MEETING PEOPLE WHERE THEY ARE

Five Lessons for Integrating Financial Capability Services

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expanding economic opportunity

Bank of America

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CFED empowers low- and moderate-income households to build and preserve assets by advancing policies and programs that help them achieve the American Dream, including buying a home, pursuing higher education, starting a business and saving for the future. As a leading source for data about household financial security and policy solutions, CFED understands what families need to succeed. We promote programs on the ground and invest in social enterprises that create pathways to financial security and opportunity for millions of people.

Established in 1979 as the Corporation for Enterprise Development, CFED works nationally and internationally through its offices in Washington, DC; Durham, North Carolina; and San Francisco, California.

Bank of America

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At Bank of America, corporate social responsibility (CSR) is critical to fulfilling our core purpose of making people’s financial lives better. A commitment to growing our business responsibly is embedded in every aspect of our company, from our policies and practices to our services, products and employee benefits. An important part of that commitment is forming strong partnerships across sectors, including nonprofit organizations serving community needs, bringing our collective networks and expertise to achieve greater impact. We’re proud of our employees’ volunteer efforts, support of diversity and inclusion, and environmental and social responsibility. Across our company, we’re focused on simplifying banking and investing, advancing better money habits and making an impact in communities around the world. Learn more at www.bankofamerica.com/about and follow us on Twitter at @BofA_News.
From January 2014 through June 2015, ten community-based organizations from around the country embarked on an 18-month journey to develop new ways for their low-income clients to progress toward financial security. This document highlights the lessons and successes from that Learning Cluster so other organizations can learn from their experiences.

This document is written primarily for community-based organizations that provide direct services and want to learn about successful strategies for integrating financial capability services into their existing programs. Intermediaries, government agency staff, policymakers, funders, financial institutions and other local partners can also read this document to learn how they can support organizations doing this work in their communities.

5 Lessons from the Integration Learning Cluster

Lesson #1: Understand which financial capability services are right for which clients.
Lesson #2: Find out what motivates clients and reduce barriers to participation.
Lesson #3: Think creatively about partnerships, and make sure partners have what they need to serve clients well.
Lesson #4: Secure buy-in from staff at all levels of the organization.
Lesson #5: Build staff capacity to deliver or refer to financial capability services.

The Learning Cluster

All ten organizations participating in this project had the same goal: to help low-income clients improve their financial well-being. To achieve this goal, the organizations designed, implemented and evaluated projects to integrate financial capability services into existing programs for low-income clients. These projects were tailored to “meet clients where they are” by providing financial capability services when staff are already interacting with clients (e.g., through employment training classes, rent payments or utility assistance) and offering services that are immediately relevant and actionable for clients (e.g., signing up for direct deposit or a prepaid card when receiving a stipend or setting savings goals that can help with housing independence).

To support their efforts, the Learning Cluster members received technical assistance from CFED and participated in virtual and in-person peer learning events. The ten organizations were organized into three cohorts—housing, workforce development and emergency assistance—so that organizations serving similar clients with similar services to achieve similar outcomes could learn from one another. All of this was possible through generous support from the Bank of America Charitable Foundation. More information about the Learning Cluster members is available in the Appendix.

Technical Assistance can take many different forms. In this project, it included providing a roadmap for organizations to follow, tools to complete to move the process along, coaching to help untangle problems, connections to experts around the country, information about best practices and more.
The Integration Projects

Financial capability is the capacity—based on knowledge, skills, and access to resources—to manage financial resources effectively.1 During the first Integration Learning Cluster, CFED created the framework on the right to reflect the variety of strategies organizations use to integrate financial capability services.2 These strategies generally fall in one of three categories: refer, partner or do-it-yourself. Refer means finding organizations that provide services your clients need and setting up a process for referring clients to those services. Partner involves developing partnerships with other organizations to deliver financial capability services in one convenient location or with a shared brand. A do-it-yourself (DIY) approach means building internal capacity to embed financial capability services into existing programs.3

