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Resources and Strategies for Assessing the Needs of Your Organization

April Webinar Wednesday

Tuesday, April 18, 2018
– 2 pm ET/ 1 pm CT/ 12 pm MT/ 11 am PT

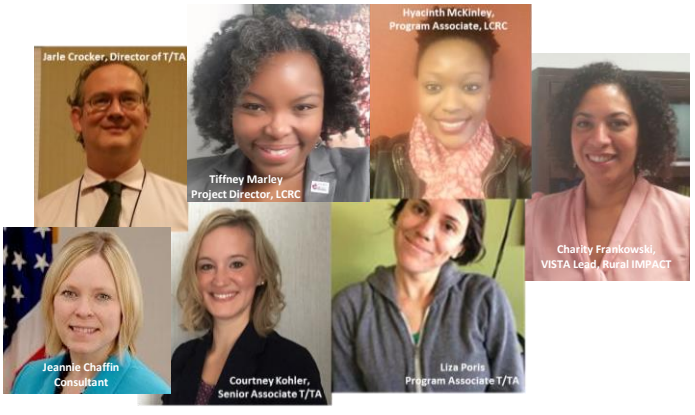


AGENDA
APRIL 18, 2018

- Welcome
- Defining Financial Capability Integration
- Keys to Successful Fincap Integration
- The Fincap Integration Planning Process
- Introducing the Planning Guide
- Fincap Resources for Programs
- Audience Q&A
- Next Steps



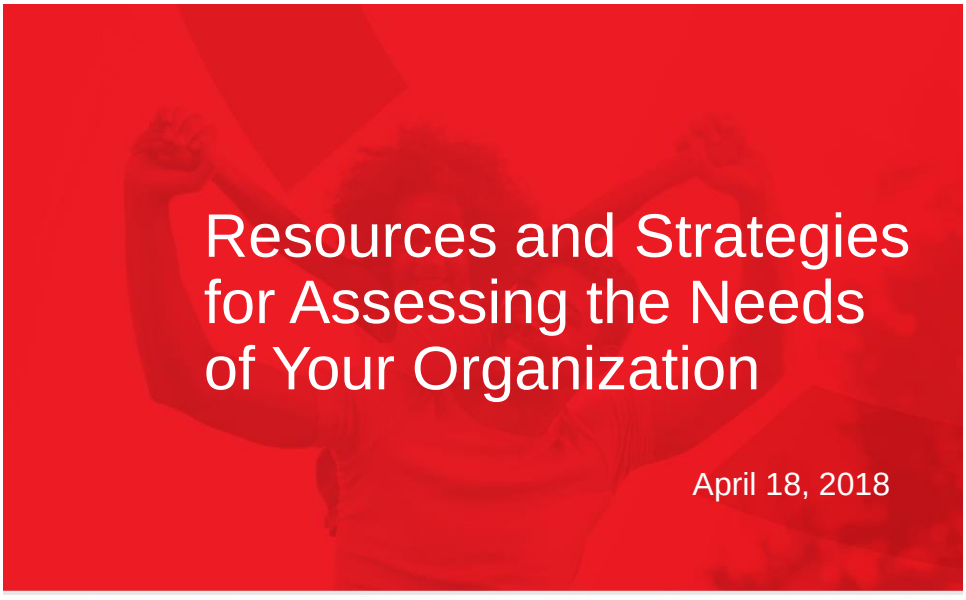
LCRC TEAM



THE PROMISE OF COMMUNITY ACTION

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live.

We care about the entire community and we are dedicated to helping people help themselves and each other.



Resources and Strategies for Assessing the Needs of Your Organization

April 18, 2018

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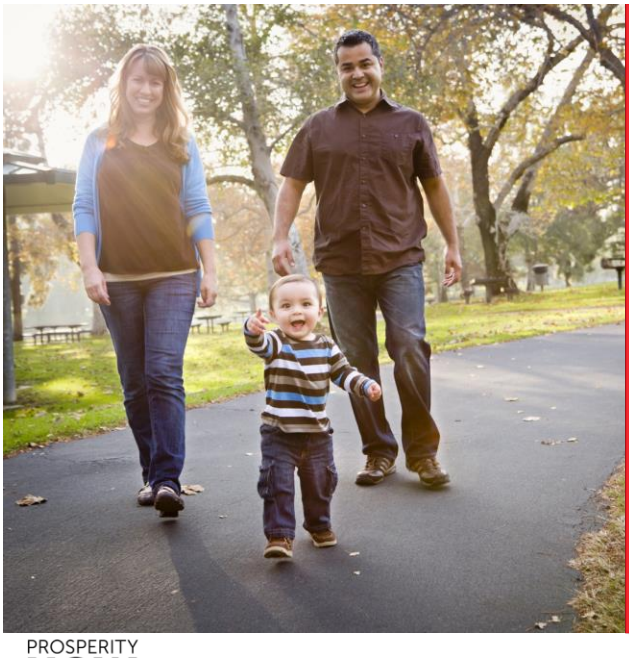
Welcome



Carmen Shorter
Senior Manager for Learning, Field Engagement
Prosperity Now

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Prosperity Now's mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.

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Objectives for Today's Webinar

By the end of this webinar, you will:

- Understand the importance of financial capability across the lifespan
- Know the process an organization may follow to explore integrating financial capability into existing programs
- Be familiar with the tools and methods of the Planning Guide
- Know of other financial capability resources and tools your organization can explore

Getting to Know You: Poll Question

How would you describe your experience providing financial capability services?

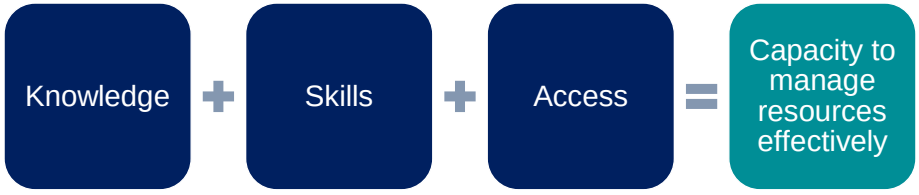
- Advanced (2+ years; I understand the nuts & bolts)
- Intermediate (Fewer than 2 years; looking to learn more)
- Beginner (Still pretty new to providing financial capability services)
- Other *(share more in the chat box!)*

Use the Comment Box to let us know more!

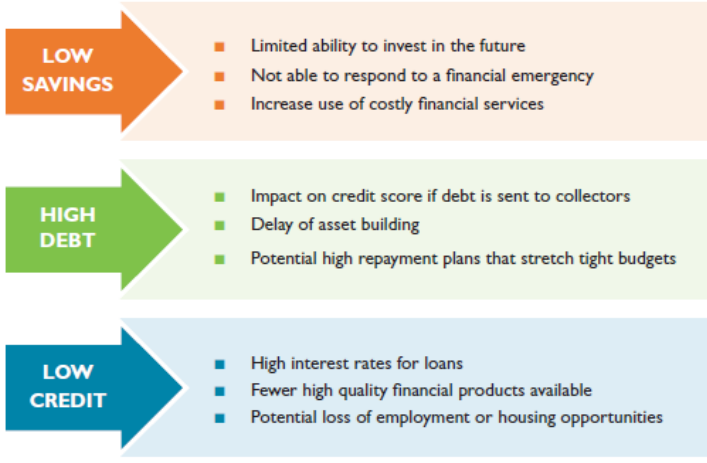
Defining Financial Capability



Elements of Financial Capability



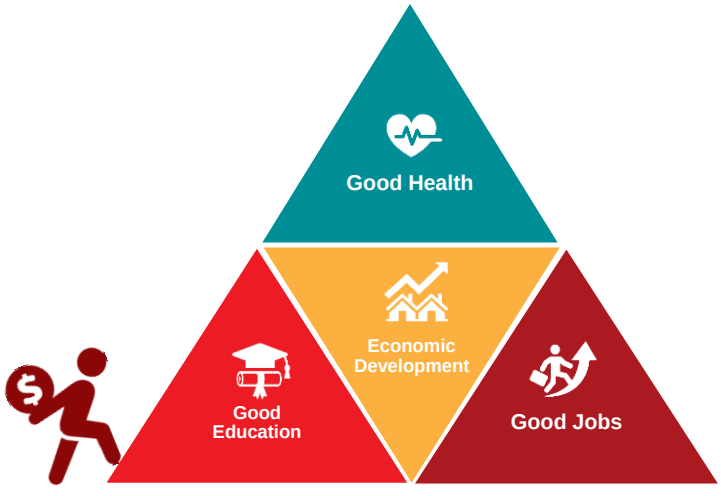
Financial Instability Generates Additional Financial Insecurity



