from dangerous situations.

**Social wellness** involves seeking healthy relationships with different kinds of people. Re-entry can be a time of strengthening old relationships and building new ones. While there can be social challenges associated with this time, it can also lead to meaningful, healthy relationships that bring out the best in you.

**Emotional wellness** involves being respectful of yourself and others. It means being aware of and accepting your feelings, whether they are positive or negative, and expressing your feelings to others in a way that is healthy and constructive. It also means taking time to

consider and understand other people's feelings and perspectives. You and your loved ones may not see eye to eye, but knowing how to disagree respectfully is key to a healthy relationship. Seeking professional help for your emotional wellness can be a powerful step after traumatic experiences.

**Spiritual wellness** is pondering a larger meaning or purpose to life. This can involve religion, but does not necessarily have to. You may decide to join a church, synagogue, mosque, or other organization to practice your faith in the company and support of others. You may also decide to join a support group to find community and purpose. You can also develop your own personal spiritual practice. Set aside some time each day to be open, listen, and reflect upon what's going on inside.

**Occupational wellness** is about contributing meaningfully and respectfully in your job. Even those of us with jobs that do not feel meaningful have control over how we approach our work. Recognize your work has value and value yourself an asset to your workplace. Remember to maintain boundaries that are comfortable for you and learn to recognize and, if possible, avoid toxic work environments. Some jobs can be unhealthy—physically, emotionally, or otherwise.

**Environmental wellness** means being aware of Earth's resources and trying to create a clean, healthy, and beautiful environment. Respecting the Earth and being aware of your connection to it can have a positive impact on your wellness and on your environment. Would you enjoy growing vegetables in a community garden, or volunteering to help with community clean-up? What helps you feel connected to the earth and your surroundings?

## Re-entry During COVID-19

The COVID-19 pandemic has introduced unprecedented threats and responses in our communities in the last two years, and the information is still evolving. We have done our best to include the latest and most accurate information and recommendations that are available at the time of publication. Use the links provided here, or consult with your doctor for the most up to date COVID-19 information.

- The Center for Disease Control (CDC) keeps an updated website of information about COVID-19 as it becomes available, including recommendations for prevention at: [www.cdc.gov](http://www.cdc.gov)
- Visit [covid19.tn.gov](http://covid19.tn.gov) for the latest information from the Tennessee Department of Health.

### Preparing for release

**Call the people you will be living with and make a plan.** If you are able to finalize your housing situation in advance, call the people you will be living with and make a plan. When you are released, you may need to self-quarantine for two weeks to reduce the possibility of passing the virus on to those with whom you will be living.

#### Think about what items you can take with you:

- ✓ **A mask:** Wearing a mask in public is a beneficial precaution for protecting yourself and others. Be aware that Federal Law requires wearing a mask on all public transportation, and some businesses in Tennessee do still require masks for entry.
- ✓ **Soap and an absorbent cloth:** You may want a bar of soap and a clean, absorbent cloth with you so you can wash and thoroughly dry your hands at every opportunity on your journey home. Hand sanitizer is another suitable alternative if soap isn't available.
- ✓ **Important documents:** If possible, take steps to get a copy of your birth certificate, social security card, and proof of vaccination before you leave. These documents will be important for setting up your life after prison. However, they usually need to be requested months in advance, so plan ahead if possible.

The following recommendation was taken from the CDC's Frequently Asked Questions page specifically for

#### individuals who are leaving incarceration:

*"You may have received a COVID-19 test in prison or jail. If you test negative, you probably were not infected at the time they took your sample. The test result only means that you did not have COVID-19 at the time of testing. Also, you may have been exposed to COVID-19 between the time you were last tested and the time you got out. So, you should stay away from others (quarantine) as much as you can for 14 days after release to protect yourself and others."*

- <https://www.cdc.gov/coronavirus/2019-ncov/community/correction-detention/faq.html#Release>

### Quarantine and Isolation

According to the CDC, **Quarantine** is a strategy used to prevent transmission of COVID-19 by keeping people who have been in close contact with someone with COVID-19 apart from others. You should Quarantine and stay away from others when you have been in close contact with someone who has COVID-19. **Isolation** is used to separate people with confirmed or suspected COVID-19 from those without COVID-19, and you should Isolate when you are sick or when you test positive, even if you don't have symptoms.\*

See [page 50](#) for a table with CDC recommendations for when and how to quarantine and isolate.



#### CDC Definitions:

**Exposure--** Contact with someone infected with COVID-19, in a way that increases the likelihood of getting infected with the virus.

**Close Contact--** Less than 6 ft away from an infected person for a cumulative total of 15 minutes or more over a 24-hour period. For example, three individual 5-minute exposures for a total of 15 minutes. People who are exposed to someone with COVID-19 after they completed at least 5 days of isolation are not considered close contacts.\*

\* According to [CDC guidance](#) at the time of this publication.

The following table outlines the latest COVID-19 isolation and quarantine guidance from the CDC, as of the publication of this guide.

For more information, please visit: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/quarantine-isolation.html>

|                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>If you...<br/><b>Were <u>exposed</u> to COVID-19 and are <u>NOT</u> up-to-date on COVID-19 vaccinations</b></p>                                                                   | <p><b>Quarantine for at least 5 days:</b></p> <ul style="list-style-type: none"> <li>✓ Stay home</li> <li>✓ Stay home and quarantine for at least 5 full days.</li> <li>✓ Wear a well-fitted mask if you must be around others in your home.</li> <li>✓ Do not travel.</li> <li>✓ Get tested</li> <li>✓ Even if you don't develop symptoms, get tested at least 5 days after you last had close contact.</li> </ul> | <p><b>After quarantine:</b></p> <ul style="list-style-type: none"> <li>✓ Watch for symptoms</li> <li>✓ Watch for symptoms until 10 days after you last had close contact with someone with COVID-19.</li> <li>✓ Avoid travel until a full 10 days after you last had close contact with someone with COVID-19.</li> <li>✓ If you develop symptoms, isolate immediately and get tested. Continue to stay home until you know the results. Wear a well-fitted mask around others.</li> </ul>                                                                                                        | <p><b>Take precautions until day 10:</b></p> <ul style="list-style-type: none"> <li>✓ Wear a well-fitted mask for 10 full days any time you are around others inside your home or in public. Do not go to places where you are unable to wear a mask.</li> <li>✓ If you must travel during days 6-10, take precautions.</li> <li>✓ Avoid being around people who are at high risk</li> </ul>                                                                          |
| <p>If you...<br/><b>Were <u>exposed</u> to COVID-19 and <u>ARE</u> up-to-date on COVID-19 vaccinations</b> (or already had a confirmed case of COVID-19 within the past 90 days)</p> | <p><b>No quarantine:</b></p> <ul style="list-style-type: none"> <li>✓ You do not need to stay home unless you develop symptoms.</li> <li>✓ Even if you don't develop symptoms, get tested at least 5 days after you last had close contact with someone with COVID-19.</li> </ul>                                                                                                                                   | <p><b>Watch for symptoms:</b></p> <ul style="list-style-type: none"> <li>✓ Watch for symptoms until 10 days after you last had close contact with someone with COVID-19.</li> <li>✓ If you develop symptoms, isolate immediately and get tested. Continue to stay home until you know the results. Wear a well-fitted mask around others.</li> </ul>                                                                                                                                                                                                                                              | <p><b>Take precautions until day 10:</b></p> <ul style="list-style-type: none"> <li>✓ Wear a well-fitted mask for 10 full days any time you are around others inside your home or in public. Do not go to places where you are unable to wear a mask.</li> <li>✓ Take precautions if traveling</li> <li>✓ Avoid being around people who are at high risk</li> </ul>                                                                                                   |
| <p>If you...<br/><b><u>Tested positive for COVID-19 or have symptoms, regardless of vaccination status</u></b></p>                                                                   | <p><b>Isolate:</b></p> <ul style="list-style-type: none"> <li>✓ Stay home for at least 5 days and isolate from others in your home.</li> <li>✓ At home, anyone sick or infected should separate from others, or wear a well-fitting mask when they need to be around others in your home.</li> <li>✓ Do not travel.</li> </ul>                                                                                      | <p><b>Ending isolation:</b></p> <p>If you had symptoms:</p> <ul style="list-style-type: none"> <li>✓ End isolation after 5 full days if you are fever-free for 24 hours and your symptoms are improving.</li> </ul> <p>If you did NOT have symptoms:</p> <ul style="list-style-type: none"> <li>✓ End isolation after at least 5 full days after your positive test.</li> </ul> <p>If you were severely ill with COVID-19 or are immunocompromised:</p> <ul style="list-style-type: none"> <li>✓ You should isolate for at least 10 days. Consult your doctor before ending isolation.</li> </ul> | <p><b>Take precautions until day 10:</b></p> <ul style="list-style-type: none"> <li>✓ Wear a well-fitted mask for 10 full days any time you are around others inside your home or in public. Do not go to places where you are unable to wear a mask.</li> <li>✓ Do not travel until a full 10 days after your symptoms started or the date your positive test was taken if you had no symptoms.</li> <li>✓ Avoid being around people who are at high risk</li> </ul> |

The information in this table reflects the CDC's updated guidance to the general population in a community setting, which was announced on January 4, 2022. You can read more about that decision [here](#). This guidance does not apply to certain congregate settings that have high-risk of secondary transmission (e.g., correctional facilities and homeless shelters). For residents of correctional facilities, the CDC currently recommends 10-day quarantine period if exposed and isolation if infected. Read more about correctional setting guidance [here](#).

“

Be flexible. Don't allow yourself to become fixated on plans you made in the past. Embrace the change. Take advantage of the fact that like you, people in society are just learning a new way of life.

– **Roberto L.**

### **How to Protect Yourself and Others**

According to the CDC, “COVID-19 Community Levels” are a new tool to help communities decide what prevention steps to take based on the latest data. Levels can be low, medium, or high and are determined by looking at hospital beds being used, hospital admissions, and the total number of new COVID-19 cases in an area.