The following graphic summarizes which financial capability services each Learning Cluster member provided and the integration approach they used for each.4

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2 Adapted from CFED. Integration and Innovation: Lessons from Organizations Integrating Asset Building into Social Services. Available at: http://cfed.org/assets/pdfs/Integration_Innovation_Lessons_From_Organizations_Integrating_Asset_Building_Into_Social_Services.pdf.
Lessons from the Learning Cluster

This document shares insights from the Learning Cluster on designing and implementing a financial capability integration project. While all the Learning Cluster members followed the same general planning process, they varied in the amount of time they spent on planning, the financial capability services they selected and how much they tried to do in-house versus through partnerships and referrals.

Despite their differences, all ten Learning Cluster members engaged three stakeholder groups—clients, partners and staff—to successfully design and implement their integration projects. The information and examples summarized here explain what the organizations learned about tailoring services for clients, leveraging partnerships and preparing staff, all with the goal of successfully integrating financial capability services to help clients achieve greater levels of financial security. Five key lessons emerge:

**LESSON #1**
Understand which financial capability services are right for which clients.

**LESSON #2**
Find out what motivates clients and reduce barriers to participation.

**LESSON #3**
Think creatively about partnerships and make sure partners have what they need to serve clients well.

**LESSON #4**
Secure buy-in from staff at all levels of the organization.

**LESSON #5**
Build staff capacity to deliver or refer clients to financial capability services.
LESSON #1
Understand which financial capability services are right for which clients.

The purpose of integrating financial capability services is to help clients achieve greater levels of financial security. However, many organizations, despite providing an array of successful social services, have a limited awareness of the financial issues their clients face. To successfully integrate financial capability services, Learning Cluster members first sought to understand how clients were managing their finances and then used this information to identify which financial capability services would be most relevant and effective.

Understanding Clients’ Financial Lives
Learning Cluster members started their journey by gaining a more in-depth understanding of their clients’ financial lives. They segmented their clients into discrete target populations, each with shared characteristics. They then researched and documented what they knew about each segment’s income and expenses, income supports, use of financial products and services, credit and debt, savings and investments, use of insurance and use of predatory products. To get this information, organizations analyzed client data and directly interviewed clients and frontline staff.

Starting with such a thorough review of their clients’ financial lives challenged learning cluster members assumptions and filled gaps in their knowledge of their clients’ finances. This assessment also revealed differences between groups of clients. For example, nearly half of the residents at Mercy Housing Lakefront were on fixed income, which means their financial priorities and concerns varied significantly from residents who were single parents with young children.

Determining Which Services to Provide
While all of the organizations came to the Learning Cluster with an idea of which financial capability services would most benefit their clients, learning more about their clients gave them an opportunity to reassess which services to provide and how those services could be tailored. Learning Cluster members prioritized financial capability services based on what was most relevant and timely for the target group of clients. Instead of offering everything to everyone or trying to offer more financial capability services than they were able, the organizations thoughtfully selected which services were the best fit for which clients.

Jubilee Housing invited CFED to do focus groups with staff of different programs to learn more about how clients manage their finances now and what services would help them manage their finances more effectively. These conversations with staff revealed that credit issues were a large barrier to residents achieving their goals and that building credit was a strong area of interest among clients, so Jubilee Housing designed and integrated a credit-building initiative.

Solid Ground distributed an 11-question survey in English and Spanish to Solid Ground clients and the general community to assess their interest in financial empowerment services and establish a baseline for people’s self-reported knowledge of financial capability services. The survey was completed by 130 community members, 120 on paper and 10 online. Solid Ground also conducted two Community Financial Empowerment Focus Groups. They partnered with Solid Ground’s housing programs to encourage participation from current Solid Ground housing residents, and a total of 27 housing residents participated across two housing locations. Focus group participants reported a high interest in financial management/budgeting, credit and savings. They specifically expressed interest in one-on-one financial coaching services. Solid Ground used this data to determine what type of financial empowerment services to provide, as well as how to deliver those services.