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Financial Stress Affects…



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Financial Capability Services Can Mitigate Financial Challenges by…

- Providing individual **financial coaching or counseling**
- Providing savings vehicles, such as **matched savings or retirement accounts**
- Offering resources on **managing credit and debt**
- Coordinating **free tax preparation**
- Connecting clients to **safe and affordable financial products**
- Promoting asset building through **affordable housing, entrepreneurship, and higher education**
- Facilitating **access to public benefits**
- Delivering **financial education**

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What is Integration?

Intentionally incorporating financial capability services into an **existing program or service** that the client already participates in, at a time when the services are **relevant** and accessible.



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Integrating Financial Capability Services into Workforce Development Programs

Workforce **+** financial counseling =

- Higher average monthly incomes
- Higher job placement rates
- Higher average salary one year later

Source: http://www1.nyc.gov/assets/dca/downloads/pdf/partners/Research-BuildingFinancialCounselingintoSocialServiceDelivery.pdf

So, what might integration look like?

- A workforce development agency provides access to credit counseling services to boost client credit scores
- A housing agency provides budget management help and links clients to an IDA to save up for a down payment
- A food pantry offers financial counseling to repeat visitors
- Local asset-building organizations join together to offer multiple services in a single location

Characteristics of Successful Integration

- ✓The financial capability services integrated address clients' **identified financial issues** and results in improved **client outcomes**.
- ✓Financial capability services are **tailored** to meet clients where they are in their financial lives and are based on their goals.
- ✓Clients can **easily access** the financial capability services.
- ✓Services are provided in a way that leverages staff **expertise and capacity**.
- ✓Coordination of financial capability and other services involves established service delivery **processes** and consistent **communication** between service providers.

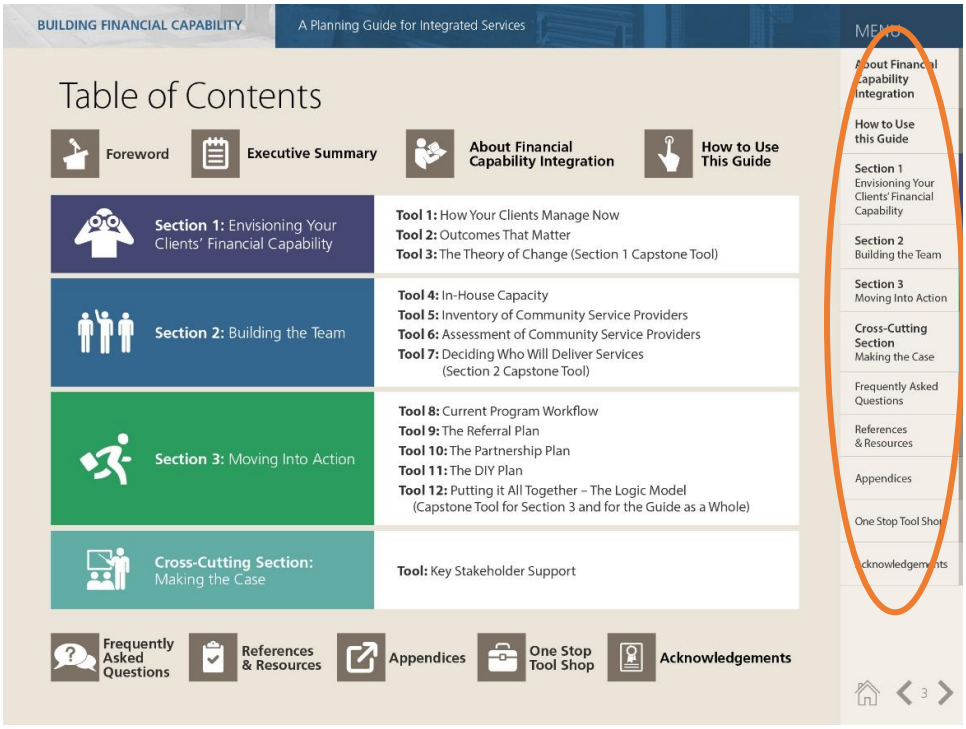
Overview of Financial Capability Integration Planning Guide

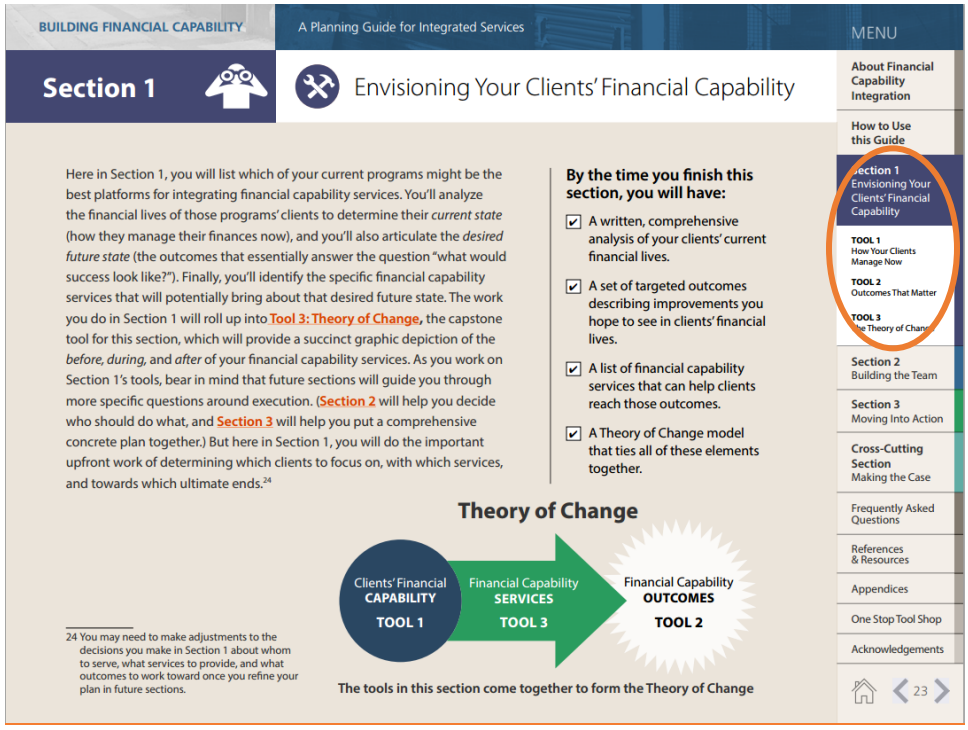
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PAST DUE
PAYDAY LOANS
BUILDING FINANCIAL CAPABILITY
A Planning Guide for Integrated Services
Prepared by CFED under the ASSET Initiative Partnership for the Administration for Children and Families at the US Department of Health and Human Services
GSA Schedule Contract GS-10-F-0177L Order No HHSP233201200674G
Reader suggestions about Building Financial Capability are welcome.
These may be sent to PlanningGuide@cfed.org.
ADMINISTRATION FOR CHILDREN & FAMILIES
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A Planning Guide for Integrated Services
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Section 1