- Visit the Community Levels site for recommendations in your area: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/covid-by-county.html>

#### **The CDC recommends the following precautions:**

- ✓ Get vaccinated and stay up to date on your COVID-19 vaccines.
  - ✓ Wear a mask: Everyone ages 2 and older should properly wear a well-fitting mask indoors in public areas where the COVID-19 Community Level is high, regardless of vaccination status. If you have increased risk for severe illness, or spend time with someone at higher risk, speak to your healthcare provider about wearing a mask at medium Community Levels.
  - ✓ Stay 6 feet away from others.
  - ✓ Avoid poorly ventilated spaces and crowds.
  - ✓ Test to prevent spread to others.
  - ✓ Wash hands often with soap and water for at least 20 seconds, especially after you have been in public, or after blowing your nose, coughing, or sneezing.
  - ✓ Cover coughs and sneezes.
  - ✓ Clean high touch surfaces regularly or as needed and after you have visitors in your home.
  - ✓ Monitor your health daily and be alert for symptoms.
  - ✓ Follow recommendations for quarantine and isolation.
- For a complete list of How to Protect Yourself and Others, visit: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html#print>



#### **Emergency warning signs of COVID-19:**

If someone is showing any of these [emergency warning signs](#) of COVID-19, the CDC recommends seeking emergency medical care immediately: Trouble breathing, persistent pain or pressure in the chest, new confusion, inability to wake or stay awake, or pale, gray, or blue-colored skin, lips, or nail beds, depending on skin tone.

This list is not a list of all possible life-threatening symptoms, but could indicate a severe medical emergency. Call 911 or visit your local emergency facility and notify personnel that you are seeking care for someone who may have COVID-19.



“Getting a COVID-19 vaccine is the best and safest way to become immune to COVID-19. Getting the vaccine will help your immune system build protection against the virus in case you are exposed in the future. Even though catching the virus may be another way to build protection, this is dangerous because you could get very sick or even die. You can also spread the virus to others when you are sick. The COVID-19 vaccines cannot give you COVID-19 and are a safe way to become protected from the virus.”

–TN Department of Health

## Vaccinations

The COVID-19 Vaccine roll-out is ongoing, and the Tennessee Department of Health [\*strongly recommends\*](#) that everyone who is offered a vaccine gets a vaccine.

- For the most up-to-date information about vaccinations in Tennessee, visit: <https://covid19.tn.gov/covid-19-vaccines/>
- For vaccine availability and appointments in your area, visit Tennessee’s [online appointment search](#).

You may have questions about the roll-out of safe and effective COVID-19 vaccines. It is important to seek out accurate and truthful information from reliable sources.

- You can find information [here](#) from the Tennessee Department of Health, and [here](#) from the CDC.

## COVID-19 Testing

Laboratory testing for COVID-19 can be scheduled at many different sites across Tennessee. For information about available testing sites in Tennessee, including hours of operation, insurance requirements, and an option to filter by free testing sites only, visit:

- [covid19.tn.gov/testing-sites/](https://covid19.tn.gov/testing-sites/)

“Self-tests” are rapid tests that can be taken at home or anywhere, are easy to use, and produce immediate results. While rapid tests may not be as effective as laboratory tests for people who are not experiencing symptoms, they do provide a quick and convenient testing option.

Every home in the U.S. is eligible to order two sets of four free at-home tests, for a total of eight tests per household.

- To request your free at home tests, visit: [covidtests.gov](#). For assistance in placing an order for your at-home tests, call 1-800-232-0233.

## Additional COVID-19 Resources

The following pamphlets and information sheets were developed by state and federal governments to provide the general public with information and resources about the evolving pandemic:

- [What you need to know about COVID if you are incarcerated](#)
- [Vaccine Safety and risk information](#)
- [What to do if you get sick](#)
- [How to protect your close contacts if you get sick](#)
- [How to protect yourself if you are at increased risk for severe disease](#)

Emotional and Mental Health Resources for Coping in the Pandemic:

- **How Right Now** is a communications campaign designed to promote and strengthen the emotional well-being and resiliency of populations adversely affected by COVID-19–related stress, grief, and loss. Support for the campaign is provided by the CDC Foundation in partnership with CDC: <https://www.cdc.gov/howrightnow/>
- [Coping with Stress and Anxiety During COVID-19 Pandemic](#)

## Health Insurance

There are many different options for health insurance, and understanding the complex requirements, cost structures, terms, and options available can be difficult. This section does not cover everything, but may provide you with a starting point, and provides suggestions for where to go for more complete information.

Health insurance coverage, while unfortunately not accessible to many, is important for helping to reduce the costs of doctor's visits, medications, vaccines, laboratory tests, and emergencies. Health insurance can be expensive and seem like yet another bill you have to pay each month, but doctor's appointments can cost hundreds or thousands of dollars if you are not insured.

Even once you have successfully secured insurance, it's important to understand your coverage, how your plan works, and what facilities and doctors are covered.

### Health Insurance Vocabulary

**Premiums**-- The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, co-payments, and coinsurance.

**Yearly deductible**-- The amount you pay for covered health care services before your insurance plan starts to pay. With a \$2,000 deductible, for example, you pay the first \$2,000 of covered services yourself. Many plans cover the costs for certain services, like a checkup or disease management programs, before you've met your deductible.

**Copay**-- A fixed amount (\$20, for example) you pay for a covered health care service after you've paid your deductible.

**Coinsurance**-- The percentage of costs of a health care service that you pay (20% for example) after you've paid your deductible. In this example the insurance plan would pay the other 80%.

**Out-of-pocket maximum**-- The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, co-payments, and coinsurance for in-network care and services, your health plan pays 100%.

**Approved network or in-network**-- The facilities, providers and suppliers your health insurer has contracted with.

**Out-of-network**-- Health care providers who don't contract with your health insurance or plan. Out-of-network costs are usually higher than in-network.

➤ *These definitions and more can be found at:*  
[www.healthcare.gov/glossary/](http://www.healthcare.gov/glossary/)

If you have health insurance and would like more information about how to use it, check out this resource:

➤ <https://marketplace.cms.gov/technical-assistance-resources/c2c-roadmap.pdf>

### Ways to Acquire Health Insurance

There are several different ways to acquire health insurance in our current system. Here is a list of the most common ways:

- ✓ **Employer health insurance:** Some employers offer health insurance plans that employees are allowed to opt into. The employer might cover a percentage of the cost of the monthly premium, and the rest will typically be taken out of the employee's paycheck.
- ✓ **Student health insurance:** If you're a full-time college student, you may be able to purchase health insurance through your college or university.
- ✓ **Through a parent:** People who are age 26 or younger and have a parent with health insurance are allowed to be added to their coverage as a dependent.
- ✓ **Government health insurance:** Medicare and Medicaid are government health insurance programs for certain populations. *For more information, see [page 55](#).*
- ✓ **Through a private agent:** You might be able to purchase personal health insurance directly from the company or through an insurance agent.
- ✓ **Healthcare Marketplace:** Created by the ACA (a.k.a. "Obamacare"), the Marketplace offers health plans for purchase, and the cost may be discounted according to your taxable income to make plans more affordable.

## Marketplace Insurance

The Affordable Care Act or “ACA” for short, is the health care reform law enacted in March 2010, which was created to make health insurance available to more people. The Healthcare Marketplace is the site to enroll in health insurance through the ACA, and can be a helpful option especially for individuals and families who are not able to get Medicare, Medicaid, or insurance through their employer. To use the Marketplace, you must live in the United States, and be a U.S. citizen or national (or be lawfully present).

### Enrollment Periods

Every fall, there is a short period of time called the Open Enrollment Period” when people are eligible to enroll in a healthcare plan for the following year. Typically the enrollment period begins in early November.

If you miss the open enrollment period, you may be eligible for a Special Enrollment Period if you have a qualifying life event, like losing your health insurance. Leaving incarceration does qualify, and when a person is released, they have a 60 day window to enroll in a plan through the marketplace through special enrollment.

- For more information about special enrollment periods, visit: <https://www.healthcare.gov/glossary/special-enrollment-period/>

### Tax Credits

When you apply for coverage in the Health Insurance Marketplace, you’ll find out if you qualify for a “premium tax credit” that lowers your premium — the amount you pay each month for your insurance plan. The amount of your premium tax credit depends on the estimated household income that you put on your Marketplace application.

- To calculate if you are eligible for savings, visit: <https://www.healthcare.gov/lower-costs/>

If you don’t qualify for a Premium Tax Credit due to your income, you can still use the Marketplace to buy a health plan. You can also buy a plan outside the Marketplace.

- To browse plans and costs on the marketplace, visit: <https://www.healthcare.gov/see-plans/#/>
- Learn about the [4 ways you can buy coverage if you don’t qualify for premium tax credits](#)

### What you’ll need in order to enroll on the Marketplace:

- ☐ Your Social Security Number
- ☐ Information about who lives in your [household](#), including spouse, children, and any dependents
- ☐ Income information including wages and salaries, tips, self-employment, unemployment compensation, disability payments and any other taxable income
- ☐ Your tax returns (if applicable)
- ☐ Information about offers of health coverage you may have through your job
- ☐ Your home address
- ☐ Immigration documents (if applicable)

- For a more detailed list with explanations, visit: <https://www.healthcare.gov/downloads/apply-for-or-renew-coverage.pdf>

If you would like to speak with a healthcare expert to better understand your options, you can use this resource directory:

- <https://localhelp.healthcare.gov/#/>

### Enrolling with the Healthcare Marketplace

To enroll in coverage with the Healthcare Marketplace, you have several options.

- ✓ Go online:
  - [www.healthcare.gov](https://www.healthcare.gov) and complete the application.
  - There is also a Spanish version of the website: <https://www.cuidadodesalud.gov/es/>
- ✓ By Phone:
  - Call 1-800-318-2596 to talk to someone who can help you complete your online application.
- ✓ In person:
  - There may be days during the open enrollment period when local community health centers can help you sign up for health insurance in person. Visit: <https://localhelp.healthcare.gov/#/> to find in-person support in your area.

