

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

Brandi Black Thacker: How is everybody? How was lunch? Are you doing okay? Well, unless you haven't noticed, I wanted to tell you guys, we have some really special experiences set up for you this afternoon in the 90 minutes that we have together. We have an audience of almost 200 folks, I think, at last count, joining us online through Livestream.

So, as we connect today, we're not only going to be talking together and sharing strategies, but you're going to have the opportunity to connect with folks out in the world who are joining us from their programs. So, we'll check in with them every little bit and see how we're doing and see what ideas and strategies they have to share with us today, too.

So, welcome to the "Family Engagement: Building Family Well-Being Through Financial Securities Strategies" session. We're so tickled that you're with us today. And before we get going too far, we'd like to do a few introductions of my esteemed colleagues here. So, I'd like for them to at least say hello, introduce themselves, tell a little bit about the programs where they come from, and then we'll go into a bit more detail about the session.

Jennifer Medina: Okay, thank you. Can you guys hear me okay? Is it on? All right. I'll just speak up. So, good afternoon. My name is Jennifer Medina. I work for CFPD. CFPD is a nonprofit national intermediary that promotes asset-building strategies and policies. And today we'll be talking more about what we mean by "asset building," but it's strategies that help build the financial securities of low and moderate income families. So, I wear a couple different hats at CFPD, but particularly around this work, CFPD has a contract with the Administration for Children and Families, specifically of the Office of Community Services which, like the Office of Head Start, is a program office in ACF.

Then, we have a contract to explore different strategies and opportunities to integrate asset building into Federal programs, one of which, of course, is Head Start. So, I've been managing that work stream within that contract to look at what strategies work well to engage both parents and staff to help build financial security. And, so we're going to be hearing from several -- One of the programs that we work with this year, and I'm here just to share any insights about the work that we're doing and also learn from all of you about what's happening on the ground around Head Start.

Laurie Wolsing: Good afternoon, everyone. My name is Laurie Wolsing, and I work for Northern Kentucky Community Action Commission Head Start. It's a Head Start located in the Northern part of Kentucky. And we have 444 families and about 100 staff members that we work with on a daily basis. Currently, we just have the Head Start program for the 3- and 4-year-olds, but hope to do the Early Head Start soon. And the opportunity to really dive into the asset building and financial security for our families has really helped us make a lot of changes within the program.

Brandi: Thank you, Jennifer and Laurie. My name is Brandi Black Thacker. And I have the distinct honor, first of all, of seeing a few familiar faces in the person-to-person crowd here and I'm sure there are a few familiar names out there. I have the distinct honor and pleasure of being the director of Training and Technical Assistance at the National Center on Parent, Family, Community Engagement. So, we hope that you guys are already using a bunch of our great resources, but in collaboration with a few of our partners that you see today, we're going to give you all kinds of great things to take back to your program, as you consider how to really connect with families on this topic.

I have a little secret side note to offer for you guys for consideration. Today is my dad's 60th birthday. He is joining for free on the Livestream. He always asks, "What is it that you do again?" I say, "Daddy, I talk for a living. Don't worry about it." So, I wondered if the Livestream audience, along with my friends here in person, since I can't see him today on this very special day would feel inclined to just say, "Happy birthday, Freddie."

All: Happy birthday, Freddie!

Brandi: All right. Dad, I hope you're having a great one. See you tomorrow. All right. Thank you, guys, so much for indulging that little bit of my family engagement part. So, let's talk a couple logistics before we get into the content. We have an evaluation. I have to tell you guys, this is one of the most exciting pieces of the work we do at the National Center. We log, track, document, and absolutely take every piece and part of the suggestion you offer us through this process and integrate it into the work that we do in the future. Your voice means that much to us.

So, what you like about this session, let us know. What you would tinker with, let us know, and we'll certainly integrate that into our future opportunities to chat with you. The great news about our experience here is you get it virtually. So, those of you live-streaming, you'll get a link in your e-mail, as will those of you here. You've probably already seen it come to your personal e-mail for the sessions you've attended.

