



HOPE Program: Account Holder Rights & Responsibilities

You have a right to:

- Receive all funds and services promised by the HOPE program.
- Understand what the HOPE program is and how it works.
- Know that your HOPE Account will be available to you to help you plan your future.
- Be heard when discussing your financial needs and aspirations.
- Be trusted to be the only one who can decide how you use the funds in your HOPE Account.
- Receive materials and customer service in the language you best understand.
- Privacy for your account in accordance with the law.
- Be the ONLY person who can access your account.

You have a responsibility to:

- Understand what the HOPE program is and how it impacts you.
- Understand what other financial programs you potentially have access to in addition to HOPE (i.e., CalKIDS; CalABLE).
- Use the HOPE Dashboard to check your balance and access free financial education and money management services.
- Be honest with yourself when making financial matters.
- Make decisions about using your HOPE Account that will strengthen your economic future.
- Consider all expert advice carefully and ask questions as often as you need to.
- Consider your financial options and their possible consequences before making financial decisions.
- Help ensure the privacy of your account.