## TennCare Medicaid

TennCare is the state of Tennessee's Medicaid program. It provides healthcare to mostly low-income pregnant women, parents or caretakers of a minor child, children and individuals who are elderly or have a disability. To get Medicaid, you must meet the income and resource limits, and belong to a qualifying group.

### TennCare Qualifying Groups include:

- ✓ Children ages 0 to 19
- ✓ People who are pregnant
- ✓ Parents and other caretaker relatives of a child under age 18 OR child age 18 who is a full-time student.
- ✓ People who get Supplemental Security Income (SSI)
- ✓ Low income individuals who require care in a medical institution, like a nursing facility or who receive Home and Community-based Services.
- ✓ Individuals who are uninsured and who have breast or cervical cancer.

- For detailed list of the full eligibility and income requirements, visit the [Eligibility Reference Guide](#)

### Applying for TennCare Medicaid

TennCare Connect is a self-service portal that allows applicants and members to create an account, check their status, report changes, read letters, and more.

- Visit: [www.tennconnect.tn.gov](http://www.tennconnect.tn.gov) or Call TennCare Connect at 1-855-259-0701
- Find the DHS office in your county [here](#).
- If you have a disability, someone may even be able to come to your house to help you apply for TennCare. Call your local Area Agency on Aging and Disability (AAAD) at 1-866-836-6678.

### More information about TennCare

For more information about the TennCare programs, including TennCare Kids and long term care that is available to people enrolled in TennCare:

- Visit: [www.tn.gov/tenncare](http://www.tn.gov/tenncare)

## Medicare

Medicare is our country's federal health insurance program for citizens and permanent residents age 65 or older, and people with certain disabilities. It's important to understand the program does not cover all medical expenses, but there are hospital, medical, prescription drug, and supplemental coverage plans. The cost of your

premiums will vary based on the coverage you want, your income, and a few other factors.

- For information on enrollment, requirements, and options, see the: [Medicare Booklet](#)
- For information about the different parts of Medicare, including supplemental insurance options, visit the [Medicare website](#)



### Medicare While Incarcerated:

Your eligibility for Medicare Part A (Hospital Insurance) continues uninterrupted while you're in prison, even though you are probably not eligible to use it at the time. To keep your Part B (Medical Insurance) coverage while you are incarcerated, you must pay the monthly premiums. If your coverage ends, you can re-enroll during the General Enrollment Period in a future year, but you will be responsible for any unpaid past-due premiums and will have to pay more expensive premiums as a penalty for the gap in coverage.

For more information, visit the [incarceration information page](#) from [MedicareInteractive.org](http://MedicareInteractive.org)

### Medicare Enrollment

If you are already receiving Social Security, you will automatically be enrolled in Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) when you are eligible. Note that Part B is voluntary and you must pay for the monthly premium if you want this coverage, but if you don't enroll in Part B when you are first eligible for it, your costs may go up in the future due to a late penalty.

If you are not already receiving Social Security, you should contact Social Security three months prior to your 65th birthday to enroll in Medicare. Be aware that there is a limited window for enrollment each year.

- To apply for your Medicare benefits alone, go online at: [www.socialsecurity.gov/medicare/apply.html](http://www.socialsecurity.gov/medicare/apply.html) and select "Apply for Medicare Only" or Call the Social Security Administration at 1-800-772-1213
- The State Health Insurance Program (SHIP) can help you apply for Medicare. Visit [online](#), or call 1-877-801-0044

## Healthcare Without Insurance

If you don't have health insurance but need care, there are many public and community health programs all over Tennessee that offer free or low-cost primary care and preventive care. Examples of services include vaccinations and immunizations, nutrition and food stamp programs, STD screening, cancer screening, HIV/AIDS services, dental health for children, pregnancy and maternity assistance, quit smoking programs, and hearing tests.

Community Health Centers are located all throughout the state in both rural and urban areas, and provide access to primary care, pharmacy, mental health, substance use disorder, and oral health services, including prenatal care, immunizations, and referrals to specialized care. Services are priced according to your income, and may be free.

- To find a Community Health Center in your area, visit: <https://findahealthcenter.hrsa.gov/>

For more help in finding affordable care, visit the following resource directories:

- [www.freeclinics.com/sta/tennessee](http://www.freeclinics.com/sta/tennessee)
- [www.freeclinicdirectory.org/](http://www.freeclinicdirectory.org/)
- Find Federally Qualified Health Centers at: [https://npidb.org/organizations/ambulatory\\_health\\_care/federally-qualified-health-center-fqc\\_261qf0400x/tn/](https://npidb.org/organizations/ambulatory_health_care/federally-qualified-health-center-fqc_261qf0400x/tn/).
- NeedyMeds is an online information directory of programs that provide assistance affording medications and health care costs: [www.needymeds.org/newuser](http://www.needymeds.org/newuser)

For more healthcare resources in your area, see the *Moving Forward Resource Directory*.

## Prescription Medications

### **Prescription Medications**

Some insurance plans will help you pay for expensive medical prescriptions, while others do not. If you are having trouble paying for your necessary prescriptions, you may be eligible for a prescription support program, or for affordable medication through a Community Health Center.

**CoverRx** provides participants affordable access to more than 200 generic medications in addition to some name brands of insulin, mental health medications, and naloxone products. CoverRx is not health insurance and will not cover doctor's visits or hospitalizations. Only individuals, ages 18-64, with incomes at or below 138% of the federal poverty level are eligible for CoverRx benefits. For more information and to apply, visit:

- [www.tn.gov/tenncare/coverrx.html](http://www.tn.gov/tenncare/coverrx.html)

If you are looking to cut down on prescription drug costs, there are some additional cost-saving resources available. Make sure to ask your doctor or pharmacist if there is a "generic" version of the drugs you need, since generic drugs are often much less expensive.

**Goodrx.com** is a website that compares prices of prescription medications and tells you where you can go for the best price. You can download the free app on a smartphone or use their website on a computer:

- [www.goodrx.com](http://www.goodrx.com)

**Tennessee Prescription Discount Card** is a discount program that can help people save about 25% on their medicines. The program is run in partnership with Caremark and NACo, and hundreds of pharmacies across the state of Tennessee accept the card. The card is free to receive and use, and easy to sign up for. To get more details on the discount card or to apply, visit:

- [www.tennesseedrugcard.com](http://www.tennesseedrugcard.com)

## Dental and Vision Care

### Dental Care

It is recommended to get your teeth cleaned and examined every six months. Oral health is important for your overall physical health, as poor dental hygiene can lead to bigger health problems in the future. The State of Tennessee provides an interactive map of dental care providers throughout the entire state, as well as a table of all providers with information about their services:

- [Interactive Map of Dental Providers](#)
- [List of Dental Providers](#)

The State of TN offers public health dental clinics to provide emergency care and limited continued dental care for uninsured adults.

- [Search by county for a regional clinic near you](#)

The Healthcare Marketplace offers separate dental insurance plans you can buy if your health insurance plan does not cover dental visits. To find out more, visit:

- [www.healthcare.gov/coverage/dental-coverage](http://www.healthcare.gov/coverage/dental-coverage)

According to the Department of Health and Human Services, Dental School and Dental Hygienist Schools can be a good source of quality, reduced-cost dental treatment. Most schools offer clinics where dental students, under the supervision of professionals, can often do dental work for a lower cost while gaining experience.

- *To find a dental school in your area to see if this is an option visit:* [www.ada.org/en/coda/find-a-program](http://www.ada.org/en/coda/find-a-program)
- *For more suggestions from the HHS visit their* [page about low cost dental care](#).

### Vision Care

Some health insurance plans offer vision insurance, which covers yearly eye exams and some of the cost of glasses and contacts. All of the health insurance plans on the Healthcare Marketplace include vision coverage. You may also have the option to pay for vision insurance separately, or as an addition to your health plan. Medicare does cover eye exams, and Medicaid covers vision care for eligible children. If you have vision problems like

glaucoma, cataracts, or retinal tears, a plan that covers ophthalmologist services may allow you to get the care you need at a lower cost.

If you do not have vision care insurance, there are several programs that offer free eye exams for adults and glasses for uninsured or under-insured, low-income people. The following companies or organizations may be a resource for you:

**Eyecare America** offers eye exams for seniors or individuals who are at an increased risk for glaucoma.

- *To learn more, visit:* [www.aao.org/eyecare-america](http://www.aao.org/eyecare-america)

**New Eyes** assists individuals in the United States, who have a valid prescription from the last 24 months, but no resources to obtain a basic pair of eyeglasses.

- *For more information, visit:* [new-eyes.org/application](http://new-eyes.org/application)
- *For more information about where to find free eye exam, visit* [All About Vision](#)



#### Shop Around For Eyeglasses:

Some big chain stores like Walmart or Target have eye departments you can use without insurance, and these quick exams can often be cheaper than going to a hospital eye department or doctor.

Did you know if you have a current prescription for glasses, you can buy affordable glasses online? Many online stores will let you try on frames at home before you order with your prescription. Do an online search or visit these online companies, with frames starting at less than \$10 (not including the cost to add your prescription lenses).

- [www.zennioptical.com](http://www.zennioptical.com)
- [www.goggles4u.com](http://www.goggles4u.com)

## Mental Health

### Why seek Help?

It is extremely important to take good care of your mental health. Seeking mental health care is a sign of strength and shows that you care about yourself and your friends and family. Healing is an important part of moving forward from any challenging or traumatic situation and reconnecting pieces of your life, and it can help us function in our lives the way we would like to.

Support groups and individual counseling can help people deal with traumatic experiences that may have occurred during incarceration, or even from life prior to incarceration. Or, if you have had a previous mental health diagnosis but have been without adequate support, there may be resources that you qualify for. Even if you are not in crisis, don't delay getting help if you are feeling depressed, anxious, angry, overwhelmed, or if you struggle with other mental health challenges. There is never a bad time to invest in your mental health because the it impacts every other part of our lives.

If mental health challenges or substance use are preventing you from functioning well or feeling good, consider seeking help from a mental health professional. Mental health support is not only for those in a crisis or emergency situation. Like maintaining a healthy physical body, taking care of your mental health is an important ingredient for a happy and healthy life.