Envisioning Your Clients' Financial Capability

Here in Section 1, you will list which of your current programs might be the best platforms for integrating financial capability services. You'll analyze the financial lives of those programs' clients to determine their *current state* (how they manage their finances now), and you'll also articulate the *desired future state* (the outcomes that essentially answer the question "what would success look like?"). Finally, you'll identify the specific financial capability services that will potentially bring about that desired future state. The work you do in Section 1 will roll up into **Tool 3: Theory of Change**, the capstone tool for this section, which will provide a succinct graphic depiction of the *before, during,* and *after* of your financial capability services. As you work on Section 1's tools, bear in mind that future sections will guide you through more specific questions around execution. (**Section 2** will help you decide who should do what, and **Section 3** will help you put a comprehensive concrete plan together.) But here in Section 1, you will do the important upfront work of determining which clients to focus on, with which services, and towards which ultimate ends.[24]

By the time you finish this section, you will have:

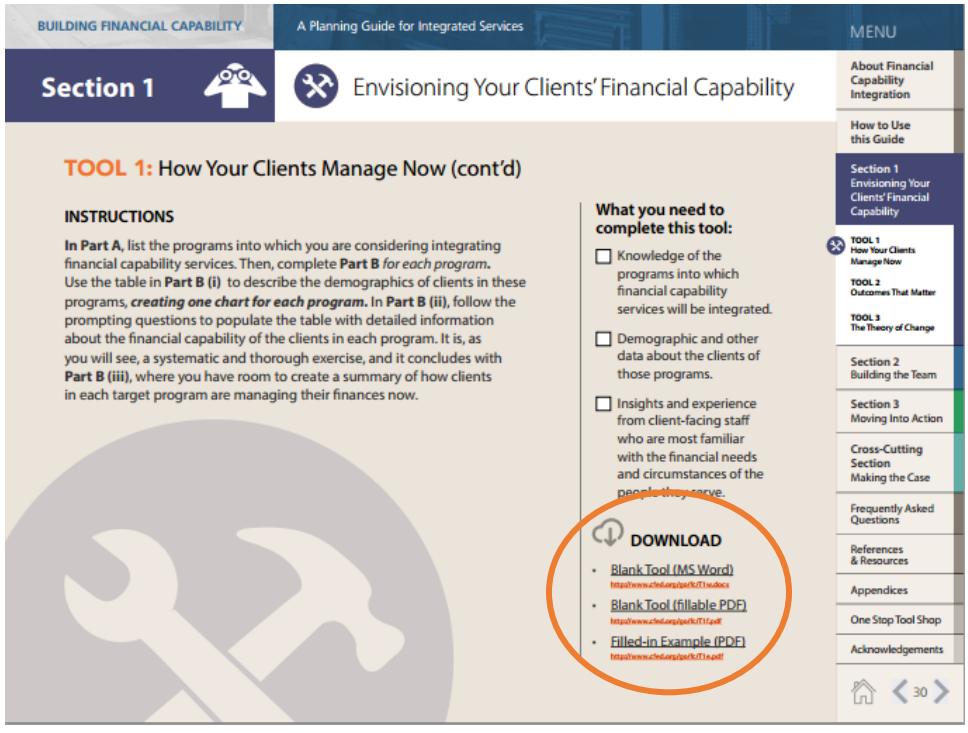
- ☑ A written, comprehensive analysis of your clients' current financial lives.
- ☑ A set of targeted outcomes describing improvements you hope to see in clients' financial lives.
- ☑ A list of financial capability services that can help clients reach those outcomes.
- ☑ A Theory of Change model that ties all of these elements together.

Theory of Change

Clients' Financial **CAPABILITY** **TOOL 1** → Financial Capability **SERVICES** **TOOL 3** → Financial Capability **OUTCOMES** **TOOL 2**

The tools in this section come together to form the Theory of Change

24 You may need to make adjustments to the decisions you make in Section 1 about whom to serve, what services to provide, and what outcomes to work toward once you refine your plan in future sections.



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Section 1

Envisioning Your Clients' Financial Capability

TOOL 1: How Your Clients Manage Now (cont'd)

INSTRUCTIONS

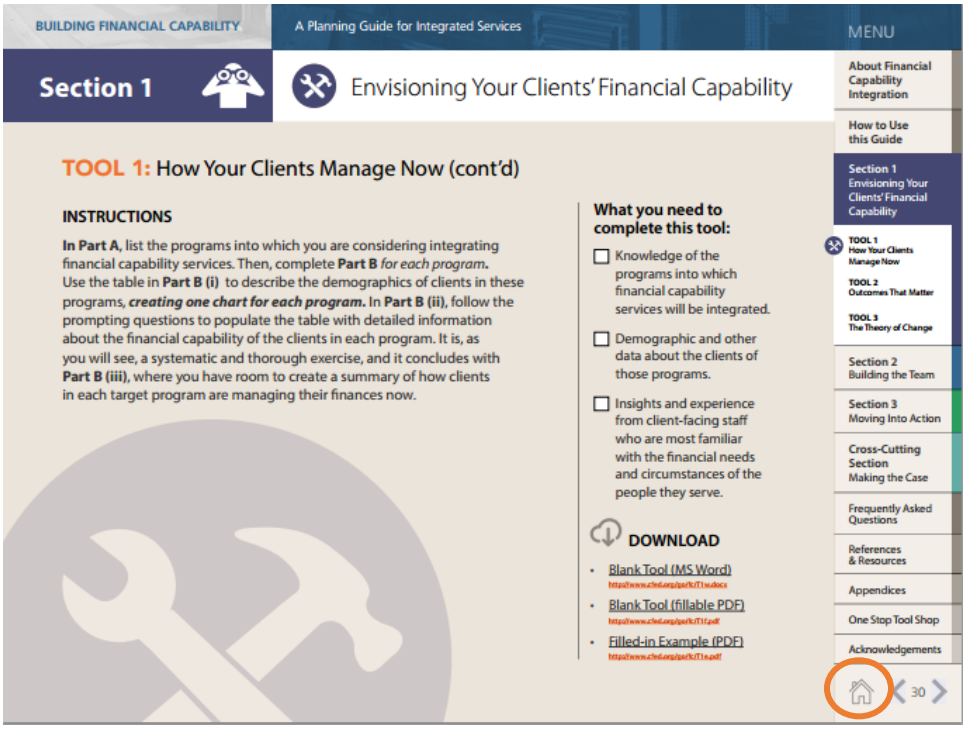
In Part A, list the programs into which you are considering integrating financial capability services. Then, complete **Part B** *for each program.* Use the table in **Part B (i)** to describe the demographics of clients in these programs, ***creating one chart for each program.*** In **Part B (ii),** follow the prompting questions to populate the table with detailed information about the financial capability of the clients in each program. It is, as you will see, a systematic and thorough exercise, and it concludes with **Part B (iii),** where you have room to create a summary of how clients in each target program are managing their finances now.

What you need to complete this tool:

- ☐ Knowledge of the programs into which financial capability services will be integrated.
- ☐ Demographic and other data about the clients of those programs.
- ☐ Insights and experience from client-facing staff who are most familiar with the financial needs and circumstances of the people they serve.