So, please take the time to let us know what you thought and share your insights and expertise with us that way, as well, so we can continue to learn from each of you and the work that you do. And also improve along the way ourselves. So, Laurie is going to walk you through a couple of the training objectives here and then through our first little exercise, so we can get a little bit of a foundation about what you are already knowing and thinking about this topic and where you would like to go with this today.

Laurie: The first objective is to review the Office of Head Start Framework. And, actually, that's in your handouts in the chairs, kind of the thicker book. If you want to make sure you have that. So, we're going to review the Framework and understand the importance of family well-being and strengthening families and child outcomes over time. And we also want to understand why financial security matters for Head Start families and staff. And also we're going to explore new strategies and resources, and with some of the things that we've had the opportunity to do over the past year, and would like to see some things that you have done, also, to build on with the partnerships.

So, we want to explore new strategies and resources in partnerships with families in building financial security. So, another handout that you should have should have KWLD. If you want to pull that handout. We have several of them, some really good resources. Did you find that? So, in the first column, we want you to take just a few minutes to think about what I know. And what I want to know regarding financial security and how it affects our families and children. So, a just few minutes to work on that individually.

Brandi: For those of you that are also live-streaming, we would like for you to join in with us and we're going to ask the full group here to share out loud in a little bit, as you think about what you already know about these financial security ideas that we support beside families and programs. So, we're going to ask folks to share what do you know already and then, certainly when you signed up for this session, you were probably thinking, "Ooh, I hope they say this." So, that's what we want you to tell us about in the "W" column. And certainly with our online partners, we will be checking in with you. You can respond to us through the question function that you see on your screen that's right under the question mark. So, feel free to jump in with us and we have someone here who is actually going to be relaying to us what you say along the way. So, feel free to participate, as well. [Indistinct whispering] Okay.

In the interest of getting our conversation moving, and collecting some of the great insight that you're probably already thinking about, let's start with the "K" column. Who would like to share something that you feel like you already know about all things financial security for families?

Teacher: Like, community resources and financial resources that I can share with the family.

Brandi: So, in your community, you actually have some financial resources you can offer for folks and connect them to. Okay. What else are you guys thinking about? Yes.

Teacher: That sometimes financial security just doesn't seem obtainable. That it's difficult for families who are in crisis to obtain financial security. That it's not something that is as reachable as we want to believe.

Brandi: Sure. So, there could be...It feels unattainable perhaps sometimes. We were having this conversation over lunch, that if a family is focused on their next meal, perhaps it's not so feasible at the moment to think about savings. So, that's a great way to say it. Thank you. What else are you guys thinking? I can multitask. Feel free, go ahead.

Teacher: Thank you. Financial stability affects the well-being of the family, which in turn affects the well-being of the child because the stressors filter right on down to the kids.

Brandi: We should just turn the mike right over to you. Yes, that's a perfect way to really connect not only the family well-being piece, but to the well-being of the child and it really all starts there. Think about it. I mean, if you're feeling some kind of way about your own finances, it impacts everything as you think about how to support your family. Family well-being for family and child. Okay, what else are you thinking?

Woman: One of our participants online suggests that budgeting can be a good strategy.

Brandi: Ooh, that is a good one. Thank you, online folks. Okay, let's take one more online or in person. Yes, please.

Teacher: Prioritize needs.

Brandi: Prioritize needs. It looked like there may have been one more coming, too. Was there something else burning?

Woman: Another one from online, sometimes there are barrier to employment. For example, people have a criminal record.

Brandi: Okay. That's a great point. So, barriers to employment. Well, you guys are coming to this topic, I can tell, with a rich depth and breadth of experience beside the families that you serve. So, what's really helpful for the trainer folk up here is to get a bit of a basis about what you're hoping to hear or know today. As you go back and you think about effectively partnering beside families with these ideas, what would you like to know more about? Anything we can put in the "W" column for the one?

Teacher: Strategies to help families achieve their financial goals.

Brandi: Okay, so some strategies. Let me capture that. I don't want to lose that one. Okay. What is everybody else thinking?

Teacher: How to either set up or get linked with a IDA program.