#### A mental health professional may help you:

- ✓ Work through changing harmful behaviors or cycles
- ✓ Feel stronger as you face your challenges
- ✓ Come up with goals and plans to solve your problems
- ✓ Identify how your ways of thinking are influencing how you feel
- ✓ Decide if medication is right for you and help you access it
- ✓ Find treatment for drug and alcohol addictions

There are now many online and “telehealth” options available for therapy that you can do virtually, without leaving your home. Consider a few companies like: [onlinetherapy.com](http://onlinetherapy.com) and [betterhelp.com](http://betterhelp.com) or do an online search.

### How to seek help

Even if you don't have insurance that covers mental health services, there are affordable clinics and programs that you can go to for help. The Tennessee Department of Mental Health and Substance Abuse Services provides a list of mental health providers, resources and treatments available in Tennessee.

➤ Visit: <https://www.tn.gov/behavioral-health.html>

#### Behavioral Health Services for Low Income Tennesseans:

Behavioral Health is the way our mental and cognitive state effects our daily lives. If you are 3 years of age or older, have a qualifying mental health diagnosis, and have no insurance for behavioral health, you may qualify for the **Behavioral Health Safety Net (BHSN)** of TN program. This program includes assessment, evaluation, therapeutic intervention, case management, transportation, peer support services, rehabilitation services, medication, and more. To apply, all you have to do is contact the BHSN provider for your county and say you'd like to request an intake appointment. For BHSN providers in your area, visit:

➤ [Map of BHSN providers](#)

➤ [List of BHSN providers](#)

See [page 59](#) for crisis resources and Crisis Walk-in Clinics in your area.

#### Finding a Therapist or Counselor

If you are seeking therapy or counseling, and you have insurance coverage for mental health, visit your insurance website for a list of providers that are covered.

If you don't have insurance, or are having trouble finding affordable care, consider using an online search and reaching out to inquire about rates and availability. Many providers will offer rates on a “sliding scale” based on your income and ability to pay.

There are many free search engines online to help you find a therapist or counselor. You might consider the following options in assisting in your search:

➤ [www.goodtherapy.org](http://www.goodtherapy.org)

➤ [www.psychologytoday.com](http://www.psychologytoday.com)

➤ [www.openpathcollective.org](http://www.openpathcollective.org)

For more mental health resource providers in your area, see the *Moving Forward Resource Directory*.

## Mental Health Crisis

If you are in crisis, don't wait. Help is available 24 hours a day, 7 days a week. Here are some great options for getting help right now:

- Contact the **Tennessee Crisis line:**  
**855-CRISIS-1 (855-274-7471)**
- Text **"TN"** to 741-741
- Call the **National Suicide Prevention Lifeline:**  
**1-800-273-8255**
- Visit or contact any of the **Crisis Walk-in Centers**, listed below for immediate support
- Call **911** or visit an Emergency Room

## Indicators that you may be in crisis could be:

- ✓ Severe sadness or loneliness
- ✓ Depression, mood swings, desperation
- ✓ Anxiety
- ✓ Sleeping too much or too little
- ✓ Powerless over drugs or alcohol
- ✓ Hearing voices or seeing things that others don't
- ✓ Thoughts of harming yourself or others, racing thoughts, or thoughts of helplessness

This is not a complete list. If you think you need support or more information, seek support from resources on this page.

## Screening Tools:

Are you experiencing symptoms of mental illness or substance use? Do you have questions about what certain behaviors may mean in terms of diagnosis?

According to the TN Department of Mental Health and Substance Abuse Services, screening tools are one way to gauge what the underlying issue(s) may be, and they can be helpful when seeking resources and help.

- Visit Tennessee's [Screening Tool](#) site for more information and to utilize these resources.

## Tennessee Crisis Walk-In Centers:

| City         | Provider                     | Address                                                 | Phone        |
|--------------|------------------------------|---------------------------------------------------------|--------------|
| Chattanooga  | Volunteer Behavioral Health  | 413 Spring Street<br>Chattanooga, TN 37405              | 800-704-2651 |
| Cookeville   | Volunteer Behavioral Health  | 1200 S Willow Avenue<br>Cookeville, TN 38506            | 800-704-2651 |
| Jackson      | Pathways of Tennessee        | 238 Summar Drive<br>Jackson, TN 38301                   | 731-541-8258 |
| Johnson City | Frontier Health              | 208 E. Unaka Avenue<br>Johnson City, TN 37601           | 877-928-9062 |
| Knoxville    | Helen Ross McNabb            | 5310 Ballcamp Pike<br>Knoxville, TN 37920               | 865-541-6958 |
| Memphis      | Alliance Healthcare Services | 951 Court Avenue<br>Memphis, TN 38103                   | 901-577-9400 |
| Nashville    | Mental Health Cooperative    | 275 Cumberland Bend,<br>Ste. 237<br>Nashville, TN 37228 | 615-726-0125 |

- Visit [this map](#) to find the closest walk-in crisis clinic near you.

## Domestic Violence

You deserve to feel safe in your home and in your relationships. If you are experiencing abuse or domestic violence of any kind, or if you witness abuse or violence, you can:

- Get help from the **National Domestic Violence Hotline** at 877-863-6338.

If you are in danger, need to speak with an advocate, have general questions about domestic violence or a specific situation you would like to talk through, you can:

- Call the **YWCA's 24-hour Crisis & Support Helpline** at 1-800-334-4628 or TEXT 615-983-5170.

For a list of domestic violence or sexual assault resources in your area, visit the Tennessee Coalition's website at:

- <https://www.tncoalition.org/help-in-your-area>



## Substance Abuse/ Addiction Treatment

If you are struggling with substance use or addiction, there are resources that can help. Consider searching for treatment in your area by using the following resources.

### **Substance Abuse Prevention and Treatment (SAPT):**

The Tennessee Department of Mental Health and Substance Abuse Services partners with providers of alcohol and drug treatment services to provide treatment Grants to low income and uninsured Tennesseans. The first step in receiving this funding for treatment is to contact a treatment provider and arrange for a client screening to determine if the individual is eligible.

- For a list of providers, visit the [SAPT Directory](#)

**Tennessee Department of Mental Health and Substance Abuse Services:** Find extensive lists of resources and programs you may qualify for, including recovery resources and programs, medical detox programs, treatment, and support for people in crisis. Learn more about the state of Tennessee's many substance abuse treatment initiatives here.

- <https://www.tn.gov/behavioral-health/substance-abuse-services/treatment---recovery.html>

**The Tennessee REDLINE:** A toll-free information and referral line to provide accurate, up-to-date alcohol, drug, problem gambling, and other addiction information and referrals to all citizens of Tennessee at their request. The Redline provides referrals for Co-occurring Alcohol and Drug disorders that arise along with Mental Health disorders. Callers will be referred to multiple treatment providers in their area.

- Call (1-800-889-9789)

**Find Help Now :** A real-time substance-use disorder treatment availability locator and information center for the state of Tennessee, which began in late 2020. Individuals can search for treatment by location, type of treatment needed and method of payment to find what is currently available. It will also provide assistance in finding treatment for those with mental health disorders and for patients who are pregnant or postpartum, as well as other special populations and needs.

- Visit Find Help Now at: <https://findhelpnow.org/tn>

### **Substance Abuse and Mental Health Services**

**Administration:** Has a search for finding treatment and resource providers on their website.

- <https://findtreatment.samhsa.gov/>

**TN Together:** The State of Tennessee launched this initiative in response to the opioid epidemic. The site offers information about programs in Tennessee and links to further resources.

- <https://www.tn.gov/opioids/treatment/how-to-get-help.html>

For more resources, see the *Moving Forward Resource Directory*.

Visit Tennessee's Prevention page for many resources, information guides and programs dedicated to understanding addiction and substance abuse prevention.

- <https://www.tn.gov/behavioral-health/substance-abuse-services/treatment---recovery/treatment---recovery/substance-use-best-practice-tool-guide.html>



“

Seeking mental health treatment is not always easy, but taking action to secure your future is, and that starts with you. Don't hesitate to ask for help, even when there is so much darkness.

– Jeremy



### Support Peer Recovery Groups

If you are struggling with addiction or substance use, there are support groups you can go to, such as Alcoholics Anonymous or Narcotics Anonymous. If you would like to find a meeting near you, or attend an online meeting, visit:

- *Alcoholics Anonymous* ([www.aa.org](http://www.aa.org))
- *Narcotics Anonymous* ([www.na.org](http://www.na.org))

Tennessee has launched the **Lifeline Peer Project** to reduce stigma related to the disease of addiction and increase access to substance abuse recovery like Alcoholics Anonymous and Narcotics Anonymous meetings. They help connect individuals with treatment and speak publicly about their own personal experience with recovery.

- *For more information, [visit this map](#) of program contacts.*

There may also be support groups in your area for re-entry, grief, mental health, domestic abuse, disabilities, parenting, divorce, depression, and other issues you may be struggling with. The easiest way to find one may be through an internet search. Terms like “community support group + name of your community” may help you find local communities of support. Community centers and churches are also good sources of information. Many community or faith groups sponsor support groups at their facilities or can direct you to others.

Approach your first meeting with an open mind and try to find out all you can. You may need to attend several

meetings before you feel things are “clicking.” If you don’t feel you have found “your” group, keep trying. Even within the same organization, chapters can be very different. As you size up the right support group for you, consider looking for:

- ✓ Regularly scheduled meetings with an ongoing agenda to reassure members the group will be there for them in the future with support and information
- ✓ Warmth and friendliness between members and a welcoming attitude toward newcomers
- ✓ Some focus and structure to meetings, while allowing time for members to mingle informally.



### Virtual Support and Recovery Group Meetings

During COVID-19, many support and recovery groups moved their meetings to be entirely online, using video meeting platforms like Zoom to be able to gather when in-person meetings weren’t possible.

Many meetings have now returned to in-person, but virtual meetings have also continued because they allows people to attend no matter where they live, or what their access to transportation may be. Most online meetings will require registration to protect privacy, but they are free and newcomers are always welcome.