DOWNLOAD

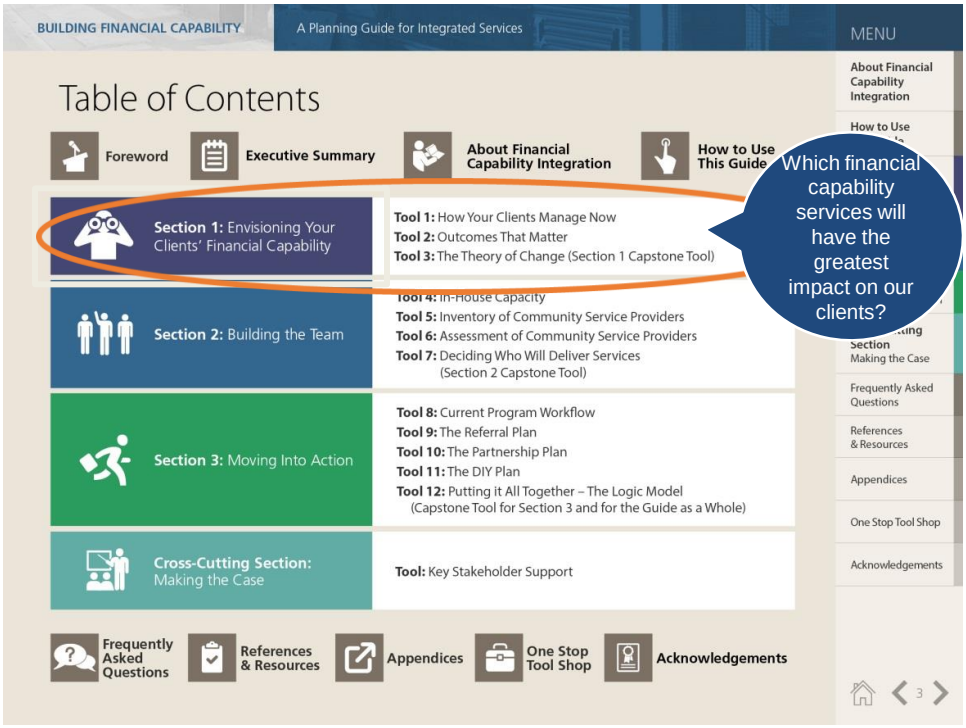
- Blank Tool (MS Word)
- Blank Tool (fillable PDF)
- Filled-in Example (PDF)


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Section 1
Envisioning Your Clients' Financial Capability
TOOL 1: How Your Clients Manage Now (cont'd)
INSTRUCTIONS
In Part A, list the programs into which you are considering integrating financial capability services. Then, complete Part B for each program. Use the table in Part B (i) to describe the demographics of clients in these programs, creating one chart for each program. In Part B (ii), follow the prompting questions to populate the table with detailed information about the financial capability of the clients in each program. It is, as you will see, a systematic and thorough exercise, and it concludes with Part B (iii), where you have room to create a summary of how clients in each target program are managing their finances now.
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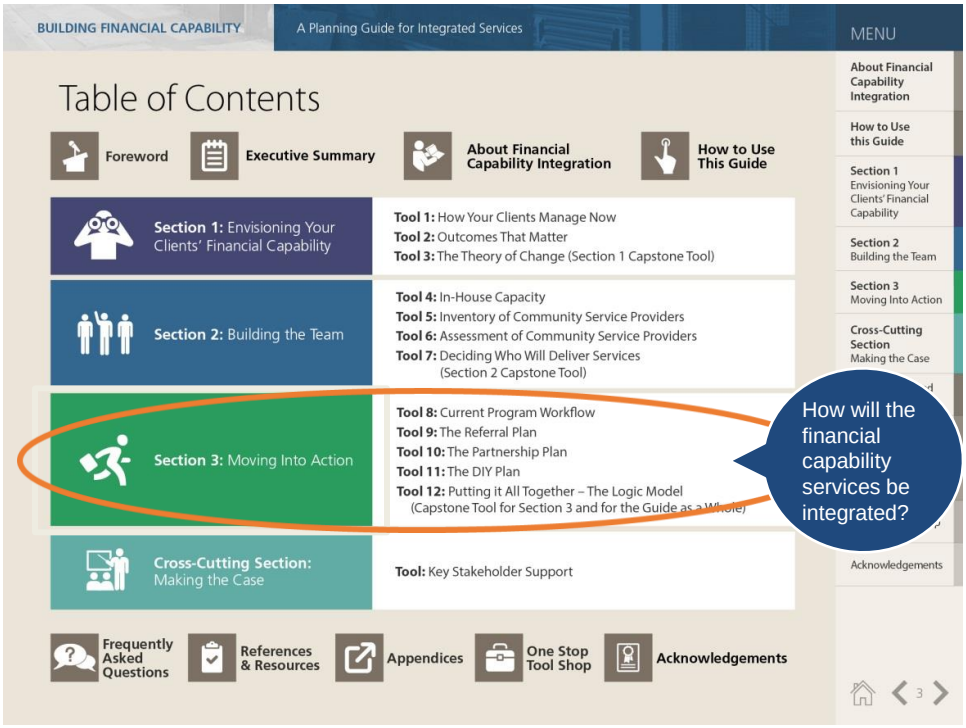

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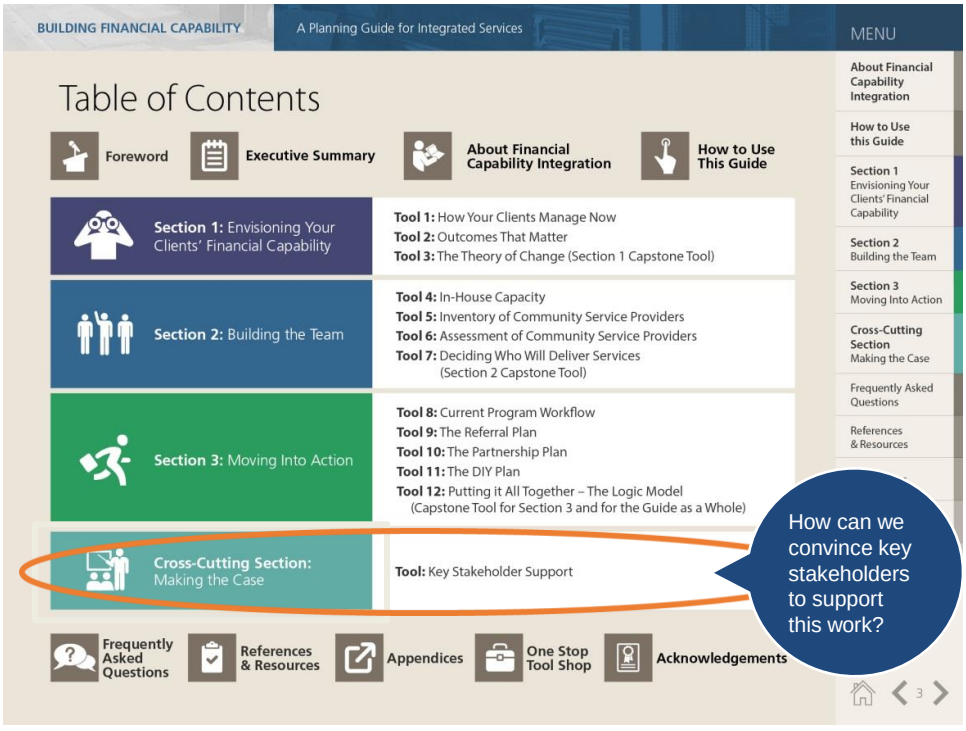