1 Organizations that want to conduct a similar analysis of clients’ financial lives can find sample questions to ask and a place to organize collected information in Tool 1: How Clients Manage Now from Building Financial Capability:A Planning Guide for Integrated Services.

2 For more information about financial capability services organizations can use to select the best financial capability services for different groups of clients, see Appendix A of Building Financial Capability:A Planning Guide for Integrated Services.
LESSON #2
Find out what motivates clients and reduce barriers to participation.

If you build it they will come. That is, unless they live across town and don’t have reliable transportation, have a job during service hours, lack childcare or don’t see the connection to their own lives. After selecting the right financial capability service(s) to provide to clients based on their financial lives, Learning Cluster members worked to make sure clients wanted and were able to access the services by:

- Meeting their basic needs first
- Connecting financial capability services to clients’ primary goals
- Removing barriers to participation.

Meeting Basic Needs First
Learning Cluster participants realized that clients would likely not be interested in building their credit or starting to save until they and their families had secure access to basics like food and shelter. Therefore, participating organizations helped clients meet these basic needs first, and then leveraged those relationships to engage clients in longer-term services that would help them avoid crises in the future, such as building up a personal safety net of savings.

Connecting Services to Clients’ Primary Goals
Even when basic needs are met, clients face competing priorities that place demands on their time and attention. Clients will be more likely to enroll in and complete financial capability services if they see how such services will help them achieve their goals. Perhaps their primary motivation is building a strong future for their children, getting a job or finding stable housing. How can saving, building credit, managing cash flow and paying off debt help them achieve these goals?

Learning Cluster members addressed this challenge by incorporating financial goals into clients’ individual goal plans. This allowed clients to more easily see how financial capability services connect to their overall goals. It also made it easier for staff to incorporate financial conversations into conversations about other goals, such as housing and employment. For example, Mercy Housing Lakefront case managers establish individual plans with each resident that outline their goals and the associated services they will use to help meet those goals. Financial coaching staff add their financial goals to these existing plans so that case managers and financial coaches can coordinate service delivery and follow up on clients’ progress. Learning Cluster members also used incentives to help clients stay motivated and celebrate their progress, including financial incentives (such as savings matches), as well as non-financial incentives (such as peer support).

Removing Barriers
Even if they are motivated to participate in services, logistical barriers can prevent clients from taking advantage of available services and resources. Learning Cluster members took steps to dismantle these barriers by making participation and service navigation as easy as possible. For example, Jubilee Housing cut unnecessary questions out of their intake forms to make the enrollment process less cumbersome. Organizations also worked to bring services to convenient locations near where clients work and live, so they didn’t have to arrange transportation or make separate appointments. Mercy Housing Lakefront, for instance, realized that clients struggled to navigate systems across broad geographies and get lost in organizations’ internal processes, so the organization is co-locating financial capability services and coordinating enrollment.

Creating a Feedback Loop
Despite the best of intentions, sometimes services just don’t work. Getting client input before and during the service design process is helpful, but it’s equally important to get feedback from clients after services are implemented. Creating a feedback loop for clients and staff can reveal information about what is and isn’t working to allow for ongoing program improvements.

IMPACT Community Action leveraged moments when they were already meeting with clients to connect them with relevant financial capability services. They developed a valuable online financial needs assessment and gave it to clients at the end of their computer literacy training. IMPACT also enrolled clients in a prepaid debit card at the beginning of the Employment Plus program. A prepaid card gives clients a way to manage their stipend while accounting for their mistrust of banks and negative banking histories.
**Paul’s Place** – Sometimes, the right moment to integrate services is not when you’d expect. Paul’s Place decided to offer their new financial coaching service to targeted clients after they were accepted into a utility assistance program, and thus relieved of some financial stress. However, Paul’s Place found that by waiting to offer this service until after the initial in-person orientation session, they were inadvertently creating a barrier: it was actually more convenient for clients to enroll in coaching during the orientation while they were enrolling in other Paul’s Place services. Realizing they were losing the moment, Paul’s Place began offering coaching to clients at the time of orientation.