- *Visit [www.aa.org](http://www.aa.org) or [www.na.org](http://www.na.org) to find a virtual meeting convenient for you.*

# IMMIGRATION/DEPORTATION

If you are facing deportation after release this section is for you. Here you'll find information on how to prepare for your deportation, what to expect in the process, and community organization and advocacy groups that may be able to assist you.

## Preparing for Deportation

As you prepare for an upcoming deportation, you may experience feelings of dread, nervousness, or anxiety. It may be bittersweet since you look forward to your out date, but know you will be removed from family and friends. Part of that anxiety may come from not knowing what to expect with the deportation process. Although everyone's experience is unique, the following information can be a helpful starting point for planning your transition process.

### Preparation Checklist

- ☐ Confirm your release date.
- ☐ Locate your Alien Registration Number or "A-Number." It is an eight- or nine-digit number that your family and friends can use to locate you during the deportation process. If you cannot locate your A-Number prior to your release from TDOC, you will have it on your arm band when in ICE custody.
- ☐ Build your support network. If possible, try to put a support system in place before you leave. Contact family members and friends, and be honest about what you need from them, whether it's housing, financial support, advice, or emotional support. Find out exactly what they expect from you. Who are the people you're counting on to be there for you?
- ☐ Locate support in your country of origin if you can. Utilize some of the resources listed at the end of this section and seek assistance reaching out to organizations or family members in advance of your transition to ICE custody.
- ☐ Assess your finances. If you have income from a job while incarcerated, try to save as much as you can. Alternately, identify family or friends who could send you money while awaiting deportation. Having funds will be essential for navigating your travel and transition after deportation.

### Online Detainee Locator

Family and supporters can keep up with your location during your time in federal custody by using the Online Detainee Locator System at <https://locator.ice.gov/odls/> or by calling the ICE Detention Reporting and Information line at 1-888-351-4024.

There may be a series of facility transfers that you go through while in custody, and communication may be difficult as things shuffle. This Locator is a way for supporters to keep up.



### Funds for Travel and Safety

If at all possible, it could be very beneficial to have someone you know deposit funds into your account while you are in ICE custody.

Having funds can ensure you have money for transportation, food and other necessities at the border and on your journey. It will also allow you to purchase clothing for your trip, which may be an important safety consideration, since being identified as a deportee could draw unwanted attention at the border and put you at risk. Funds can typically be deposited into your account through the facility's website online.

Your family members may also be able to send a small package with essential toiletries and items to the facility, once you have been transferred to the facility that you will be deported from. Check with the individual facility for specific policies.

## Documents

Any official document generated in the US, such as your high school or college diplomas, your children's birth certificates, and your marriage or divorce certificate, may need to go through a process of getting what's called an "apostille" before it will be recognized in other countries. An Apostille or an Authentication enables a public document issued in one country to be recognized as valid in another country. For example, in order to work in a job that requires a Bachelor's degree, a certified copy of the diploma may be required, and an apostille provides that certification.

It may be difficult to handle this process while incarcerated, but if you have a family member who is willing to help with this, it may make things smoother when you arrive to your home country. Here are the steps for authenticating documents issued from Tennessee:

- ✓ Get the official document notarized. The prison facility where you are located may have a notary available.
- ✓ Next, the Notary's signature must be authenticated by the County Clerk of the county where the Notary was commissioned. For example, if the Notary was commissioned in Davidson County, you would need a signature from the County Clerk's office in Davidson County to verify it. Be sure to ask the Notary for the county they were commissioned in because it may vary from the location where you met with them.
- ✓ Download and complete the [Apostille or Authentication Request Form \(ss-4504\)](#) (See Appendix page 77).
- ✓ Submit the form, County Clerk authentication, the original document and a processing fee of \$2 (for each apostille) to the address below. The processing time is typically five to seven days.

### ➤ Submit apostille applications to:

Office of Authentications TN Secretary of State  
Business Services Division  
ATTN: ATS Section  
312 Rosa L. Parks Ave – 6th Floor  
Nashville, TN 37243

## ICE Custody

On the day of your release from state custody, likely in the morning, you will be transferred into ICE custody. ICE maintains multiple facilities across the region, and you may be transferred to any of them over the course of the next several weeks. Many of these facilities are local jails. You will be incarcerated with people from all over the world. After a short time, likely just a few days, you will likely be moved a different facility for processing, where you can expect to stay for a month or more before your deportation. Here, you may be able to receive a small package of clothing and toiletries from family members. Have a family member check the facility's website for more information about adding funds and sending necessities.

At some point before you are deported, you should have access to a meeting or phone call with a representative from your country's consulate. We encourage you to take this opportunity. They'll offer to contact your friends and family and they can answer questions about your rights and the deportation process.

### *A reflection from a person who was recently deported:*

"Even though it is a very stressful situation being moved around from town to town at all hours of the night, once you get to your destination at an ICE facility, which usually is a county jail, things will get better. You will still be in custody but you will be with many of your compatriots from all parts of [the world]. You will surely meet people from your own state and will develop a friendship which will allow you to plan and execute your trip from the border to your hometown so you won't travel on your own. When you get to ICE you will not have anything, but your countrymen will gladly share what they have until you can get your hands on some things yourself."

– Erick N.



Be super patient during the deportation process. There's a lot of waiting, sitting around, and you won't know what's happening next. Prepare yourself mentally for this. There is a lot of uncertainty.

– Ramon C.

## Further Reading and Resource Guides

### **Deportation Guides and Information**

#### ***A New Path: A Guide to the Challenges and Opportunities After Deportation***

Information from this section of the Moving Forward Guide was adapted from **A New Path**, a much more comprehensive guide on deportation, available for free in English or Spanish from the Education Justice Project. A New Path goes into more detail on how to prepare, what to expect, and offers lists of resources and contacts.

- *To request this free guide in print form, write to the Education Justice Project and specify that you are requesting a copy of A New Path:*  
*Education Justice Project*  
*1001 S. Wright St.*  
*Champaign, IL 61820*

- *It is available online in English [here](#), or Spanish [here](#).*

#### **Crossing South**

Detailed resources specifically for people returning to Mexico, Honduras, El Salvador, and Guatemala, including safety warnings, support organizations, what to expect in your transition, and downloadable pocket-guides. Have a family member or counselor visit:

- [www.afsc.org/xs](http://www.afsc.org/xs)

#### **Resource Guide for Southeast Asian Americans Facing Criminal Deportation**

An in-depth guide from the Southeast Asia Resource Action Center, focusing on how to navigate the detention and deportation system for Southeast Asian American immigrants who have criminal convictions that triggered their deportation proceedings. Have a family member or counselor visit:

- [www.searac.org/wp-content/uploads/2018/05/SEARAC-DeportationResourceGuide-web.pdf](http://www.searac.org/wp-content/uploads/2018/05/SEARAC-DeportationResourceGuide-web.pdf)

#### **Boston College Center for Human Rights and International Justice**

A resource list for individuals going to Mexico, Jamaica, Haiti, Germany, Dominican Republic, and Cambodia. Have a family member or counselor visit:

- [www.bc.edu/content/bc-web/centers/chrij/research/projects/deportation/deportees.html](http://www.bc.edu/content/bc-web/centers/chrij/research/projects/deportation/deportees.html)

#### **Post-Deportation Monitoring Network**

This country directory lists service providers in the following countries who may be able to assist with reintegration. Countries included in the directory: Afghanistan, Australia, Bangladesh, Benin, Burundi, Cambodia, Cameroon, Canada, Dominican Republic, Egypt, France, Greece, Israel, Italy, Ivory Coast, Jamaica, Lithuania, Mali, Mexico, Nigeria, Pakistan, Russian Federation, Serbia, South Africa, Sri Lanka, Sudan, Thailand, Uganda, and United Kingdom. To access the online directory, have a family member or counselor visit:

- [www.refugeelegalaidinformation.org/post-deportation-monitoring-network-country-directory](http://www.refugeelegalaidinformation.org/post-deportation-monitoring-network-country-directory)

#### **Help for People In Detention or Facing Deportation**

This online resource from Informed Immigrant offers suggestions and information for navigating the detainment and detention processes. Visit online:

- [www.informedimmigrant.com/guides/help-people-detention-facing-deportation/](http://www.informedimmigrant.com/guides/help-people-detention-facing-deportation/)

#### **Overview of the Deportations Process: A Guide for Community Members & Advocates**

This guide from the Immigrant Legal Resource Center explains the deportation steps and legal process.

- [www.ilrc.org/sites/default/files/resources/overview\\_deport\\_process-20181221.pdf](http://www.ilrc.org/sites/default/files/resources/overview_deport_process-20181221.pdf)



### **Resources for Immigrants and Refugees**

**Mid-South Immigration Advocates (MIA)** is the first nonprofit law firm in the region whose core mission is to provide free and affordable immigration representation to low-income clients. Write to them at the address below

- P.O. Box 11185  
Memphis, TN 3811
- <https://miamemphis.org/>

**Conexion Americas** assists more than 9,000 Latino families each year through programs that focus on social, economic and civic integration – all created to give Latinos in Tennessee the opportunity to achieve their own American Dream.

- <https://www.conexionamericas.org/>

**Tennessee Immigrant and Refugee Rights Coalition** (TIIRC) is a statewide, immigrant and refugee-led collaboration. Their mission is to build power, amplify our voices, and organize communities to advocate for our

rights. In the face of mass deportations, TIIRC developed a robust set of services and trainings to help members prepare to defend their rights, take care of their families, and protect their communities. Learn more:

- <https://www.tnimmigrant.org/familydefense>

**Justice for Our Neighbors** provides compassionate immigration legal services to neighbors seeking humanitarian relief. Learn more:

- <https://www.tnjfon.org/>

**Catholic Charities** has helped refugees and immigrants living in Tennessee area adjust to their new home and achieve self-sufficiency since 1962. Learn more:

- <https://cctenn.org/causes/new-americans/>

*For more resources for Tennessee Immigrants and refugees, see the Moving Forward Directory.*

“

I was afraid. Life here is so different; people are different, the place, everything is different. But being free in my country, I was happy. And little by little I got to know my family again. That emotional support is really important, and for me having faith in God that god is really important too.

