



Asset Safety Plan

This Asset Safety Plan is designed to help undocumented individuals living in the U.S. protect their finances, property, and personal information. It outlines practical steps to organize important documents, safeguard assets, and ensure trusted contacts can assist when needed.

Financial Asset Protection

1. Open an Account at Santa Cruz Community Credit Union (SCCCU).
 - a. SCCCU is a certified Community Development Financial Institution that supports immigrant communities.
 - b. Use an ITIN to open the account if you don't have a Social Security number.
 - c. Avoid storing large amounts of cash at home; instead, open a savings account or certificate of deposit with extra funds to earn dividends and keep your money safe and secure.
 - d. Your account funds can be sent wherever you go, whether inside or outside the U.S.
2. Establish Joint Ownership or Authorized Users
 - a. Add a trusted person as a joint account holder or authorized user, ensuring someone can access your funds if you are detained or deported.
3. Set Up Automatic Payments
 - a. Automate payments for rent, utilities, and essential bills to prevent missed payments.
4. Enroll in Online and Mobile Banking
 - a. Using these free services provides you with 24/7 access to your accounts (including making loan payments and check deposits), no matter where you are.
5. Establish a SAFE WORD to prevent unauthorized access to your accounts(s) at your financial institution.
 - a. At SCCCU, you can set up your SAFE WORD by calling Jessica Gonzalez (Watsonville Branch Manager), calling our main line at 831-425-7708, or visiting any SCCCU branch.
6. Emergency Cash Reserve
 - a. Keep a small emergency fund in a safe place or with someone you trust.

Legal Documentation & Planning

1. Create a Power of Attorney (POA)
 - a. Choose a trusted individual to manage your finances and legal matters.
 - b. Use a qualified lawyer or immigrant legal aid to draft the POA.
2. Draft a Will or Estate Plan
 - a. Outline your wishes for assets, children, and property.
 - b. Include guardianship instructions for children if necessary.
3. Organize Important Documents
 - a. Store originals securely and create digital copies of: passport/ID, birth certificates, marriage/divorce records, tax returns, property deeds or leases, car titles and insurance, and banking account information.

Property & Belongings

1. Vehicle Ownership
 - a. Keep vehicle registration and title up to date.
 - b. Consider adding a co-owner.
 - c. Keep a spare set of car keys with a trusted friend or family member for emergencies.
2. Housing
 - a. Renters: Provide a trusted contact with a copy of your lease and the landlord's details.
 - b. Homeowners: Add a co-owner or designated person to the deed.
3. Personal Belongings
 - a. Inventory valuable items and digitize your inventory if possible for easier access.
 - b. Consider transferring ownership or storing them with someone you trust.

Emergency Communication Plan

1. Create a Trusted Contact List
 - a. Include contacts such as family members, lawyers, Power of Attorney, and banking representative (e.g., Branch Manager), etc.
2. Emergency File Folder
 - a. Give a sealed folder to a trusted person with the following:
 - i. Power of Attorney
 - ii. Will/Estate Plan
 - iii. Copies of identification
 - iv. Account information and passwords (use a secure method)

3. Childcare & Custody Plans
 - a. Prepare guardianship authorization.
 - b. Ensure schools and healthcare providers have the guardian's contact information.

Community & Legal Support

1. Know Your Rights
 - a. Carry a "Know Your Rights" card.
 - b. Never sign anything without legal representation.
2. Stay Connected with Legal Resources
 - a. Register with local legal aid or immigrant advocacy groups.
 - b. Maintain regular communication with them.
 - c. In the case of any emergency, call Santa Cruz County's Your Allied Rapid Response (YARR) line at 831-239-4289 for legal assistance.

Regular Plan Review

1. Revisit and update your plan every 6-12 months, or after major life changes (e.g., marriage, job change, family changes).