

*Welcome!*

**Family Engagement:  
Building Family Well-Being through Financial Security Strategies**



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**Introductions**



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**Evaluation**

**Instructions:**

Please fill out the box in the upper right hand corner of your Presentation Survey with the information located to the left

- Event Name: Birth To Three
- Date: July 29, 2014
- Presenter (s): Jennifer, Laurie, and Brandi
- Presentation: Financial Security Strategies

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## Training Objectives



**Participants will:**

- Review the OHS PFCE Framework and understand the importance of family well-being to strengthening family and child outcomes over time.
- Understand why financial security matters for Head Start families and staff.
- Explore new strategies and resources to use in partnership with families in building their financial security.

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<b>K</b> What I Know	<b>W</b> What I Want to Know	<b>L</b> What I Learned	<b>D</b> What Will I Do With This knowledge?
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## PFCE Framework



**THE HEAD START PARENT, FAMILY, AND COMMUNITY ENGAGEMENT FRAMEWORK**  
 PROMOTING FAMILY ENGAGEMENT AND SCHOOL READINESS, FROM PRENATAL TO AGE 8

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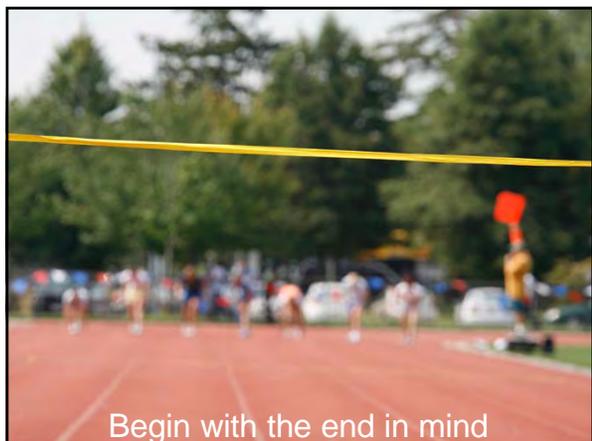
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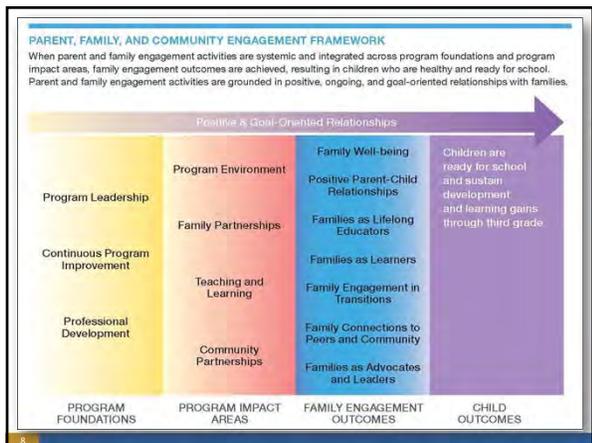
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**Head Start Parent and Family Engagement Outcomes**

1. FAMILY WELL-BEING	Parents and families are safe, healthy, and have increased financial security.
2. POSITIVE PARENT-CHILD RELATIONSHIPS	Beginning with transitions to parenthood, parents and families develop warm relationships that nurture their child's learning and development.
3. FAMILIES AS LIFELONG EDUCATORS	Parents and families observe, guide, promote, and participate in the everyday learning of their children at home, school, and in their communities.
4. FAMILIES AS LEARNERS	Parents and families advance their own learning interests through education, training and other experiences that support their parenting, careers, and life goals.
5. FAMILY ENGAGEMENT IN TRANSITIONS	Parents and families support and advocate for their child's learning and development as they transition to new learning environments, including EHS to HS, EHS/HS to other early learning environments, and HS to kindergarten through elementary school.
6. FAMILY CONNECTIONS TO PEERS AND COMMUNITY	Parents and families form connections with peers and mentors in formal or informal social networks that are supportive and/or educational and that enhance social well-being and community life.
7. FAMILIES AS ADVOCATES AND LEADERS	Parents and families participate in leadership development, decision-making, program policy development, or in community and state organizing activities to improve children's development and learning experiences.

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## Language Walk

Head Start Language	Asset building Language
<ul style="list-style-type: none"> <li>■ Financial security (OHS PFCE Framework)</li> <li>■ Financial literacy (Head Start Act)</li> </ul>	<ul style="list-style-type: none"> <li>■ Financial education</li> <li>■ Financial capability</li> <li>■ Financial empowerment</li> <li>■ Asset building</li> </ul>

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## What are assets?

- Traditionally:
  - Bank accounts
  - Savings
  - Real estate
  - Businesses
- But also...
  - Education
  - Investments
  - Other property
  - Access to quality financial services
  - Good credit
  - Social capital
  - Financial education and "savvy"

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## Why assets matter for children

- **Assets & Economic Mobility:** Children of parents with savings are significantly more likely to climb up the income ladder – especially for low-income individuals and families.<sup>1</sup>
- **Assets & Development:** Living in poverty can increase stress hormones in young children and impair blood supply to their brains, permanently affecting language and memory skills – and low-asset families are more likely to be poor.<sup>2</sup>
- **Assets & College Success:** Asset ownership is associated with increased aspirations and higher rates of college attendance and completion.<sup>3</sup>

<sup>1</sup> Cooper and Livieng-Prado, 2010; <sup>2</sup> Cunha and Heckman, 2007, and Hart and Risley, 1995; <sup>3</sup> Elliott, 2010

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### Asset-building strategies

- Financial education/coaching
- Credit/debt management
- Accessing federal and state benefits
- Tax credits and filing assistance
- Getting families banked
- Matched savings – e.g., Individual Development Accounts (IDAs)