– Flori L.



# APPENDIX

## Sample Resumes

|                            |    |
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| Sample Functional Resume 2 | 69 |
| Sample Functional Resume 3 | 70 |
| Sample Cover Letter        | 72 |

## Records Request Forms

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| Request your checking report        | 73 |
| Request your credit report          | 74 |
| Authorize medical records from TDOC | 75 |

## Government Forms

|                                         |    |
|-----------------------------------------|----|
| Duplicate Birth Certificate form        | 76 |
| Apostille Certification form            | 77 |
| Loan Rehabilitation: Income and Expense | 78 |

## John Doe

Address  
Nashville, TN 37206  
phone  
Email@gmail.com

**OBJECTIVE:** Seeking full-time employment where I can use my past work experience and education to benefit the company, grow into a leadership role, and further advance in my field.

### SUMMARY OF QUALIFICATIONS:

- Over 15 years in sales and customer service
- Celebrated as a top producer for seven years in a row
- Experience training and on-boarding new sales representatives and associates
- Experienced manager, skilled in saving canceled sales

### EDUCATION:

Associate's of Science in Business Administration  
Nashville State Community College  
4.0 GPA, Dean's List Honors

**December 2017**

### WORK EXPERIENCE:

#### (Industry #1) Sales Representative and Manager

**16 years**

- Specialized in one-call-close sales presentations
- Assisted in teaching and training new sales representatives
- Experienced in face-to-face and phone sales
- Specialized in home-improvement industry sales
- Contacted regular and prospective customers to demonstrate products, explain product features, and solicit orders
- Knowledge of principles and methods for showing, promoting, and selling products or services. This includes marketing strategy and tactics, product demonstration, sales techniques, and sales control systems
- Earned numerous awards and recognitions for sales benchmarks and contests

#### (Industry #2) Woodplant Manufacturing

**2.5 years**

- Manufacturing of high quality hardwood flooring
- Responsible for quality control of defective products
- Experience hand scraping specialized custom flooring
- Adhere to all applicable regulations, policies, and procedures for health, safety, and environmental compliance
- Inspect finished products for quality and adherence to customer specifications

### EMPLOYMENT HISTORY

**Company Name**, role you had there, location  
Point of Contact at company, phone number

**Company 2**, role, location  
Point of Contact, phone number

**Company 3**, role, location  
Point of Contact, phone number

### SKILLS and QUALITIES

- Fast and eager learner
- Coachable
- Great work ethic and attitude
- Persistent and finds a way to make the best out of any situation

# Jane Doe

23 7<sup>th</sup> Street South, Great Falls, MT 59404  
(111) 222-4532  
Jane\_Doe@gmail.com

*Welder with 8 years of experience in layout, fabrication, installation, and repair of industrial and commercial equipment. Recognized for ability to expertly complete welding projects with efficiency and high quality standards. Proven leadership skills, training junior welders that resulted in significant performance improvements.*

## PROFESSIONAL EXPERIENCE

---

### ADF INTERNATIONAL, INC.

*Welder*

**Great Falls, MT**

*Feb 2012 – Present*

- Selected by management to perform complex welds related to oil refining piping, due to meticulous ability to implement processes
- Consistently complete welding projects 23% faster than average welder while maintaining high quality standards
- Trained over 10 junior welders in intermediate welding processes, improving overall work quality by 26%
- Implemented strict safety procedures, reducing work related accidents by 34%
- Inspected and identified issues, immediately troubleshooting problems and saving \$20K in potential costs

### LOENBRO, INC.

*Welder*

**Great Falls, MT**

*Oct 2007 – Jan 2012*

- Communicated with management and clients regarding complex job orders, maximizing clarity and work instructions
- Completed three large welding projects valued at \$300K each, 3 hours ahead of schedule and \$1.5K under budget
- Maintained tools and equipment, ensuring proper function, and minimizing repair costs
- Efficiently organized and prepared tools and equipment prior to welding job, streamlining process and consistently completing projects ahead of deadlines

## EDUCATION

---

### GREAT FALLS COLLEGE

*Welder Certification*

**Great Falls, MT**

### THE MONTANA APPRENTICESHIP PROGRAM

*Apprentice*

## ADDITIONAL SKILLS

---

- SMAW, FCAW, GMAW, Oxy-Fuel
- American Welding Society Certification
- Forklift and Crane Operation

## JOHN SMITH

123 W. Main St. #5, Peoria, IL 61614  
john.smith22@gmail.com | 300-600-1234

**OBJECTIVE** | My goal is to become associated with a company where I can utilize my skills and gain further experience while enhancing the company's productivity and reputation.

### SKILLS & ABILITIES

#### Technical

- Familiarity with common commercial kitchen equipment and sanitation and cleaning processes
- Knowledge of special diet preparation (vegan, kosher, halal, etc.)
- Visual design for advertising commercial and private events

#### Communication

- Possess excellent conflict resolution skills and ability to work effectively with people from a wide range of backgrounds
- Published writer in both creative and academic venues
- Tutored adult learners one-on-one and in group settings in writing and math with high level of success

#### Organizational

- Efficiently catalogued and maintained collection for a small community library and created displays to communicate services and events to patrons
- Familiarity with inventory, ordering, and stocking processes
- Proven leadership as co-founder of a community theater troupe

**EXPERIENCE** | **TEACHING ASSISTANT, ADULT BASIC EDUCATION STATE OF ILLINOIS**  
DECEMBER 2015-DECEMBER 2016

Tutored students in basic literacy and numeracy for the Test of Adult Basic Education, graded student work, kept confidential student records, and other duties as assigned

**SPECIAL DIET COOK STATE OF ILLINOIS**  
APPROX. 5 YEARS EXPERIENCE 1997-2015

Operated commercial ovens, fryers, steam pots, and other equipment, prepared special diets according to religious or medical specifications, served meals in a high capacity cafeteria

**EDUCATION | UNIVERSITY OF ILLINOIS, URBANA-CHAMPAIGN – 4.0 GPA**

- Upper-division courses in literature, communication, and theater

**DANVILLE AREA COMMUNITY COLLEGE – 4.0 GPA**

- Earned over 60 credits in undergraduate coursework toward an Associate's degree

**VOLUNTEER  
EXPERIENCE****EDUCATION JUSTICE PROJECT, RESOURCE ROOM WORKER** UNIVERSITY OF ILLINOIS, URBANA-CHAMPAIGN

JULY 2012-MARCH 2014

Assisted students with library needs, assisted tutors with tech support, conducted basic library circulation work, kept rooms cleaned, stocked, and well-organized

**PUBLICATIONS  
AND AWARDS**

"Rhetorical Listening" (essay). *Intertext*, 2014.

"Practicing Openness in Prison Education: A Collaborative Inquiry into Empathic Pedagogy and the Politics of Compassion in Writing Center Practice." Co-Authored paper presented at the Conference on College Composition and Communication, Indianapolis, IN. March, 2014.

"Prison Writing" (essay). Prison Writing Networks, workshop at the Conference on College Composition and Communication, Indianapolis, IN. March, 2014.

"(Untitled Poem)". *The Public I*, 13(3), 2013.

"Reflections on a Monday Mourning" (essay). *Winter Harvest*, Summer 2012.

Education Justice Project Creative Writing Award in Poetry, 2012

Martha Webber Creative Nonfiction Award, 2013

**REFERENCES****MAGGIE JONES**, ASSOCIATE PROFESSOR OF SOCIOLOGY

UNIVERSITY OF ILLINOIS-SPRINGFIELD

2116 First St., Springfield, IL 62259

j.ones@gmail.com 616-228-1234

**FRED THOMAS**, GENERAL MANAGER

HUDSUCKER FOUNDATION

1732 Nebraska Ave Peoria, IL 61614

f.thmas@gmail.com 303-686-3287

**MIKE JENKINS**, CONSTUCTION WORKER LOCAL 722

FOUNTAINHEAD TOWER

365 Rand Blvd. Chicago, IL 60181

Orwell.1984@gmail.com 310-788-7374

# MARY GREEN

123 First Street  
City, ST 20202  
100.200.3000  
MaryGreen@gmail.com

September 10, 2012

Sally Jenkins  
ABC Company  
123 Main St.  
City, ST 20202

Dear Ms. Jenkins,

I am writing to inquire about possible openings at ABC Company for a research assistant. I am interested in a senior level position offering the opportunity for travel and advanced research assignments.

As a professional administrative assistant with excellent research skills, I am eager to contribute my abilities and experience to ABC Company. Given my extensive training and background, I believe I can help ABC Company meet its goal of providing only the most accurate and timely information to its clients.

Please find enclosed my resume and a list of my references. Feel free to call me at 100.200.3000 to arrange a time to meet. I look forward to hearing from you.

Sincerely,

Mary Green



In order to complete this form electronically, please save a copy to your computer. Complete the form, save the information and name the file. You will then have the ability to print the form and either mail or fax it to ChexSystems.

## Order Your Report Offline

Obtaining information under false pretenses is illegal. Obtaining a report on someone other than yourself is punishable by law and can result in fines and/or imprisonment.

In order for Chex Systems, Inc. to properly identify the information contained in your consumer file, please provide the following information:

**First Name** \_\_\_\_\_

**Middle Name** \_\_\_\_\_

**Last Name** \_\_\_\_\_

**Maiden name or other last names used** \_\_\_\_\_

**Address\***  
(Street, PO Box, Apt #) \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Phone Number** \_\_\_\_\_ **Phone Type** Home ☐ Cell ☐

**U.S. Social Security#** \_\_\_\_\_ **Birth Date** \_\_\_\_\_

**U.S. Driver's License#** \_\_\_\_\_ **State of Issuance** \_\_\_\_\_

\*ChexSystems will correspond with you at the above address unless you request otherwise.