Brandi: Oh, great. IDA. All right.

Woman: A question from online: How can I as an education coordinator help ensure families' financial security?

Brandi: Oh, that's great.

Woman: And what to do about lack of day care funding.

Brandi: Sure. Financial security and then day care funding. Okay. Anything else? Oh, sure. Please.

Teacher: And then how to respectfully approach the financial world of people who live in poverty and the war zone of poverty.

Brandi: Yes. I love the way you said that: How do we respectfully approach and partner? This is a side-by-side sort of, you know, journey together. And how to be honoring of all families and their situations. That's great. All right. Anybody else real excited? You got one. One more. All right.

Teacher: Some motivational tips on getting families to access some of these programs, how to get them to make the first step.

Brandi: Oh, that's great. Okay, so, some motivational tips. Well, I have to tell you guys, this is an ambitious list, but I think I've got something for everybody. We have a few things lined up for you guys, as I've said, not only from the National Center's perspective, but certainly from my colleagues. Ms. Jennifer is going to give you great perspective from this, the CFPD lens, and then, of course, Laurie comes to us from a real live program. She's going to offer some of the things that have really worked in her neck of the woods and maybe some lessons learned. Certainly, we want to also create the space for you to share your insight and expertise, so we'll be checking in with you along the way, as well. Oh, please.

Teacher: What was the IDA acronym?

Brandi: IDA. You want to -- Oh! I stole the mike, didn't I?

Jennifer: No problem. IDA stands for individual development account. I'll be talking a bit more about this later, but they're special match savings accounts.

Brandi: I forget about all of our alphabet soup. Thank you for bringing that back to us. So, we're going to revisit the KWLD part of this exercise at the end, so we can check in about things that you learned or confirmed, so things that you're already doing in your program that you can say, "Great, we already have that together and we can celebrate that." And then if there are things in the "D" column that you want to do with any new knowledge or confirmed knowledge when you get back to enhance these kinds of services beside families.

So, we'll touch base with you again at the end to see how we did and what kinds of things you want to take away from the experience. So, I want to offer you guys a couple of quick things. I see some familiar faces from a couple of the sessions I've had the honor to lead yesterday. So, you guys know this is one of my favorite documents. How many of you have seen the PFCE Framework? So, my next famous quote is -- you know it, you love it, you live it, you have it memorized, right? This is what it looks like. We begin with the end in mind.

For those of you that haven't seen it, first of all, for our Livestream audience, every resource that you see has either been uploaded to the session so that you can have it in front of you, which I'm sure you do, and anything else that we reference is on ECLKC. Across the country, you say it three different ways - ee-click, ay-click, E-C-L-K-C, but you guys know it -- the Early Childhood Learning and Knowledge Center. So, you can certainly access all of these good things there. I want to tell you about the Framework, because the way we're going to come at this session today is in connection with this. Every bit of work that we do, every bit of resource that we've ever created or will ever create is rooted in this graphic. So, we want to make sure that you guys have it and you're comfortable with it so you that you can really streamline your processes as you think about enhancing any kind of services beside families. So, the way we think about this...

I'm going to give you the Reader's Digest version. If you think about school readiness, it's something we know a bit about, right? The school readiness piece. Over on the right-hand side of the purple column... So, beginning with the end in mind, if you will. We know that to get to school readiness, we have to have

strong child outcomes in that purple column. But we can't get to those strong child outcomes without successful family outcomes, which are in that blue column. You guys can see here that we have seven for your viewing pleasure.

The first one is family well-being, and the way that we operationally define that is families are safe, healthy, and financially secure. So, certainly, we're going to spend some time talking about the financial security piece today, but we wanted to make that connection straight away to the blue column, so that you can see sort of where these ideas may live if you're using this Framework actively in your program, too.

So, we can't get to school readiness without the child outcomes and the family outcomes, and the other two columns are really all about us. The pink one is high quality service delivery. It's like the service structure. So, the things we have the honor to do every day in partnership with families and kids. The yellow column is really about our system structure. Okay, I'm going to throw out some words. See what this conjures up for you guys. When we talk about management systems in Head Start, what are some of them? I'll start you off with one.