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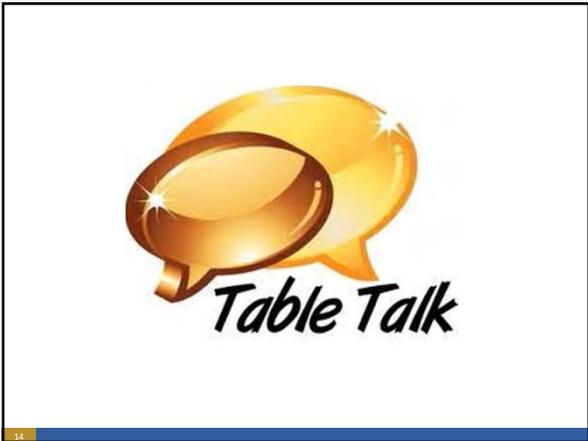
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### Outcome: Family Well-Being

Strategy(ies) to Promote Outcomes for Family	Indicators of Progress	Data Collection Methods

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### Report out



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### Challenges shared by Head Start programs

- Parent participation in financial services being offered is low.
- Staff felt they lack the tools, resources and training to help families with their financial challenges.
- Staff who are eligible for services are not taking advantage of those services.
- Strategies are not being tailored to Head Start families.

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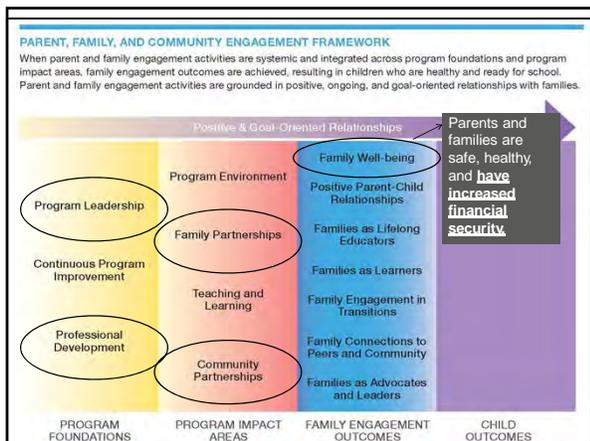
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**A Sample PFCE Action Plan**

**DESIRED FAMILY ENGAGEMENT OUTCOME(S):**  
Family Well-being: Parents and families are safe, healthy, and have increased financial security.

**GOAL(S):**  
Offer increased opportunities for families to learn about and enhance asset-building strategies.

ELEMENT	INDICATOR	ACTION STEP	RESOURCE(S)	PERSON(S) RESPONSIBLE	TIME FRAME(S)	MEASURE(S) OF SUCCESS
Program Leadership	Ambitious Goals	Expand program policies, procedures, goals, and opportunities to encompass asset building strategies for staff and families	ECLKC, National Center on Program, Management, and Fiscal Operations (NCPMFO) material, Community Partners	Management Team, Board, and Policy Council/ Committee	Begin during summer planning phase and implement in the fall.	Staff and families are knowledgeable about asset-building strategies and can describe the associated benefits.
Professional Development	High Quality Training for All Staff	Implement building strategies as a standing agenda topic during monthly staff meetings to familiarize all staff with the concept, strategies, and opportunities for asset building	ECLKC, NCPMFO material, Community partners	Management Team	Begin with pre-service training sessions and continue monthly.	Ongoing monitoring reports indicate staff members across all content areas are able to assist families with asset building strategies as part of their routine practice.

Source: Using the Head Start Parent, Family and Community Engagement Framework in Your Program: Markers of Progress. <http://eclkc.ohs.acf.hhs.gov/hslc/ta-system/family/docs/ncpfo-markers-of-progress.pdf>

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**A Sample PFCE Action Plan (continued)**

ELEMENT	INDICATOR	ACTION STEP	RESOURCE(S)	PERSON(S) RESPONSIBLE	TIME FRAME(S)	MEASURE(S) OF SUCCESS
Family Partnerships	Families are partners in developing and achieving the goals in their family partnership agreements.	Staff and families collaborate to identify and share information related to asset building opportunities in the community.	Financial education Savings and Individual Development Accounts, Getting banked Managing credits and debt, Tax credits and tax filing assistance, Accessing federal and state benefits (Refer to ACF-IM IS-11-05 for more information)	Management Team and Policy Council/ Committee	Begin in early fall with the intention of sharing with all families by the first weeks of October.	Of the families who choose to develop family partnership goals, 10% explore and/or adopt goals around asset building strategies.
Community Partnerships	Collaborative relationships for comprehensive services.	Staff, families, and communities participate in collaborations that respond to family goals and needs around asset building strategies.	Board Members, Local banks, Local tax (EITC) entities, Local housing (savings program) authorities	Management Team and Policy Council/ Committee	Begin in late fall after assessing family asset-building strategies and implement any new opportunities by January.	Resources relating to goals parents set in family partnership plan are established, available, and used.

Source: Using the Head Start Parent, Family and Community Engagement Framework in Your Program: Markers of Progress. <http://eclkc.ohs.acf.hhs.gov/hslc/ta-system/family/docs/ncpfo-markers-of-progress.pdf>

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## Reflections and Evaluations



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## Thank you!



*Please contact us:*

[jmedina@cfed.org](mailto:jmedina@cfed.org)  
Or  
[www.cfed.org](http://www.cfed.org)

[jwolsing@nkcac.org](mailto:jwolsing@nkcac.org)  
Or  
[www.nkcac.org](http://www.nkcac.org)

[ncpfce@childrens.harvard.edu](mailto:ncpfce@childrens.harvard.edu)  
Or  
855-208-0909 (Toll Free)  
[www.ncpfce.org](http://www.ncpfce.org)

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