**Primavera Foundation** integrated financial capability services into Primavera Works, their 90-day job training and placement program for recently homeless men. Primavera Foundation was interested in helping program participants build a personal safety net for when they exited the program and shelter, but the program was too short for a matched savings program. They instead offered a more flexible incentivized savings program.

Despite this tailoring, only one client enrolled in the incentivized savings program the first few months of the program. Primavera Foundation asked clients why they weren’t enrolling in the program, and they said they were interested in the program but afraid of having their savings garnished and didn’t feel they had enough money to save. Enrollment in the incentivized savings program increased after staff addressed these concerns, but at the time of writing, the organization is looking for a prepaid card they can offer to clients as an alternative savings mechanism.
LESSON #3

Think creatively about partnerships and make sure partners have what they need to serve clients well.

Learning Cluster members formed partnerships with college student volunteers, financial institutions, various social service and financial capability service providers and others. They identified these partners through coalitions, networks and a scan of local service providers. Throughout the project period, they learned that

- Attaining sustainable funding is difficult, but inroads towards this goal can be made by engaging funders as thought partners.
- Financial institutions continue to make excellent partners, but organizations may need to invest time exploring how best to utilize them.
- Partnerships need clear processes and continual refinement to be successful.

Engaging Funders as Thought Partners

Learning Cluster members demonstrated the value of engaging funders as stakeholders and thought partners through advisory councils and ongoing conversations. In this capacity, funders helped Learning Cluster members form partnerships with other organizations, provided advice about which financial capability services could be provided and how, and provided flexible funding for new and existing initiatives. Learning Cluster members felt that ongoing conversations also allowed funders to see first-hand the power of this work and how it empowered clients, which they hope will lead to more sustainable funding streams.

Getting the Most Out of Financial Institution Partnerships

Financial institutions have long been key partners in helping low-income clients build financial capability, and many Learning Cluster members leveraged their capacity and expertise to teach financial education classes and provide safe and affordable financial products.

Multiple Learning Cluster members partnered with local bank volunteers who were willing to teach financial education classes to their clients. At the beginning of the partnership, they worked to ensure these volunteers had the capacity, interest and experience to teach financial education classes that were relevant and effective. Banking staff and organizations worked together to tailor financial education materials and messages for the group of clients attending the classes. Organizations also helped volunteers better understand the specific financial issues clients were facing and why clients felt the way they did about money.

Learning Cluster members also collected information about financial products and identified the best times to help clients access them. IMPACT Community Action helped clients open prepaid debit cards for the stipends they received during workforce development training and for the incentives they received during financial literacy follow-up sessions. Some underbanked clients also used the prepaid cards to deposit money earned after they obtained employment. Mercy Housing Lakefront provided clients a list of no-fee checking accounts to help them make informed consumer decisions.

This lesson of preparing partners and tailoring their services has broad application. The strongest partners are the ones that not only demonstrate interest in serving clients, but have the flexibility to tailor services to specific client groups and the capacity and expertise to serve them well. Learning Cluster members worked with a variety of partners to build their capacity and/or train them on how to deliver services, which resulted in better outcomes for clients.

Establishing and Refining Processes with Each Service-delivery Partner

Identifying effective service delivery partners is the first step. Learning Cluster members then instituted clear processes and procedures with each partner to ensure effective integration and delivery of financial capability services. This meant sitting down with partners early on to discuss specific processes and procedures and putting them down on paper. Then they continually revisited service partnerships to make sure they were working for both staff and clients and made improvements when needed.

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7 Organizations can use the tools in Building Financial Capability: A Planning Guide for Integrated Services to identify potential service providers (Tool 5: Inventory of Community Service Providers), learn more about the services they provide (Tool 6: Assessment of Community Service Providers) and establish referrals and partnerships (Tool 9: The Referral Plan and Tool 10: The Partnership Plan, respectively).
Mercy Housing Lakefront formed a Financial Capability Council comprised of funders and other community leaders. This group connected Mercy Housing Lakefront leaders with local service delivery partners, advised on various financial capability strategies and provided resources to share at their Financial Fitness Fair.