Man: Planning.

Brandi: Oh, there it is! Planning. Communication. Self-assessment. Record keeping and reporting. So, you guys know where I'm at. You're thinking protocol, probably, when you get monitored. We have these incredible systems that are already required our nod to that really is that yellow column. So, we know to get to school readiness, we got to have strong child and family outcomes, but we can't get to those without solid systems and services, but you can't do any of that without that arrow at the top. The one thing I left out, which is all about positive and goal-oriented relationships. That's where it starts. And the exciting thing about that is it's not only the relationship that we build beside families, but the relationship we build as colleagues in the early childhood community, and actually in the overall community. And what's great about that is the notion you guys offered straight away, which is that family well-being piece impacts the family, impacts the child.

So, what we model together through relationships actually transfers over to how families interact with their kids. So, we have a pretty big job, right? It's all very exciting, but I wanted to make sure that you had the root in the family well-being part of our blue column. So, as you take this back and you want to

talk with it...Talk about it with your colleagues, that you'll have that frame, in case that's something you're already doing. We're all about not reinventing the wheel, right? We know your cups are full and plates overfloweth. All right, so I just wanted to show you this page of our family outcomes. These are the seven from the blue column, operationally defined. They're actually on page five in your Framework booklet that you have there in your hands, and for those of you that are joining us on the Web, online. I just wanted to offer this so you can see how we define each of these, because that gave you the first one, around safe, healthy, and financially secure, so in case you'd like to expand ideas, around any of the other things in your work, that you have it in your hands and you can access them.

Before I turn over the mike to Jennifer, we also want to do something that we call sort of a language walk. I tease a little bit when I do trainings and say in Head Start and Early Head Start, we know how to take words people think they know what they mean and twist them all up. So, for instance, like "family." You guys know how we define it, right? By enrollment purposes, folks living in the same household that are related by...Blood, marriage, and adoption. So, what we thought would be helpful, since if I went to Jennifer on the six-o'clock news and said, "How do you define family?" We doubt that it would be our operational definition, as required by the regulations, right? So, we wanted to just match a couple of blues, as I say, or do a little language walk, and show folks in Head Start, here's what we say.

In our Framework, as I just showed you guys, we talk about financial security. In the Head Start Act, we talk about financial literacy, and there's a specific regulation around financial literacy training for who? Parents, right? So, that way we wanted you to see the couple of ways we list in our regulations and otherwise through our Framework, and Jennifer is going to walk us through a bit how the asset-building world at large talks about some of these things, so we can make some of those connections together.

Jennifer: So, within the asset-building field, we use very similar language, although slightly different. When we talk about financial education, that's pretty straightforward. Any sort of training or workshop or even one-on-one activity that's trying to teach people how to better manage their finances, so someone on the Livestream mentioned budgeting or it could be talking about credit or talking about consumer protections. That's what we're talking about when we say "financial education." But when we talk about financial capability, that actually refers to a person having the ability to make informed decisions about their personal finances, and while it may be that a financial education class gets them there, in many cases, it means providing additional support and looking at what are some of the systems barriers that are getting in the way of people making informed decisions.

And then finally when we talk about financial empowerment and asset building, we often use those terms interchangeably. But it's really any strategy that helps families learn either the financial skills that they need to make informed decisions or to learn skills that help them get better jobs and to be

successful in the labor market. It could be strategies that help them earn more, so as soon as we think of earning, we think of a job, an income, but it can also be things related to how can we help them maximize their income by having access to tax credits that they're eligible for, and how do we connect them with free tax assistance and preparation, so that they're not losing their hard-earned money they earned. Within the financial empowerment and asset-building bucket, we also talk about savings, so this could be the individual development accounts. There's special match savings or any sort of product that helps people save for an emergency or for a future asset. And then the one that everyone thinks of under asset building is also how do you invest in assets like an education, a home, or small business? So, that's certainly part of asset building, but there's much more to it than just buying a home. And then finally, in asset building and financial empowerment, we think about protections.

