



HIGHLIGHTS FROM 30 YEARS OF CENTS

In 1995, federal bankruptcy court judges and court staff, law school professors, King County Bar Association staff, veteran bankruptcy practitioners and their staff, and financial professionals came together to form the Debtor-Creditor Resource Project. The goal of the project was to address the serious gaps in the services available to financially troubled consumers by providing free educational and legal resources to people experiencing a financial challenge. The informal project was incorporated as a nonprofit in 2000 under the name of the Consumer Education and Training Services (CENTS). Since then, CENTS has grown into a thriving nationally recognized provider of free financial education programs and resources on a variety of subjects critical to the financial health of the community. One of these programs, the King County Debt Clinic, where consumers receive free legal advice from CENTS volunteers, still operates to this day and helps 500 consumers annually. None of this would be possible without the generous contributions and support CENTS has received over the years from the community. Below are some **highlights** from 30 YEARS OF CENTS:

- The creation and delivery of 17 financial empowerment curricula for various audiences:
 - *Debt Slapped* lessons, which empower students to create their own post high school path to financial success. In the last five years (skipping the pandemic years), CENTS has reached 4,757 students at over 400 presentations in 14 counties across the state with its *Debt Slapped* curricula, in addition to training hundreds of educators to teach the lessons.
 - *Senior Money* lessons provided in person at senior centers across the state and in their newsletters to help senior citizens identify and avoid scams.
 - *Money Steps* presentations provided at correctional facilities across western Washington to help people who have experienced incarceration prepare for economic life after their confinement.
- The production of nine educational videos to expand our reach and accessibility:
 - The *Senior Money* video featuring then Attorney General Bob Ferguson. www.seniormoneyproject.org
 - The *Debt Slapped* educational video has been used nationally and over 20,000 students in Washington have seen it. www.debtslapped.org
 - The *Money Steps* video, made in collaboration with the U.S. Probation and Pretrial Services, contains 12 stand-alone financial lessons, from budgeting to the wise use of credit and overcoming barriers to reentry. www.moneystepsproject.org
- Four research projects with the Fred Hutchinson Cancer Research Center to study the impact a cancer diagnosis has on the physical, mental, and financial health of patients.
- Two law school clinics and a debt clinic providing free legal help to people experiencing a financial difficulty.
- The design of six websites to house our programs and videos and provide rich media experiences and resources.



CURRENT CENTS PROGRAMS

- **DEBT SLAPPED:** Financial education curricula designed to help high school students obtain critical information so they can make informed decisions about postsecondary education and training and minimize debt. *Debt Slapped* curricula was used as the centerpiece of the statewide Student Loan Awareness Month (SLAM) campaign, which received a proclamation from then Governor Jay Inslee. During this academic year, CENTS has been active in 5 counties across the state and provided 89 classes for 1,016 students, 4 trainings for 145 educators, and 19 one-on-one mentor meetings for students working on a financial education project. www.debtslapped.org
- **DEBT SLAPPED FOR PARENTS:** CENTS partnered with the Washington Student Achievement Council to create a companion program to help parents of K-12 students plan for their children's future higher education. The program consists of a workbook, videos, and resource guide. <https://centsprogram.org/debt-slapped-for-parents/>
- **SENIOR MONEY:** CENTS partnered with Washington State Attorney General Bob Ferguson to create a project to help senior citizens identify and avoid scams. The project consists of in-person and virtual presentations; educational videos; articles written for the newsletters of senior citizens; and further resources. CENTS wrote six articles and delivered two in-person presentations in 2024. www.seniormoneyproject.org
- **MONEY STEPS:** CENTS partnered with the U.S. Probation and Pretrial Services to create a financial education reentry program for people who have experienced incarceration. The program consists of classes, educational videos, resources, and a website. Since May of 2023, CENTS has completed 12 in-person class series for people who have experienced incarceration. CENTS is currently working on expanding the program to Whatcom County. www.moneystepsproject.org
- **DEBT CLINIC:** CENTS assists in the operation of the King County Bar Association's Debt Clinic, where people experiencing a financial challenge have the opportunity to speak with an experienced debtor-creditor attorney free of charge. Over 500 people attend the clinic annually.
- **Coming soon! VETERAN FINANCIAL EDUCATION AND LEGAL CLINIC:** In 2025 CENTS will be launching a new program to provide free financial education and legal clinics to military and national guard veterans in an effort to help them prevent and/or overcome a financial challenge. The program will consist of a legal clinic, financial education classes and coaching, digital media, and legal materials and resources. CENTS will be collaborating with Operation Military Family and the Washington State Attorney General's Office of Military and Veteran Legal Assistance on this program.



A COMPLETE LISTING OF ALL THE PROGRAMS AND PROJECTS FROM 30 YEARS OF CENTS

PROGRAMS/PROJECTS/CURRICULA (17 total)

- Clinics at the UW School of Law and the SU School of Law (1995 – 2000)
- Debt Clinic provided with the King County Bar Association (1995 – present)
- Financial coaching provided at the KCBA/CENTS Debt Clinic (1995 – 2002)
- Money Management Class Series (2003 – 2005) and statewide tour (2003)
- Smart Borrowing Video, Workbook, and website (2004 - 2009)
- *Debt Slapped* for High School Students (2007 – present)
 - Planning for Postsecondary Education or Training Activity (2011 – present); *Debt Slapped* Online (2019 – present); *Debt Slapped* Financial Education Standards for Juniors and Seniors (8 lessons) 2022 – present); *Debt Slapped* Financial Education Standards for Freshmen and Sophomores (5 lessons, 2023 – present); *Debt Slapped* in Spanish (8 lessons, 2022 – present)
- *Debt Slapped* for Parents Presentation, Workbook and Resource Guide (2016 – present)
- Fred Hutchinson Cancer Research Center Human Subject Studies with Financial Counselors (2014 - 2023)
- *Debt Slapped* Grad (2012 – 2015)
- Innovo: Pre-filing Credit Counseling and Post-Filing Financial Management Instruction (2005 – 2010)
- Make Change (2010 – 2015)
- Veteran Financial Education and Legal Clinic (Coming soon)

EDUCATIONAL VIDEOS (9 total)

- Smart Borrowing (2012)
- *Debt Slapped* Educational Video (2007 - 2010) with an updated version (2010 - present); *Debt Slapped* Online Video supplements (2021 - present); *Debt Slapped* Two-Class Video Series (2022 - present); Also available in Spanish (2022 – present)
- Senior Money (2013 - present)
- Fred Hutchinson Cancer Research Project Planning for Cancer Video (2017 – 2022)
- Money Steps (2017 - present)

WEBSITES (7 total)

- CENTS: www.centsprogram.org; *Debt Slapped*: www.debtslapped.org; Senior Money: www.seniormoneyproject.org; Money Steps: www.moneystepsproject.org; *Debt Slapped* Grad: discontinued; Innovo: discontinued; Veteran Financial Education and Clinic: coming soon!