

FREQUENTLY ASKED QUESTIONS (FAQs)

Q1: Does The Cooperative Ministry provide financial assistance to pay rent, mortgage, or utilities?

A1: Financial assistance for housing expenses is limited to people who are in our Financial Empowerment program. The program is for people who want to improve their overall financial well-being. Please visit our website at www.coopmin.org/help to learn more about Financial Empowerment including how to apply.

Q2: What is Financial Empowerment?

A2: Financial empowerment means having the knowledge, skills, and confidence to make money choices that help you reach your personal and financial goals.

Q3: What is the difference between Financial Empowerment and financial assistance?

A3: Financial Empowerment is our program for coaching people to manage their spending and saving in a manner that supports their long-term financial well-being. Our Financial Empowerment activities may include financial assistance depending on the participant's circumstances and goals.

Q4: What if I already have an eviction notice or my utilities are scheduled to be disconnected?

A4: Our program's time frame may not be suitable for your situation. We recommend that you seek assistance from other sources such as your utility service provider, SC United Way 2-1-1, Salvation Army, Richland Library Social Workers, Wateree Community Actions, or SC Legal.

Q5: How long does Financial Empowerment coaching take?

A5: Each person's improvement plan is unique, and the time it takes to complete the plan depends on the person's goals and commitment. We recommend that participants allow themselves 3 to 6 months to make a measurable change in their financial circumstances.

Q6: What if my financial health goals have nothing to do with my rent or utilities?

A6: That's fine! Financial Empowerment is designed to help you achieve goals that are important to you. Goals accomplished by past participants include buying a house, pre-paying funeral expenses, paying off credit cards, and funding a savings account.

Q7: I submitted my application to the Financial Empowerment program, but I have not received any reply.

A7: Applications are reviewed weekly, and the results are sent to each applicant via email. Check your email inbox and spam folder for a message from *coopmin.org*.

Q8: How do I submit an application if I do not have access to a computer?

A8: You may call us at (803)799-3853 x329 for assistance to complete the application by phone. Please note that due to the volume of calls that we receive, we may ask you to give us a date and time that we can call you back to complete the application.

Q9: How long do I have to wait for an appointment after I submit my application?

A9: Your application will be reviewed within 7 business days, and we will notify you of the result via email. If your application has met our basic criteria, the notification email will tell you what documents are needed for us to schedule your appointment. We are usually able to schedule an appointment within a week of receiving your documents.