LIFT-UP
Local Interventions for Financial Empowerment through Utility Payments

1. **Targeting and Referral**
   Municipal utility identifies customers in delinquency status and at risk of shut-off and refers them to a financial empowerment provider to restructure the debt.

2. **Financial Counseling**
   A financial counselor works with each customer to address their financial concerns and refers them to other supportive services as needed.

3. **Restructured Payment Plan**
   The financial counselor and customer determine a realistic and customized restructured payment plan (RPP), which the utility reviews and approves.

4. **Incentives & Ongoing Contact**
   The city offers incentives to encourage customer to make on-time payments towards the RPP and maintains contact with the customer throughout the process.

5. **Program Completion**
   Customer makes payments toward the RPP, completes the program and is no longer delinquent.

6. **Win-win for cities and residents**
   Customer has stronger financial skills and ongoing connections to financial empowerment services. The city recoups lost revenue and reduces shut-off and collection costs.