Catholic Charities of Wichita and Primavera Foundation formed partnerships with their local Bank of America offices. Local volunteers from the branches offered to provide financial education classes and worked with the organizations to adapt and teach Better Money Habits, Bank of America’s online financial education curriculum developed with the Khan Academy. Organization and bank staff sat down to determine which topics were most relevant, tailor the language and messages and adapt how and when the financial education classes would be taught based on clients’ existing interactions with the organization.

Resident Services Corporation of DeKalb (RSCD) conducted a community mapping exercise to find out which organizations were already providing financial capability services in DeKalb County, Georgia, and whether any of these organizations could serve their residents. Over the course of the Learning Cluster, RSCD formed partnerships with United Way of Metropolitan Atlanta, Points of Light and others to provide financial education and coaching to their residents. They brought some of these services on-site and provided information about others to Family Self-Sufficiency Coordinators so they could make referrals to the services participants needed to achieve their financial goals.

Community Empowerment Fund (CEF) & Urban Ministries of Durham (UMD) formed a partnership in which CEF provided on-site financial coaching for UMD clients to expand CEF’s service delivery and fulfill unmet needs of UMD clients. Early in the partnership, clients were not fully taking advantage of the financial coaching. In response, the two partners refined the process by which UMD staff referred clients to CEF’s financial coaching. Together, they streamlined the online intake process to make it easier for both clients and staff. The organizations also worked more closely with UMD case managers to ensure they knew which clients to refer and when. After these changes were made, more and more UMD clients signed up for the coaching sessions until they were at capacity.
LESSON #4
Secure buy-in from staff at all levels of the organization.

Participating organizations learned that their integration projects were more likely to be successful if staff, including senior leaders, frontline staff and administrative personnel throughout the organization:

- Understood what they were trying to accomplish by integrating financial capability services
- Agreed that this work is important for their clients and organization
- Felt comfortable talking to their clients about financial topics.

Learning Cluster members secured buy-in from staff by seeking their input during the planning process and sharing information about how integrating financial capability services into their regular programming could improve client outcomes and contribute to the organizational mission. Participants sought this input and shared information as planning and implementation progressed, using anonymous staff surveys, focus groups with specific staff members, staff meetings and organization-wide communications.

Buy-in from frontline staff who would be involved in directly providing or referring clients to financial capability services was especially important. Some frontline staff did not buy into this work immediately for a variety of reasons, such as beliefs that low-income clients were not able to build financial capability or that other services were more important. These staff members were also often uncomfortable discussing finances with clients, especially if they didn’t feel financially confident themselves. As illustrated in the text box about Goodwill Sacramento, frontline staff were likely already talking with clients about money, even if they didn’t realize it. Talking with staff about what those conversations looked like and equipping them with the knowledge and resources they needed to help clients resolve financial issues that arise during existing service delivery increased staff support for this change.

Solid Ground deployed a multi-faceted strategy to make sure staff bought into integrating financial empowerment services and had the opportunity to weigh in on how this would be done. First, they created a financial empowerment functional leadership team of 14 representatives from all departments of the agency who led the integration efforts. The monthly meetings of this team expanded the discussion of financial empowerment integration beyond housing and case management staff to human resources and resource development staff.

The leadership team conducted a nine-question staff financial empowerment survey on the relevance and importance of financial empowerment. The functional leadership team also organized Financial Empowerment Lunch and Learn meetings for staff to provide feedback on the draft theory of change for the financial empowerment integration effort. The leadership team also created the Financial Empowerment Corner in the staff newsletter and integrated financial empowerment into the hiring process at Solid Ground by adding questions about financial empowerment to the interview process for certain program positions.