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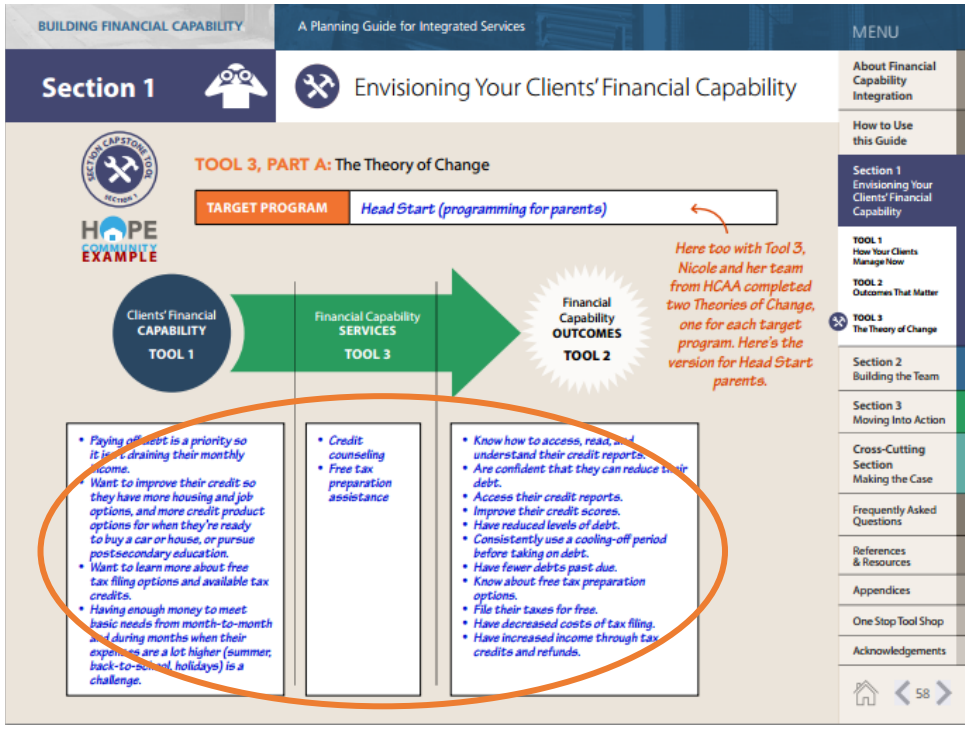

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How will the financial capability services be integrated?
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How can we convince key stakeholders to support this work?
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HOPE COMMUNITY ACTION AGENCY
FROM START TO FINISH
This Guide includes a running narrative describing the experience of Hope Community Action Agency (HCAA) and its work to integrate financial capability services into its programming. Although the agency and its staff are fictional, they are based on real-world places and people, and HCAA's experience is broadly representative. As noted elsewhere, the Guide includes filled-in examples for each of its 13 tools; these have been populated with information reflecting the findings and analysis of the team from this fictional agency.
HOPE COMMUNITY ACTION AGENCY
Introduction to Hope Community Action Agency
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BUILDING FINANCIAL CAPABILITY
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SECTION CAPSTONE TOOL
HOPE COMMUNITY EXAMPLE
TOOL 3, PART A: The Theory of Change
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Financial Capability OUTCOMES TOOL 2
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• Want to learn more about free tax filing options and available tax credits.
• Having enough money to meet basic needs from month-to-month and during months when their expenses are a lot higher (summer, back-to-school, holidays) is a challenge.
• Credit counseling
• Free tax preparation assistance
• Know how to access, read, and understand their credit reports.
• Are confident that they can reduce their debt.
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Financial Capability Services Integration Process

- Identify clients' priority financial issues
- Identify financial outcomes that will demonstrate improvement in clients' financial lives
- Select financial capability services that will bridge the gap
- Decide who can provide those services
- Develop an internal implementation, referral, or partnership plan to connect clients to those services
- Build stakeholder support throughout

Exploring Section 1: Envisioning Your Client's Financial Capability

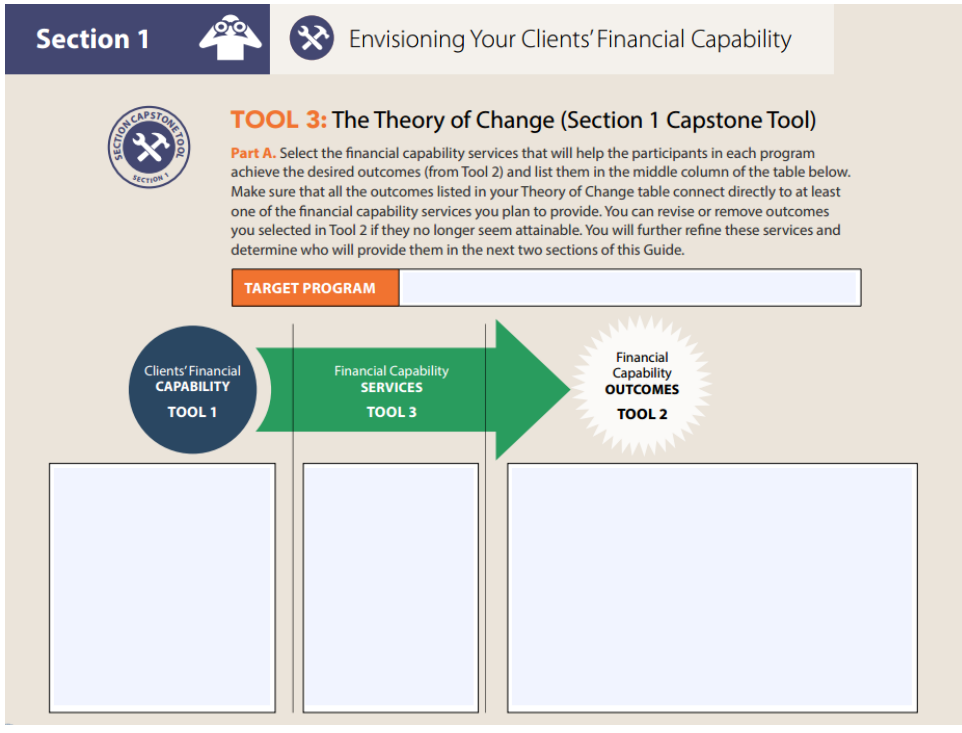
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Envisioning Your Clients' Financial Capability: The Theory of Change



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Section 1 — Envisioning Your Clients' Financial Capability

TOOL 3: The Theory of Change (Section 1 Capstone Tool)

Part A. Select the financial capability services that will help the participants in each program achieve the desired outcomes (from Tool 2) and list them in the middle column of the table below. Make sure that all the outcomes listed in your Theory of Change table connect directly to at least one of the financial capability services you plan to provide. You can revise or remove outcomes you selected in Tool 2 if they no longer seem attainable. You will further refine these services and determine who will provide them in the next two sections of this Guide.

TARGET PROGRAM

Section 1: Envisioning Your Clients' Financial Capability

Tool 1: How Your Clients Manage Now
Tool 2: Outcomes That Matter
Tool 3: The Theory of Change (Section 1 Capstone Tool)

Section 2: Building the Team

Tool 4: In-House Capacity
Tool 5: Inventory of Community Service Providers
Tool 6: Assessment of Community Service Providers
Tool 7: Deciding Who Will Deliver Services (Section 2 Capstone Tool)

Section 3: Moving Into Action

Tool 8: Current Program Workflow
Tool 9: The Referral Plan
Tool 10: The Partnership Plan
Tool 11: The DIY Plan
Tool 12: Putting it All Together – The Logic Model (Capstone Tool for Section 3 and for the Guide as a Whole)

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Section 1 Envisioning Your Clients' Financial Capability

