



One time...while I was miserably homeless... I got sent an insurance check for an accident I was in. It took them ages to get it to me.

Here's that money I owe you.
uhh.. sorry it's late



Excited to have some money I promptly went to the bank to cash the check. What I didn't know was that i was about to encounter a huge hassle.



The bank wouldn't cash my check.

It turns out that no bank was obligated to cash my check unless I had a bank account with them. That included the issuing bank. Entirely confused, I asked them what I was supposed to do and they suggested I visit a check-cashing facility.

Apologies this is too large for us to cash without you having an account here.

DENIED

But aren't you the issuing bank, don't you have to cash it?

Our policy states that we cannot cash a check this large without an account. Try a check cashing place or your own bank account.

Check-cashing facilities charge a significant fee so i was frustrated to have to use one. I felt punished. Still, using one was better than having an uncashed check. So... I took my check in to several facilities and to my surprise every single one rejected me.

CHECK CASHING

• OPEN •

Can I get this check cashed?

Unfortunately the check is too large.

Hmmm. No you tore the stub off.

Sorry but the check issuer won't verify this check.

No. Over thirty days since issued.

We only cash government and income checks.

I was starting to feel hopeless but decided I might as well attempt to open a bank account. An acquaintance was "loaning" me their address to do so. Unfortunately, the bank said they needed me to provide proof I lived there and I couldn't do that.

Can I open a bank account?

Your credit is okay but we will need proof of address before we move forward.

...and I
really
need
the
money

...but
I'm
homeless



I decided that I would update my I.D. with a local address and get some mail sent to my loaner address so I could open a bank account. To do that I had to get a copy of my birth certificate which meant I had to wait a couple months for it to arrive.

I need to update my I.D. Since my old I.D. is from out of State how do I do that?

...you will also need proof of address and a copy of your vital documents

VITAL DOCUMENTS

**Processing times may be extended due to high volume, the regular timeframe is between 5-8 weeks.*



When I complained about my struggle someone suggested I try using an Online Bank Account. So, while I waited I tried to open an online account and when it didn't work I checked the check cashing policies of several online banks only to realize they wouldn't cash an outside check over a couple thousand dollars.

**What about any of you?
Will you cash this check?**



No from me.
Too big!

Well it's a
consensus and
that's a No.



No way!
Need better
address.

Nope,
nope!



Also a No!
Too big
indeed.

Not
here
either!



After waiting a long time I was finally able to get an updated birth certificate, I.D. and further "proof of address". I went back to the bank with these documents and they told me I was no longer eligible since I had been denied too many times in the past.

I finally have all my documents in order including residency...can I get a bank account now?

Unfortunately you've applied to too many banks or too many times and the Chex system now ranks you unfit for a account.

DENIED

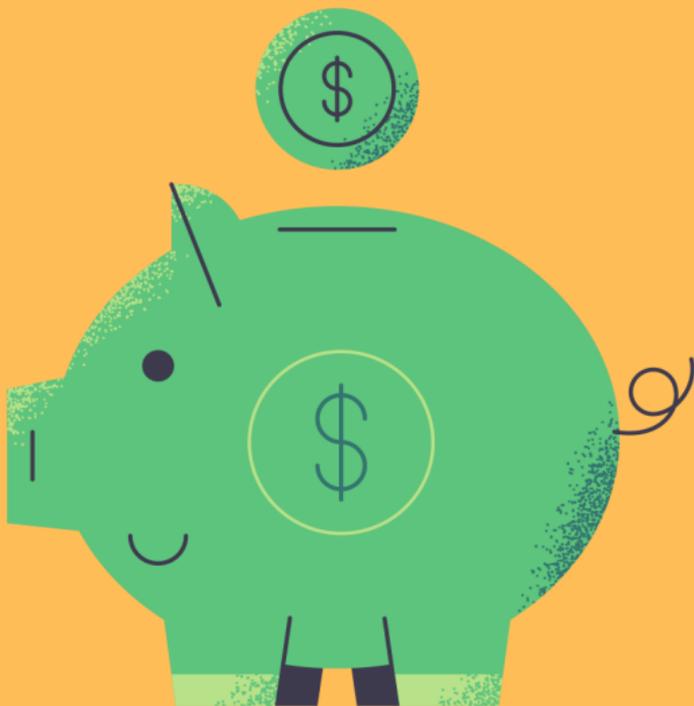


A FRIEND HELPED ME
GET PROOF OF ADDRESS
AT THEIR HOME. IN THE
END IT DIDN'T MATTER.

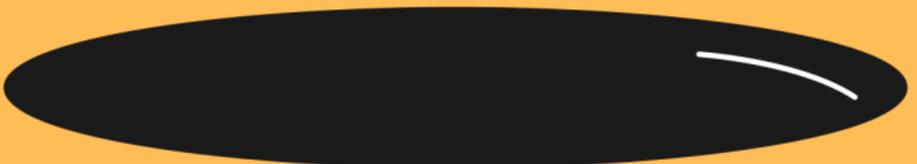
I complained online and a stranger came to my rescue! They called the insurance company who had issued the check and convinced them to put the payment onto a prepaid debit card. I had to wait for it to arrive but I was very grateful.



To this day I do not have a bank account. As a result I have not been able to do many things that might help me get out of homelessness or provide me temporarily relief. For example hotels no longer accept prepaid cards so without a bank card I can't get a room. Once I had a car crash and couldn't rent a car or a hotel, I had to hustle to figure out how to stay safe.



I share this story from my life to highlight how Homelessness creates holes of problems that are nearly impossible to climb out of. So many people say to the Unhoused "Get a Job", "Fundraise", "Save Your Money". As you can see here it's not that simple and it's certainly not enough to get folks out of homelessness. Not only do jobs not pay enough to support current rent rates.. but there are so many other barriers that keep us from being successful. I mean - half the time - they won't even let us cash checks.



The Indigenous Anarchist