So, how do we educate people about their rights as consumers, what consumer protections are in place, and how do we educate them about insurance products that really protect the gains that they make along the way, so that if they do have an unexpected occurrence, they're not going to lose all that hard-earned income and savings. So, what do we mean by assets? Well, traditionally when we've talked about assets, we think about things like savings or bank accounts or investments we have or stocks. But assets also can be things like having access to quality financial services. So, having access to safe, affordable products that we don't have to pay, for example, a check-cashing fee to get our paycheck or that we don't have to pay these exorbitant fees, when we want to get our taxes done. That is an asset.

Also having the financial know-how to make informed decisions is an asset. Our credit is an asset. I think we -- You know, if you have bad credit, you're going to pay more in loans; you're going to have really high interest rates, and, so, either building your credit or paying down debt to improve your credit is an asset building strategy. And then, the people we know, our social networks, our social capital, that's also an asset.

So, why do assets matter for children? So, a lot of research focuses on just income, and while it's definitely important, assets have a really strong impact on children, and when we think about upward mobility, assets actually are a bit more important than income. So, one study found that 71 percent of children born to low-income but high-saving parents move up from the bottom income quartile over a generation, compared to only 50 percent of low-saving, low-income parents. So, holding the income steady, it was that savings behavior that really had more of an impact on the child's upward mobility.

Second, and I'm sure you all know this quite well, is lack of assets can impact child development. So, another study found that by the age of three, large gaps were seen in the vocabularies of children from families received public assistance compared to their counterparts in wealthier families. And then research also finds that assets have both an economic and also an aspirational impact on college

attendance and completion. So, what the research has shown is that among youth who expect to go to college, if they have a savings account in their name, they are anywhere from four to seven times more likely to attend college than youth without an account in their name.

So, it's really about that account being theirs, that increases the chances of attendance and completion. So, I talked a little bit about what asset building is, but just to sort of hone in on it a bit more, we talked about it can be a financial education or coaching, helping parents access benefits, whether by integrating a benefits assessment tool at intake is a type of asset-building strategy. Helping particularly new Americans build their credit or helping people pay down their debt is an asset-building strategy. Helping families get banked, and what we mean by that is connecting them to a mainstream financial institution, so that they can avoid predatory pay-day lenders or title loans. And then helping both parents and staff get connected to these special match savings accounts.

So, the way IDAs works are for every dollar you or I save in an IDA, that dollar is matched in some cases one dollar or as high as eight dollars. And, so, you can think use your savings and the match money from the program to buy a home, start a business, go back school, and in some cases, other programs allow other types of asset purchases, like a vehicle or there are programs that let you pay down debt using your savings and match funds. So, I'm going to turn it back over to Brandi to facilitate conversation with the group, but I'm happy to answer any questions, as well, about any of these strategies.

Brandi: Thank you so much, Jennifer. So, I promised that we'd give you guys the opportunity to share your insight and expertise around things that you're already doing in your program that support a lot of these ideas and strategies. So, what we'd like to do is look at this next slide, and for those of you here in person, you have it hopefully on your lap or in the chair beside you. And what we'd like for you to do is find a partner, hopefully right close by, and talk a little bit about this first column that says "Strategies to promote outcomes for the family." And, of course, the outcome we're thinking about from that blue column is around family well-being.

So, what we want to talk about is not only the strategy, but once you have employed that strategy, what progress looks like on behalf of the family, and then the things that you're using data collection-wise to know that it's working. And what we have for you is Laurie, who is going to share one of the ideas for now, that she has been using at her program, and walk it sort of across all these three rows, so you can have a real, live example of the connections that we're thinking about, and then we're going to allow you guys to sort of talk in pairs or trios.

We're not that strict. Of the things that you're doing, and then we're going to ask a few of you to share, including the folks that are out in the Livestream. We want you to certainly participate through the Q&A feature, I think, on the bottom left of your screen. You can offer us some feedback and insight as well when we open it up for the group to report out. So, with that, we want to have Laurie give a little bit of information about some of the strategies, and then we'll touch base again.