Goodwill Sacramento worked with CFED to interview their current job coaches to understand how coaches saw their role in helping clients build financial capability. Through these conversations, management staff learned that job coaches saw the value of helping clients build financial capability and were already talking to clients about financial issues. However, they were providing inconsistent information about resources and wanted better guidance so they could be more helpful and knowledgeable in these conversations. The integration approach and resources Goodwill Sacramento chose reflected this input from job coaches, which increased their buy-in.

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6 Organizations can use the Key Stakeholder Support Tool from Building Financial Capability: A Planning Guide for Integrated Services to develop messages that resonate with staff.
Regardless of the integration approach they selected—refer, partner or DIY—Learning Cluster members worked to make sure staff who delivered services, both at their organization and at partner organizations, had the capacity, confidence, knowledge, expertise and cultural competency to do what they were asked to do.

Preparing Staff for In-House Service Delivery
The Learning Cluster members found that staff members had specialized training and support needs that varied depending on their experience and the financial capability services they were being asked to provide. For example, the most common service Learning Cluster members provided in-house was financial coaching, and they quickly learned that not everyone can be a financial coach. Being a financial expert does not necessarily equip someone to coach low-income clients. Rather, the ability to listen, build trust and hold clients accountable to goals matters more than a coach’s level of financial expertise. Still, someone with case management or coaching experience may not be able to provide coaching on financial issues. Financial coaches needed specialized training both on financial topics and coaching methods. In addition to specialized training, staff often asked for training on how to manage their own finances, which increased their confidence in talking with clients about financial issues.

Preparing Staff for Referrals & Partnerships
Even when financial capability services are integrated through referrals or partnerships, staff preparation is integral to success. Financial capability programs may be more successful when all in-house staff—from intake staff and case managers to data and development staff—are able to talk about the services being provided and know their role in providing the services. Learning Cluster members provided information about community resources and diagnostic tools to staff who were making referrals. When financial capability services were provided by partners, the organizations made sure staff were able to talk with clients about the services so they could provide additional support and accountability.

Goodwill Sacramento added a financial aspect to their self-sufficiency matrix. Job coaches use this to assess their clients’ current situation, where they want to be in the future and how they can move closer to their goals. Goodwill Sacramento also developed an online resource directory that staff can use to identify specific resources for clients that are linked to different goals on the self-sufficiency matrix. Additionally, Goodwill Sacramento (and Mercy Housing Lakefront) used Your Money, Your Goals, the Consumer Financial Protection Bureau’s financial empowerment toolkit, to empower all staff to discuss financial issues with clients, refer them to local financial capability services and help them set financial goals.

Community Empowerment Fund’s (CEF) financial coaching program is staffed almost entirely by student volunteers from local universities. CEF has developed a rigorous training program and set of standards to ensure that volunteers are equipped to provide financial coaching effectively to low-income clients. After all, just because someone has the time or desire to provide services, doesn’t mean they have the necessary training and experience to serve clients well. CEF demonstrated that college student volunteers can be trained as financial coaches and other service providers, but it takes time and effort to develop a robust program of trained volunteers. CEF also builds buy-in and cultural competency among their frontline staff by hiring former clients as staff members. These staff members know what clients are going through and embody a real-world success story.

Organizations can use Tool 4: In-House Capacity and Tool 7: Deciding Who Will Deliver Services from Building Financial Capability: A Planning Guide for Integrated Services to assess staff capacity and identify existing capacity-building needs.
Summary

If the 111 organizations that applied for this Integration Learning Cluster are any indication, the idea of financial capability services integration is gaining momentum. The Learning Cluster members served unique clients, worked with varied partners and utilized resources in different ways, but they all engaged three stakeholders that were key to successful integration—clients, partners, and staff. These organizations helped clients build financial capability and shared lessons from which their Learning Cluster peers benefitted.

For organizations interested in starting or expanding their own financial capability integration projects, there are many resources available to help. First, Building Financial Capability: A Planning Guide for Integrated Services, an interactive resource that CFED developed in partnership with the U.S. Department of Health & Human Services, is a great place to start. This Guide walks organizations step-by-step through the process of developing an integration plan and provides 13 practical, field-tested tools to make the process even simpler. They also used the tips and templates from the Tracking Financial Capability Series to evaluate their integration projects. Specifically, to Identify and Prioritize Expected Outcomes, Build a Logic Model and Select and Collect Indicator Data.