SECTION CAPSTONE TOOL

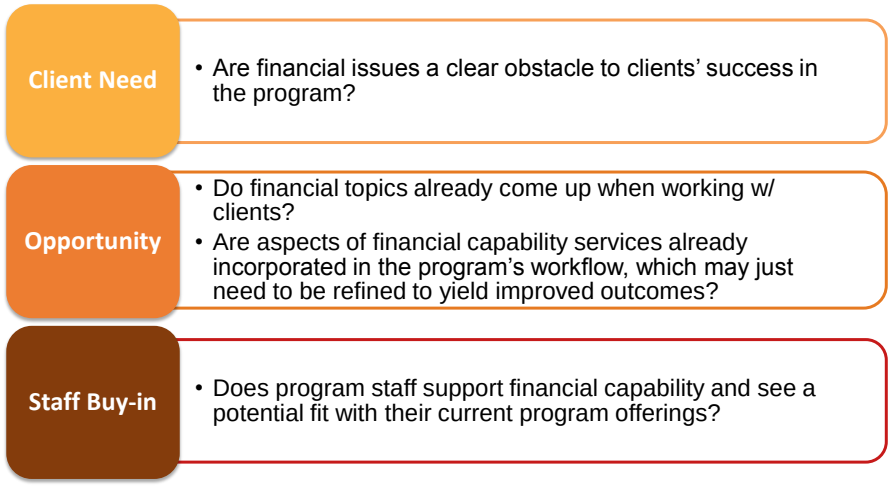
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TARGET PROGRAM	

Clients' Financial CAPABILITY TOOL 1	Financial Capability SERVICES TOOL 3	Financial Capability OUTCOMES TOOL 2

Selecting a Target Program



Reasons to Select a Target Program

- The program represents a place where clients are **already assembled/engaged**
- Clients in a given program **share common characteristics** that affect which services are provided and how
- The program represents a **concrete set of systems and resources** that can be leveraged for integration

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Understanding How Your Clients Manage Their Financial Lives Now



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How Are Clients Managing in These Areas of Financial Capability?



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Tool 1: Envisioning Your Clients' Financial Capability

- **Prompting questions:**
  - There are prompting questions for each topic area to help you think through what information you want to learn and collect.

- **Additional considerations:**
  - What are the underlying issues that are creating these financial challenges?
  - What is contributing to their current life condition or financial choices and behaviors?
  - Which of the financial challenges identified are at the "access" level?

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How to Collect Data About Your Target Clients



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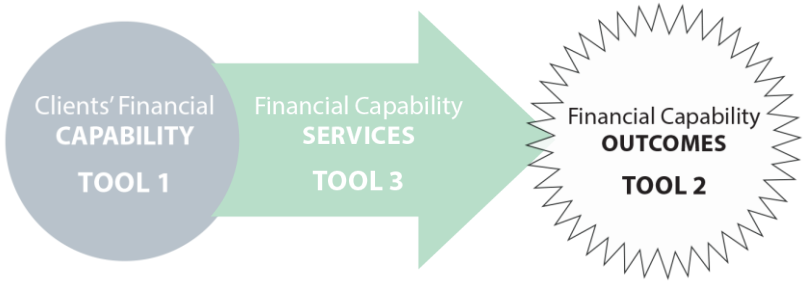
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Poll Question

What is the TOP financial challenge your clients face?

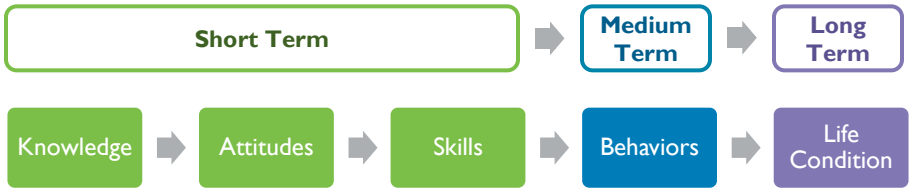
- No credit or negative **credit** history
- No access to safe, affordable **banking or checking accounts**
- No **savings** or personal safety net
- High amounts of **debt**
- Difficulty making **income** last through the month
- Other ***(share more in the chat box!)***

Identifying Outcomes That Matter



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Types of Outcomes



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Appendix C **Sample Financial Capability Outcomes (cont'd)**

FINANCIAL CAPABILITY TOPIC	FINANCIAL CAPABILITY OUTCOMES				
	SHORT-TERM OUTCOMES			MEDIUM-TERM OUTCOMES	LONG-TERM OUTCOMES/IMPACTS
	Knowledge	Attitudes	Skills	Behaviors	Life Condition
Credit & Debt	Participants: ✓ Knows how to access their credit reports. ✓ Know how to read and understand their credit reports. ✓ Understand how to manage debt. ✓ Understand compound interest. ✓ Understand what Annual Percentage Yield (APY) is.	Participants: ✓ Believe that building credit is important. ✓ Are confident that they can reduce their debt. ✓ Are not stressed about debt owed. ✓ Are confident they can manage credit.	Participants are able to: ✓ Access their credit reports. ✓ Calculate their ability to repay a debt before acquiring a loan. ✓ Improve their credit scores. ✓ Select an appropriate loan from a range of credit products. ✓ Compare APYs.	Participants: ✓ Actively pay down debt on schedule. ✓ Consistently use a cooling off period before taking on debt.	Participants have: ✓ Improved credit scores. ✓ Reduced levels of debt. ✓ Established credit histories. ✓ Increased access to credit. ✓ Fewer debts past due. ✓ Fewer accounts in collections.
Public Benefits & Tax Credits	Participants: ✓ Are aware of available public benefits/tax credits. ✓ Understand their eligibility for public benefits/tax credits. ✓ Know about tax preparation options. ✓ Understand how public benefits can help their financial situations.	Participants: ✓ Are not anxious about filing taxes. ✓ Feel comfortable using public benefits.	Participants are able to: ✓ File their taxes for free. ✓ Submit applications for public benefits.	Participants: ✓ Regularly review public benefits/tax credits available to them.	Participants experience: ✓ Decreased costs of tax filing. ✓ Increased amount of tax credits received (e.g., Earned Income Tax Credit or Child Tax Credit). ✓ Increased amount of tax refunds received. ✓ Optimized public benefits portfolios.

Tool 2: Outcomes that Matter

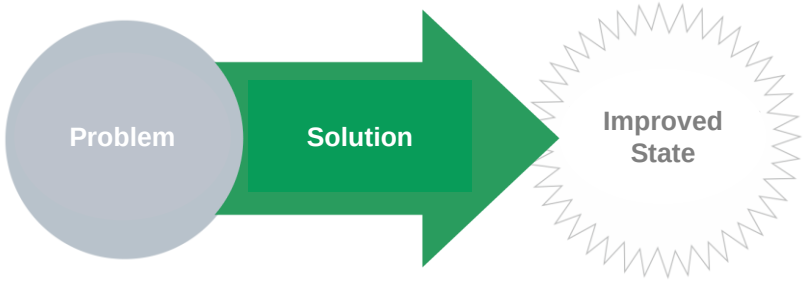
- **This tool helps us explain what success will look like for program participants**
  - What financial capability outcomes would represent an improved result for your clients?
  - What are the external factors (e.g. policies, institutional practices, accessibility of resources/services) preventing clients from achieving these outcomes?
- **Important: Outcomes do not equal outputs**
  - Output: the number of financial counseling sessions delivered
    - Describes a program's activity.
  - Outcome: an improved credit score
    - An indicator of the change a program made in a client's life; change in knowledge, attitudes, behaviors, and life conditions of the client.

Selecting Financial Capability Services



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Selecting Financial Capability Services



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Financial Capability Services, by Topic

Money Management	Income Supports	Credit and Debt	Financial Product & Services	Savings & Investments	Consumer Protection & Insurance
• Financial Education • Financial Counseling • Financial Coaching • Asset Ownership Programs	• Free Tax Preparation Assistance • Access to Federal and State Benefits	• Credit Counseling • Credit Building	• Access to Safe and Affordable Financial Products • Incentivized Savings Programs • Credit Building	• Incentivized Savings Programs • Asset Ownership Programs	• Access to Safe and Affordable Financial Products

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Appendix A (cont'd)

More Information About Financial Capability Services

Asset Ownership Programs

What It Is

Asset ownership programs help clients purchase or maintain assets such as savings, a home, a vehicle, a small business, or education. Asset ownership services can include down-payment assistance, foreclosure counseling, homeownership counseling, business development classes, and other entrepreneurship programs. They can also include matched savings programs that help people purchase assets.