### Addresses of any other residences you have had in the past five years

**Address**  
(Street, PO Box, Apt #) \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Address**  
(Street, PO Box, Apt #) \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Address**  
(Street, PO Box, Apt #) \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

|               |                                                                                         |
|---------------|-----------------------------------------------------------------------------------------|
| Order by Mail | Chex Systems, Inc<br>Attn: Consumer Relations<br>PO Box 583399<br>Minneapolis, MN 55458 |
| Order by FAX  | Fax to 602.659.2197                                                                     |

**Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.**

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

|                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                   |                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Shade Circle Like This → </p> <p>Not Like This →  </p> | <p>I want a credit report from (shade each that you would like to receive):</p> <ul style="list-style-type: none"> <li><input type="radio"/> Equifax</li> <li><input type="radio"/> Experian</li> <li><input type="radio"/> TransUnion</li> </ul> | <p><input type="radio"/> Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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31238





## TENNESSEE DEPARTMENT OF CORRECTION

## AUTHORIZATION FOR RELEASE OF HEALTH SERVICES INFORMATION

\_\_\_\_\_  
INSTITUTION

INMATE NAME (PRINTED): \_\_\_\_\_ TDOC NUMBER: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_ GENDER \_\_\_\_\_

☐ I hereby authorize \_\_\_\_\_ to release the information  
(NAME OF PROVIDER/FACILITY)

indicated below to the Tennessee Department of Correction (TDOC) regarding my clinical treatment.

TDOC Facility Name/Community Supervision Office: \_\_\_\_\_

Facility Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

☐ I hereby authorize the Tennessee Department of Correction to release clinical information to the persons/entities indicated below for:

Name: \_\_\_\_\_ Relationship to Inmate: \_\_\_\_\_

Address: \_\_\_\_\_

Address 2: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

**Please release the following information (Check "✓" all that apply):**

☐ Health Record      ☐ Infectious Disease Record      ☐ Dental Record      ☐ Behavioral Health Record      ☐ Psychotherapy Notes  
☐ Substance Use Diagnosis/Treatment      ☐ Other: \_\_\_\_\_ Dates: \_\_\_\_/\_\_\_\_/\_\_\_\_ thru \_\_\_\_/\_\_\_\_/\_\_\_\_

*Note: An authorization for the release of psychotherapy notes cannot be made in conjunction with an authorization for the release of any other confidential health information. An authorization to release psychotherapy notes must be executed separately from any other authorization for disclosure.*

**Purpose of the disclosure:** \_\_\_\_\_

- This authorization expires six (6) months from the date of the signature below and covers only information created prior to that date. I understand that I may retract this authorization at any time, in writing, to the attention of TDOC Division of Records Management, 2<sup>nd</sup> Floor, 320 Sixth Avenue North, Nashville, TN 37243-0465.
- I understand that any release, which was made prior to a retraction hereof, and based on this signed authorization, will not constitute a breach of my privacy rights.
- I understand that this authorization is necessary to release information that is deemed private and confidential by law (health records, TCA 10-7-504, mental health records, TCA 33-3-103).
- I understand that a provider may not condition treatment on whether or not I sign this authorization.
- Although the recipient should obtain my authorization before releasing my private information, I understand that if the recipient chooses to re-disclose this information, TDOC cannot ensure its protection by privacy laws.

**The subject of the information must sign this authorization. If the subject is under 18 years of age, it must be signed by a parent or legally appointed guardian. If the subject is not legally competent to sign, or is unable to sign, Authorized Representative (a legally appointed conservator, guardian, or attorney-in-fact appointed pursuant to a durable power of attorney for healthcare) must sign this authorization.**

|                             |               |                                                                      |               |
|-----------------------------|---------------|----------------------------------------------------------------------|---------------|
| _____<br>Offender Signature | _____<br>Date | _____<br>Signature of Parent (if minor) or Authorized Representative | _____<br>Date |
| _____<br>Witness Signature  | _____<br>Date |                                                                      |               |



**TENNESSEE DEPARTMENT OF HEALTH  
OFFICE OF VITAL RECORDS**

**APPLICATION FOR CERTIFIED COPY OF A TENNESSEE CERTIFICATE OF BIRTH**

(La versión en español al reverso de la página)

Date: \_\_\_\_\_

Number of Copies \_\_\_\_\_

Enclose \$15.00 for each copy

\_\_\_\_ Copy of Voluntary Acknowledgment of Paternity- **\$5.00** each copy  
(When purchased with a certified copy of the birth certificate.)

Full name on birth certificate: \_\_\_\_\_  
First Middle Last Name

Has the name ever been changed other than by marriage? ☐ Yes ☐ No

If yes, what was original name? \_\_\_\_\_

Date of birth: \_\_\_\_\_ Sex: \_\_\_\_\_  
Month Day Year

Place of birth: \_\_\_\_\_  
City County State Foreign Country (if Report of Foreign Birth)

Hospital where birth occurred: \_\_\_\_\_

Full name of father: \_\_\_\_\_

Full maiden name of mother: \_\_\_\_\_

Last name of mother at time of birth: \_\_\_\_\_

Next older brother or sister: \_\_\_\_\_ Younger: \_\_\_\_\_

Signature of person making request: \_\_\_\_\_

Relationship: \_\_\_\_\_

Purpose of copy: \_\_\_\_\_

Telephone number and email where you may be reached for additional information:

( ) @ \_\_\_\_\_

**IT IS UNLAWFUL TO WILLFULLY AND KNOWINGLY MAKE ANY FALSE STATEMENT ON THIS APPLICATION.**

**Records are filed in this office for the past 100 years; and over 100 years are available at the TN State Library and Archives.**

A fee of \$15.00 is charged for the search of the records and includes one copy of the record if located. Search fees are non-refundable if the record is not on file. All items must be completed and appropriate fees attached to process this request. Do not send cash. Send check or money order payable to: Tennessee Vital Records. **In addition, unless this application is notarized, you must send a photocopy of a VALID government issued ID showing your signature.** If you have not received a response within 45 days, please write or call Tennessee Vital Records at (615) 741-1763.

-----  
PRINT NAME AND ADDRESS BELOW FOR OUR RECORDS

**Please remember to include the Fee and a Copy of your ID.** (Note: The request will be returned if not included.)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address or Route

\_\_\_\_\_  
City and State Zip Code

**Mail Your Application To:**

**Tennessee Vital Records  
Andrew Johnson Tower, 1<sup>st</sup> Floor  
710 James Robertson Parkway  
Nashville, TN 37243**



## APOSTILLE OR AUTHENTICATION REQUEST FORM (ss-4504)



Business Services Division  
**Tre Hargett, Secretary of State**  
**State of Tennessee**

312 Rosa L. Parks Ave., 6th Fl.  
 Nashville, TN 37243  
 (615) 741-0536

Filing fee \$2.00 for each Apostille or Authentication

Documents with a signature of the Tennessee State Registrar (such as birth, death, marriage and divorce certificates) or the Tennessee Secretary of State can be submitted for an Apostille or an Authentication without being notarized.

Prior to submitting a document to the Tennessee Secretary of State's office for an Apostille or an Authentication certifying a notarized document (such as school transcripts, diplomas, and background checks), you must complete the following steps:

1. Take the public document to a Notary Public At Large in Tennessee and have it notarized.
2. Once the document has been notarized, take it to the County Clerk of the County where the Notary Public At Large was commissioned and have the Notary Public At Large's signature certified by the County Clerk.

### SUBMITTER INFORMATION

First: \_\_\_\_\_ MI: \_\_\_\_\_ Last: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

### TYPE OF DOCUMENT(S) REQUESTED (CHECK ONE)

☐ Apostille (Party to the Hague Convention)

☐ Authentication (Not a party to the Hague Convention)

Number of Apostille(s)/Authentication(s) Requested: \_\_\_\_\_ x \$2.00 = \_\_\_\_\_  
Total Fee Due

Country Where Document(s) Will Be Used: \_\_\_\_\_

**Note:** It is the responsibility of the requesting party to determine which type of authentication documents are required by the country where the document will be sent.

### RETURN ADDRESS (IF DIFFERENT FROM SUBMITTER INFORMATION ABOVE)

First: \_\_\_\_\_ MI: \_\_\_\_\_ Last: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

Additional Mailing Instructions: \_\_\_\_\_

**Note:** All information on this form is public record.



## LOAN REHABILITATION: INCOME AND EXPENSE INFORMATION

### William D. Ford Federal Direct Loan (Direct Loan) Program / Federal Family Education Loan (FFEL) Program

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0120  
Form Approved  
Exp. Date 06/30/2023

#### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

#### SECTION 2: HOUSEHOLD INCOME AND REASONABLE AND NECESSARY MONTHLY EXPENSES

You received this form because you asked to rehabilitate your defaulted loans, but objected to the payment amount your loan holder calculated using the 15% formula (see Section 6). After receiving this form, your loan holder will offer an alternative payment amount. The alternative amount may be less or more than the amount calculated using the 15% formula. To begin rehabilitating your defaulted loans, you must choose between the two amounts. To rehabilitate, you must make 9 on-time payments of that amount over a period of 10 consecutive months.

Provide the **monthly** income and expense information listed below. Include documentation of these sources of income or expenses if your loan holder asks you to. Include your spouse's income only if your spouse contributes to your household income. Your loan holder has the authority to determine if the claimed amount of any expense is reasonable and necessary.