In addition, there are a number of key elements of successful projects that practitioners should keep in mind when integrating financial capability services into the other services they offer. The lessons outlined in this document—from understanding the needs and motivations of your clients to harnessing the support of partners and staff—should inform the planning process. Beyond the initial program design and implementation, it is important to then continually refine integration efforts to make sure that they are both working for staff and helping clients increase their financial security. In addition, service providers must continue to leverage partnerships and funding to strengthen service delivery.

Although interest in financial capability services integration is growing among social service providers, there is still much work to be done to identify best practices. For this reason, service providers should continue to innovate, evaluate their efforts and add to the growing knowledge base about what does (and doesn’t) work when integrating financial capability services. Then they should tell the field. Practitioners should look for opportunities to share insights with local, state and national partners. One way to do this is to join the Assets & Opportunity Network (A&O Network). The A&O Network provides forward-thinking service providers the opportunity to learn about effective practices and resources and to connect with practitioners and leaders from around the country. As the financial capability integration field continues to grow, sharing insights and effective strategies can ensure that these efforts achieve their ultimate goal—equipping low-income clients with the knowledge, skills, and resources they need to achieve greater levels of financial security.

10 These and more resources are available at http://cfed.org/programs/integrating_financial_capability/research_and_resources/.
Appendix: A Closer Look at the Learning Cluster Members

**Housing Cohort**
- Jubilee Housing in Washington, DC
- Mercy Housing Lakefront in Chicago, IL
- Resident Services Corporation of DeKalb in Decatur, GA

**Workforce Development Cohort**
- Goodwill Industries of Sacramento Valley & Northern Nevada based out of Sacramento, CA
- IMPACT Community Action in Columbus, OH
- Primavera Foundation in Tucson, AZ

**Emergency Assistance Cohort**
- Catholic Charities Wichita in Wichita, KS
- Community Empowerment Fund (in partnership with Urban Ministries Durham) in Durham, NC
- Paul’s Place in Baltimore, MD
- Solid Ground in Seattle, WA

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**Jubilee Housing, Washington, DC**
Jubilee Housing is a nonprofit affordable housing organization that developed and operates 299 affordable housing units and provides services to residents, including resident life services, out-of-school time programming for youth, housing and supports for returning citizens and a family resource center. During the Learning Cluster, Jubilee Housing worked with partners to launch a credit-building initiative that includes tailored financial education, financial coaching, a credit-building product and rent reporting. As of June 2015, 29 participants had completed the financial education course, 20 had completed a financial coaching session and 15 had secured a credit-building loan. Of those who secured the loan, 100% made their first loan payment on time.

**Mercy Housing Lakefront, Chicago, IL**
Mercy Housing Lakefront is a nonprofit affordable housing developer that provides housing and supportive services for working families, formerly homeless adults and seniors, totaling 3,900 individuals across 27 properties. Over the past 18 months, Mercy Housing Lakefront began providing a range of financial empowerment services to their residents, including access to financial products, financial education and financial coaching. As of June 2015, 112 residents had received financial education from either case managers or members of the Financial Capability team, and 35% of them had accessed their credit reports. Also, 139 people completed financial coaching and set budgeting, banking, credit repair, debt reduction or employment goals.