Why It's Important

Owning assets—including savings, a home, or a small business—is a key component of increasing financial stability and security, building wealth, and climbing the economic ladder. Emergency savings improves families' stability by protecting them against crises, such as job loss or a medical emergency. Moving beyond stability, homeownership and small business ownership provide opportunities to build wealth—in fact they are the top two sources of household wealth in the country.[67] Homeownership increases households' savings and purchasing power and builds equity, resulting in both increased household financial security and improved outcomes for children.[68] Small business ownership, particularly through microbusinesses, provides opportunities for increased earnings and wealth building to low- and moderate-income families that may be disadvantaged in the traditional job market.[69]

How to Implement It

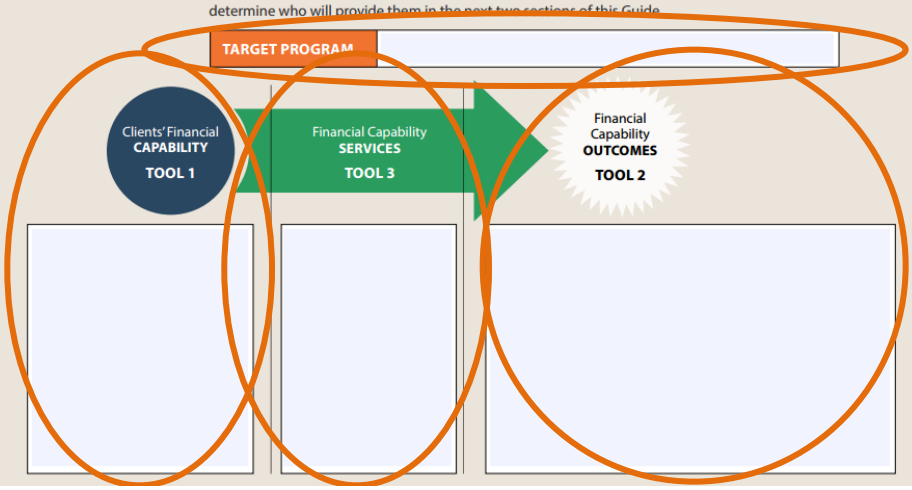
Organizations can help low-income families build assets by:

- Helping an aspiring entrepreneur develop a business plan and secure the capital she needs to launch a successful business.
- Providing homeownership classes to help families purchase a home and prepare to be responsible homeowners.
- Referring clients experiencing difficulties paying their mortgage to a housing counselor to help them avoid foreclosure and maintain their home.

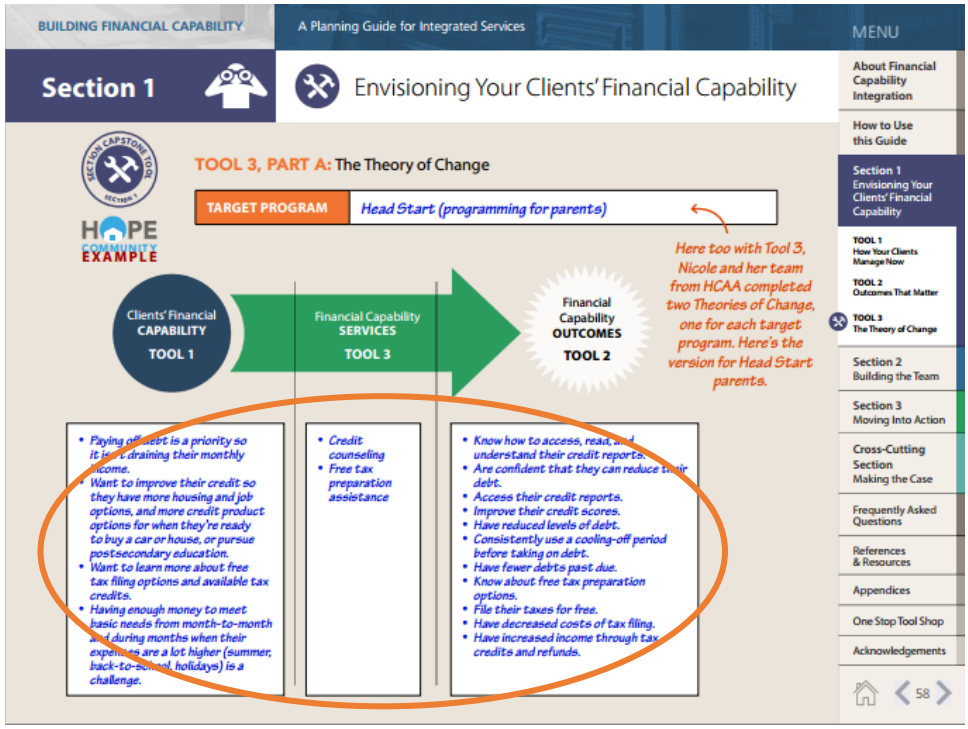
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FROM START TO FINISH
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Approaches to Integrating Financial Capability Services

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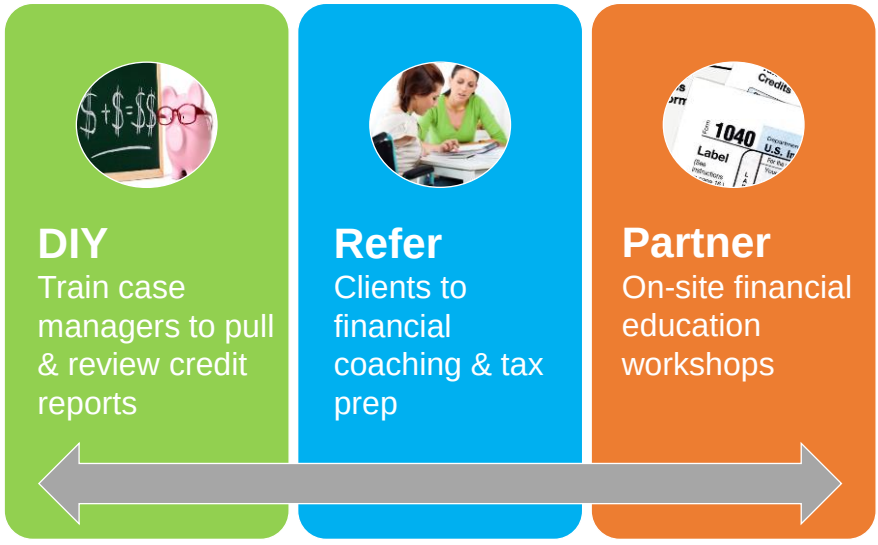
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Three Approaches to Integrating Financial Capability Services



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Planning Guide Video Series



Watch the videos at: http://www.acf.hhs.gov/programs/ocs/training-video-series-building-financial-capability

Community Action Partnership Financial Capability Tools

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Learning With The Learning Community: Financial Empowerment



This webinar event highlights the efforts of three Community Action agencies that participated in the previous cycle of the Learning Community as a part of our Financial Empowerment for Families Learning Community Group: **Baltimore County Community Action Partnership**, **Capstone Community Action**, and **Community Action Partnership of Orange County**.

Hear from Community Action colleagues as they recount their progress and lessons learned in organizational change and financial empowerment.

Helping People. Changing Lives. community Action PARTNERSHIP
AMERICA'S POVERTY FIGHTING NETWORK

Anti-Poverty Practice Series: Financial Empowerment

- This case study highlights the efforts of three Community Action agencies that have participated in a 20-month Learning Community Group: **Baltimore County Community Action Partnership**, **Capstone Community Action**, and **Community Action Partnership of Orange County**. These three cases, as well as others within the Learning Community, exemplify the intention Community Action has to provide holistic services to improve the lives of low-income individuals and families and alleviate the causes and conditions of poverty.