**Before entering your monthly income and expenses, carefully read the entire form, including Sections 5, 6, and 7.**

##### MONTHLY INCOME

1. Your employment income \_\_\_\_\_
2. Spouse's employment income \_\_\_\_\_
3. Child support received \_\_\_\_\_
4. Social Security benefits \_\_\_\_\_
5. Worker's compensation \_\_\_\_\_
6. Public assistance \_\_\_\_\_
- List types \_\_\_\_\_
7. Other income \_\_\_\_\_
- Describe \_\_\_\_\_
8. **Total monthly income (sum of items 1 through 7)** \_\_\_\_\_
9. If your total monthly income is \$0, explain your means of support

##### MONTHLY EXPENSES

10. Food \_\_\_\_\_
11. Housing \_\_\_\_\_
12. Utilities \_\_\_\_\_
13. Basic communication \_\_\_\_\_
14. Necessary medical/dental \_\_\_\_\_
15. Necessary insurance \_\_\_\_\_
16. Transportation \_\_\_\_\_
- Number of vehicles \_\_\_\_\_
17. Child/dependent care \_\_\_\_\_
18. Required child/spousal support \_\_\_\_\_
19. Federal student loan payments \_\_\_\_\_
20. Private student loan payments \_\_\_\_\_
21. Other expenses \_\_\_\_\_
- Describe \_\_\_\_\_
22. **Total monthly expenses (sum of items 10 through 21)** \_\_\_\_\_

Borrower Name \_\_\_\_\_

Borrower SSN \_\_\_\_\_

**SECTION 3: FAMILY SIZE AND SPOUSE IDENTIFICATION**

Your family size includes you, your spouse, and your children (including unborn children who will be born before the end of the current calendar year), if the children will receive more than half of their support from you. Your family size includes other people only if they live with you now, receive more than half of their support from you now, and will continue to receive this support from you for the year for which you are certifying your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

23. Family size \_\_\_\_\_

24. Are you requesting rehabilitation of a Direct Consolidation Loan or a Federal Consolidation Loan that was made jointly to you and your spouse?

☐ Yes. Enter your spouse's name and SSN:

Spouse's Name \_\_\_\_\_

Spouse's SSN \_\_\_\_\_

☐ No. Continue to Section 4.

**SECTION 4: UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION**

**I understand** that:

1. I have received this form because I requested the opportunity to rehabilitate my defaulted loans and objected to the reasonable and affordable monthly payment amount calculated using the 15% formula.
2. My loan holder will calculate an alternative reasonable and affordable monthly payment amount that will be based solely on the information I provide on this form and, if requested, supporting documentation.
3. If I do not accept either the 15% formula payment amount or the payment amount determined by my loan holder based on information from this form, the loan rehabilitation process will not proceed and I will be required to repay my defaulted loans in accordance with the terms of the loan and applicable law.
4. If I do not provide any supporting documentation requested by my loan holder by the deadline specified by my loan holder, my request for loan rehabilitation will not be considered.
5. If I want to rehabilitate a defaulted Direct Consolidation Loan or Federal Consolidation Loan that was made jointly to me and my spouse and am requesting an alternative payment amount, my spouse and I must each sign below.
6. If I rehabilitate a loan and default on the same loan again in the future, I may not rehabilitate that loan a second time.
7. I must notify my loan holder immediately if my address changes.
8. If my loan is rehabilitated, my loan will be sold or transferred to a new loan holder or loan servicer. After the sale or transfer, I will be asked to select a repayment plan. If I do not select a repayment plan, my loans will be placed on the standard repayment plan, which will likely require me to make a much higher monthly payment amount than the payment I made to rehabilitate my loan.
9. After my loan is rehabilitated, I may be eligible to repay my loans under an income-driven repayment plan that bases my payment on my income and family size. An income-driven repayment plan is the type of repayment plan most likely to have a monthly payment similar to the payment I made to rehabilitate my loans.
10. I can learn more about the eligibility requirements and application process for income-driven repayment plans by visiting [StudentAid.gov/IDR](http://StudentAid.gov/IDR) or by asking my loan holder.

**I certify** that **(1)** the information that I have provided on this form is true and correct and **(2)** upon request, I will provide additional documentation to my loan holder to support the information I have provided in this form.

**I authorize** the loan holder to which I submit this request (and its agents or contractors) to contact me regarding my request or my loans, including the repayment of my loans, at any number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature \_\_\_\_\_

Date \_\_\_\_\_

Spouse's Signature \_\_\_\_\_

Date \_\_\_\_\_

**Your spouse must sign this form only if you entered your spouse's name and SSN in Section 3.**

## SECTION 5: INSTRUCTIONS

If you are not completing this form electronically, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2017 = 03-14-2017. Include your name and the account numbers for your defaulted loans on any documentation that you are required to submit with this form. If you need help completing this form, contact your loan holder.

**Return the completed form to the address shown in Section 8**

**MONTHLY INCOME IN SECTION 2 (ITEMS 1-9)**

Your loan holder may request supporting documentation for any income items.

**Employment income** documentation may include a pay stub or a letter from the employer stating the income paid to you by that employer.

**Child support, Social Security benefits, worker's compensation, or public assistance documentation** may include copies of benefits checks or a benefits statement, a letter from a court, a governmental body, or the individual paying child support, specifying the amount of the benefit.

**Public assistance:** Identify the type of public assistance received (see definition of "public assistance" in Section 6).

**Other income:** Include any other income not covered in items 1-6 and identify the source of the income.

If you report that your Total Monthly Income is zero, explain your means of support in Item 9.

**MONTHLY EXPENSES IN SECTION 2 (ITEMS 10-22)**

For each monthly expense, provide the amount you usually spend each month. Your loan holder may request supporting documentation for any of these items. Do not include a single expense in more than one category. If you have no expenses under a category, enter 0 for that category.

**Food:** Include the amount spent on food, even if purchased using the Supplemental Nutrition Assistance Program (SNAP) (food stamps).

**Housing:** Include the amount spent on housing and shelter, such as rent, required security deposits, mortgage payments (including principal, interest, taxes, and homeowner's insurance), maintenance, and repairs.

**Utilities:** Include the amount spent on housing-related utility bills, such as gas, electric, fuel oil, water, sewer, trash, and recycling.

**Basic communication:** Include the amount spent on basic communication expenses, such as basic telephone, internet, and cable TV.

**Medical and dental:** Include the amount spent on necessary medical and dental expenses and procedures not covered by insurance, such as medically necessary prescription and nonprescription medications, and medically necessary nutritional supplements. Do not include any costs relating to medical or dental insurance premium payments.

**Insurance:** Include the amount spent on insurance, such as necessary renter's, auto, medical, dental, or life insurance. Include any amounts paid toward insurance premiums. However, if the income amount you listed under Monthly Income already reflects deductions from your pay for insurance premiums, do not list the amount of these deductions as an Insurance expense. Include homeowner's insurance under Item 11 (Housing).

**Transportation:** Include the amount spent on basic transportation expenses such as fuel, car payments, basic vehicle maintenance, public transportation, tolls, and parking. Also list the number of vehicles for which you are claiming related transportation expenses.

**Child/dependent care:** Include the amount spent on care for children or other dependents in the household and other work-related child/dependent care expenses.

**Legally required child /spousal support:** Include the amount spent on legally required child support and spousal support.

**Federal student loan payments:** Include the total monthly amount you pay on any federal student loans except for the defaulted loans you are trying to rehabilitate, unless you are subject to mandatory withholding such as wage garnishment or Treasury offset (e.g., your Social Security is being garnished). If you are subject to wage garnishment or Treasury offset include the amount that is collected from you each month.

**Private student loan payments:** Include the total monthly amount you pay on any private student loans. Include any type of payment, voluntary or otherwise.

**Other expenses:** Include the amount spent on any other necessary expenses not covered in items 10 - 20 and explain these expenses. These other expenses will be considered only if the Department of Education determines that they should be considered. If more space is needed to list other expenses, attach a separate piece of paper and include your name and Social Security Number at the top.

## SECTION 6: DEFINITIONS

The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Federal Direct Stafford/Ford (Direct Subsidized) Loans, Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Federal Direct PLUS (Direct PLUS) Loans, and Federal Direct Consolidation (Direct Consolidation) Loans.

The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

**Rehabilitation** of your defaulted loan occurs only after you have made 9 voluntary, reasonable and affordable monthly payments within 20 days of the due date during 10 consecutive months and, for FFEL loans held by a guaranty agency, when the loan has been sold to an eligible lender or assigned to the U.S. Department of Education (the Department). When you rehabilitate your loans, you will regain all the benefits of the Direct Loan Program or FFEL Program, including eligibility for deferments or forbearances and for a repayment plan with a monthly payment amount based on your income. You will also regain eligibility to receive additional federal student aid, including additional federal student loans. After a defaulted loan is rehabilitated, your loan holder will instruct any consumer reporting agency (credit bureau) to which the default was reported to remove the default from your credit history.

**Reasonable and affordable payment amount** means a monthly payment determined by the loan holder based either on the 15% formula or on information provided in this form and supporting documentation. It cannot be a percentage of your total loan balance or based on information unrelated to your total financial circumstances.

**The 15% formula** means 15% of the amount by which your Adjusted Gross Income exceeds 150% of the poverty guideline amount that is applicable to your family size and state, divided by 12. Your minimum payment may not be less than \$5.00.

The **loan holder** of a defaulted Direct Loan Program loan is the Department. The loan holder of a defaulted FFEL Program loan may be a guaranty agency or the Department.

**Public assistance** means payments you receive under a federal or state program. These assistance programs include, but are not limited to, Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Food Stamps/Supplemental Nutritional Assistance Program (SNAP), or state general public assistance.

## SECTION 7: LOAN REHABILITATION AGREEMENT

To rehabilitate your loan, you must accept either the monthly rehabilitation payment amount determined using the 15% formula, or the payment amount determined based on the monthly income, monthly expenses, and family size information that you provide on this form and on any requested supporting documentation.

Your loan holder will provide you with a written loan rehabilitation agreement confirming your monthly rehabilitation payment amount.

To accept the loan rehabilitation agreement, you must sign the agreement and return it to your loan holder.

During the loan rehabilitation period, the loan holder will limit contact with you on the loan being rehabilitated to collection activities that are required by law or regulation, and to communication that supports the rehabilitation.

If you do not accept either monthly payment amount, your rehabilitation request will not be considered any further.

## SECTION 8: WHERE TO SEND THE COMPLETED FORM

Return the completed form and any documentation to:  
(If no address is shown, return to your loan holder.)

If you need help completing this form, call:  
(If no telephone number is shown, call your loan holder.)

## SECTION 9: IMPORTANT NOTICES

**Privacy Act Notice.** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq. and §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq. and 20 U.S.C. 1087a et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program or the Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan and/or FFEL Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loans, to enforce the terms of the loans, to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions.

To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0120. Public reporting burden for this collection of information is estimated to average 60 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 682.405 or 685.211. If you have questions regarding the status of your individual submission of this form, contact your loan holder (see Section 8).