**Resident Services Corporation of DeKalb, Decatur, GA**
Resident Services Corporation of DeKalb (RSCD) is a nonprofit organization and an affiliated entity of the Housing Authority of DeKalb County, Georgia. It serves over 6,000 tenant-based and project-based affordable housing clients in the Housing Choice Voucher (HCV, formerly known as Section 8) program of the Housing Authority of DeKalb County, Georgia. In October 2014, RSCD launched financial education, financial coaching and supportive services to residents through their new Family Self-Sufficiency (FSS) program. As of June 2015, 132 FSS participants had attended financial education workshops and 50 had attended homeownership sessions.
**Workforce Development Cohort**

**Goodwill Industries of Sacramento Valley & Northern Nevada, Inc. based out of Sacramento, CA**

Goodwill Industries of Sacramento and Northern Nevada, Inc. (Goodwill Sacramento) is a community-based nonprofit that provides employment opportunities for people with disabilities and barriers to employment. Goodwill Sacramento serves over 27,000 clients and employs over 2,700 people annually. During the Learning Cluster, Goodwill Sacramento provided financial coaching services to supported employees and community members, and they trained staff at community organizations to become financial coaches. As of June 2015, 49 community members received financial education, and 47 community members completed a financial coaching session.

**IMPACT Community Action, Columbus, OH**

IMPACT is a Community Action Agency that provides emergency services, home weatherization and empowerment services (including workforce development and financial services) to more than 20,000 people each year. During the Learning Cluster, they integrated their robust financial empowerment service delivery into their Employment Plus program to help participants get banked, increase their financial knowledge, start saving, repair or build their credit, lower their debt and file their taxes. As of June 2015, 341 Employment Plus participants completed eight hours of financial education, and 279 completed a financial coaching session, 73 of whom were assigned a case manager for intensive 12-month tracking and financial literacy follow-up. Additionally, 351 participants filed their 2014 income taxes for free, and 560 individuals filed their 2013 income taxes for free.

**Primavera Foundation, Tucson, AZ**

Primavera provides a continuum of housing and workforce development services to address homelessness, poverty and neighborhood destabilization to more than 7,500 people annually. During the Learning Cluster they began incorporating an existing financial education class and new incentivized savings program in their Primavera Works program, which provides day-labor opportunities for people enrolled in a Primavera housing program or shelter. As of June 2015, 179 Primavera Works participants attended the financial education class, and 12 participants enrolled in the incentivized savings program. Of these 12, six increased their balance after 30 days, and four increased their balance again after 60 days.

**Emergency Assistance Cohort**

**Catholic Charities Wichita, Wichita, KS**

Catholic Charities, Inc. Diocese of Wichita serves more than 17,000 individuals per year, including providing shelter to more than 500 homeless clients annually and food pantry services for more than 1,400 low-income clients per month. During the Learning Cluster, Catholic Charities of Wichita worked on providing financial education and coaching to single-mother clients of their Our Daily Bread food pantry. They partnered with local Bank of America volunteers to adapt and deliver Better Money Habits and met with a local university about recruiting student volunteer financial coaches. As of June 2015, Catholic Charities of Wichita had held four financial education classes.

**Community Empowerment Fund (in partnership with Urban Ministries of Durham), Durham, NC**

Community Empowerment Fund (CEF) provides financial capability services to 400 clients per year. Through the Learning Cluster, they provided financial capability services to clients at Urban Ministries of Durham who were experiencing or at risk of experiencing homelessness. Specifically, CEF staff helped 13 clients file their taxes for free, remotely opened a credit union account for 34 clients and provided a matched savings account to 40 clients.

**Paul’s Place, Baltimore, MD**

Paul’s Place focuses on helping families that are struggling to overcome the effects of multi-generational poverty, including 500 people per year. During the Learning Cluster they launched a project providing clients in need of energy assistance with financial coaching and incentives for making on-time energy payments moving forward. Of the thirty people who received information about the financial coaching program, 13 of them scheduled financial coaching appointments and three of them followed up with regular appointments, as of June 2015.

**Solid Ground, Seattle, WA**

Solid Ground is a Community Action Agency that focuses on housing, food justice, transportation and advocacy and provides services to more than 60,000 people each year. During the Learning Cluster they provided a range of financial empowerment strategies within their housing program, including a financial coaching model within the homelessness prevention program, and worked to expand this work agency-wide. As of June 2015, 1,021 people completed one of the 57 financial education workshops, and 241 clients received one-on-one financial coaching services.