Critical Components in Financial Empowerment: An Annotated Guide

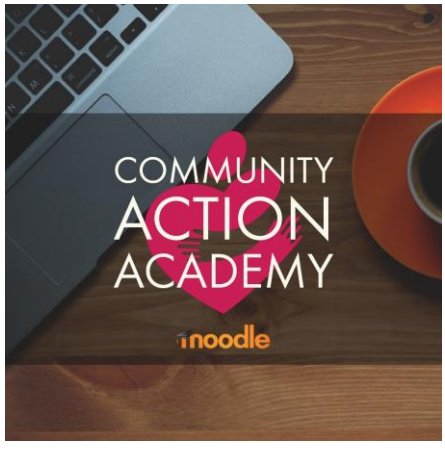


- This toolkit features resources that have been selected for use by organizations looking to getting started with financial empowerment initiatives, as well as those seeking ways to strengthen and expand on work already being carried out in this area. It is our hope that use of resources within this toolkit will bolster work being carried out to improve the financial capability and status of low-income families in communities throughout the United States.

Your Money Your Goals Front-Line Staff Training



Capitalize on the opportunity to have front-line staff trained in the Your Money Your Goals curriculum by CFPB. Watch this webinar event to participate in a facilitated two-hour training of the Your Money Your Goals toolkit and related strategies for engaging with clients.



STAY CONNECTED
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Join the online Community Action Academy!

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Necessary for Intensive LCGs & COP

1. Go to https://moodle.communityactionpartnership.com & create an account.
2. Once the account confirmation is complete (via email), login.
3. In the Course Categories box to the right of the screen, click Learning Communities.
4. Choose Intensive Learning Community Groups, then appropriate LCG you belong to.

Online discussion, accessing resources, assignment submission and agency resource sharing!

Learn with the Learning Community!
Follow our blog at:
lcrcweb.com



Other Financial Capability Integration Tools & Resources

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Your Money, Your Goals



- Training enhances confidence about discussing finances with clients
- Training provides clear examples of effective communication techniques
- Modular toolkit is user-friendly with plain language text
- Available for download in English and Spanish
- *Find the toolkit, companion guides, and training materials on the CFPB website*
- *Also look for "Behind on Bills"!*

Organization of *Your Money, Your Goals*

- **Introductory modules**
  - Module 1: Introduction to the toolkit
  - Module 2: Assessing the situation
  - Module 3: Starting the conversation
  - Module 4: Emotional & cultural influences on financial decisions
  - Module 5: Using the toolkit

Organization of *Your Money, Your Goals*

- **Content modules**
  - Module 6: Setting goals
  - Module 7: Saving for the unexpected, emergencies, & goals
  - Module 8: Managing income & benefits
  - Module 9: Paying bills & other expenses
  - Module 10: Managing cash flow
  - Module 11: Dealing with debt
  - Module 12: Improving credit reports & scores
  - Module 13 Evaluating financial service providers, products, & services
  - Module 14: Protecting consumers rights



https://www.youtube.com/watch?v=Q-3X6ciTjP0

Group Discussion

Today's Topic:

Resources and Strategies for Assessing the Needs of Your Organization

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Today's Speakers



Carmen Shorter
Sr. Manager for Learning, Field Engagement
Prosperity Now



Hyacinth McKinley
Program Associate, Learning Communities Resource Center
Community Action Partnership

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Expand Your Networks with the Prosperity Now Community



Sign up for listservs and working groups, volunteer to facilitate peer discussions, serve in a leadership role and more!

- Adult Matched Savings Network
- Affordable Homeownership Network
- Racial Wealth Equity Network
- Financial Coaching Network
- Taxpayer Opportunity Network
- Campaign for Every Kids Future — Children's Savings Accounts
- Medical Financial Partnerships Network — Health/Wealth
- Innovations in Manufactured Housing (I'M HOME) Network

*Visit any of the networks above at **prosperitynow.org/getinvolved** to get started.*

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Take action with Prosperity Now Campaigns!

Sign up to stay informed about the latest developments and opportunities to take action by joining one of our four federal policy campaigns.



HOMEOWNERSHIP

Homeownership is key to building wealth. Together, we will advocate for products and policies that provide more affordable homes to more people.



CONSUMER PROTECTIONS

Consumer protections create fairer, more transparent financial markets. Together, we will ensure consumers keep the safeguards they deserve.



SAFETY NET

Safety net programs help protect vulnerable individuals and families from falling deep into poverty. Together, we will protect programs like SNAP, IDAs and more to help those in need when they need it most.



TURN IT RIGHT-SIDE UP

The vast majority of tax incentives go to those at the top, not to those who need it most. Together, we will turn our upside-down tax code right-side up.

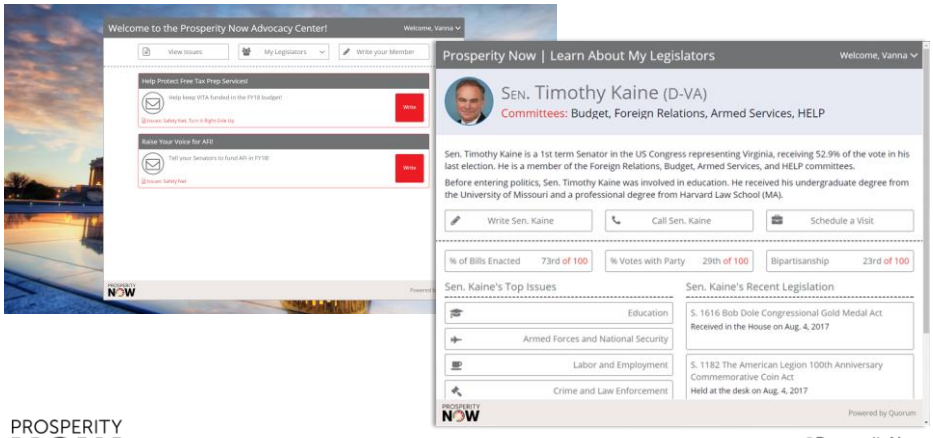
*Visit any of the Campaigns above at **https://prosperitynow.org/take-action** to learn more and join.*

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Take Action at the Prosperity Now Advocacy Center!

Make your voice heard by calling, emailing, tweeting or scheduling a visit with your Members of Congress with a fast and simple click of a button!
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Thank You!

Please complete our survey!

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QUESTIONS?



REFLECT

Take a moment to reflect on the information that was presented during the meeting.

Now share one thing that you learned from the webinar today.

(Use the chat window)

WEBINAR WEDNESDAYS



UPCOMING WEBINARS

Whole Family Approaches | Integrated Services | Financial Empowerment | Homelessness | Health Intersections

Data-Centered Organizations | Community Level Work

- **April 25, 2018** - Cultural Humility: People, Principles, and Practices (Register)
- **May 2, 2018** - Building Intergenerational Success: Measuring Whole Family Outcomes (Register)
- **May 16, 2018** - Introduction to Collective Impact (Register)
- **May 23, 2018** - Cultural Humility and Health Equity (Register)



PLEASE OFFER YOUR FEEDBACK

https://www.surveymonkey.com/r/ResourcesAndStrategiesForAssessing

CONTACT INFO

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- Jeannie Chaffin, Consultant for CA Economic Mobility Initiative, chaffin.jeannie@gmail.com
- Courtney Kohler, Senior Associate, ckohler@communityactionpartnership.com
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- Liza Poris, Program Associate, lporis@communityactionpartnership.com

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Questions & Comments



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