Laurie: So, I'm just going to share right now one strategy that we use. When we started this project, what we wanted to do was to make sure that the staff received all the same information that the families would have, so they know what the families would be going through, they'd know the services, they would know the resources. So, in the past years, we would just train family advocates or coordinators, but this time we did the entire staff, so it's like a four-hour training that they would go through.

It's a little more detail than we would give to the parents. So, that was our first strategy to support the families, is that all staff would be trained regarding financial literacy education that will be provided to parents. And then some indicators of progress, we would use some different tools to see how staff utilized the resources, as far as, like, in the data collection, we used a pre- and post-, and then staff that would be willing to share any of the changes, like one particular one used some of the techniques to increase his credit score. So, we were able to track that in different ways to kind of just show our progress working with staff. So, that's one example. So, we're going to give you just a few minutes to, you know, work in your groups and come up with some information that we can share out and all learn from your different programs.

Brandi: How'd you do? Take just a couple more minutes to finish your conversations. This is your official two-minute warning. Okay. As your conversations are coming to a pause, I won't say a close, 'cause I know how we do at Head Start and Early Head Start. Once we make that connection, it sticks, right? So, once your conversations come to a pause, I'm going to invite my colleagues Jennifer and Laurie back up, because we want to really facilitate some dialog about what you discovered from each of your programs. We certainly want to connect, also, with the folks on Livestream and get some ideas certainly through the virtual avenues.

But what we're going to do is, if you don't mind, waiting for us to get with you to the handheld mike. We want to make sure that the Livestream folks can hear all your thoughts and ideas. So, we have a strategy about how to divide the room, and if you're uncomfortable with the mike we're happy to just repeat your brilliance. Is that a deal? All right, let's do it. Okay, great. So, we're curious to hear -- there seemed to be a lot of vibrant conversation. What are some strategies that either you're currently implementing in your programs or that you're thinking about implementing to increase family well-being?

Teacher: I'm sorry. I'm a talker. Our agency has actually... She was talking about staff training on financial literacy, and a few years back, they had the staff take a financial literacy survey, and then we implemented it with our families, and they took financial literacy survey, and asked all sorts of things like, "Do you have insurance in this and do you have enough insurance? Do you have a savings? Do you have a checking? Do you know your credit score? Are you able to buy necessities? Are you able to save for emergencies?" And then we would use that maybe to set goals, if that was something that was needed.

Now, the last couple of years, they have done -- Last year they implemented it. There is a pre-test financial literacy that we do with the families at the beginning of the program year, and then a couple of months toward the end of the program year, generally in March and April, we do a post-literacy survey, which asks, you know, the same insurance questions: "Did your home visitor provide information on this? Did this improve?" And then they actually have started putting it... They started compiling that information. The home visitors have to enter just numbers on an online data collection on that. So, then they can see if there's improvement and things like that.

Jennifer: I think that's an excellent example of how you're really getting the data directly from the families, and I'm curious how, then... Was there an analysis of, like, what they found? Was there improvement pre, post, or --

Teacher: Like I said, this is the second year they've done a post-literacy survey, and we did -- We had, like, actual staff meet... You know, the whole-agency staff meeting, early-childhood programs, with the data, showing what the data is, and, like, in our -- Like, that. In that region and stuff, what are the big things that families need? Is there trainings that we can possibly go to or bring to the families, or, you know, what kind of things do -- do we need, not only in your individual communities, but, like, in our community-action agency? What kind of things?

Jennifer: Thank you, for sharing that. I think it really highlights the fact that we often have a lot of assumptions about the families need, but until we really ask them...And surveys are one way to do it. I know, Laurie, you're gonna talk later about focus groups as another strategy to sort of get at what the families need. Thank you for that.

Brandi: And, Jennifer, over the break, we also got a connection from the live-feed folks about the parallel to what both you and Laurie have described in terms of, sometimes, how our -- our colleagues can really benefit from the same strategies and making those connections not only on behalf of the families, but certainly on our own behalf, as well, when we're thinking about our own financial pieces of stuff. So, just to honor what was said from the live stream, as well.

Jennifer: Yep. I've been in this field for four years, and I'm always learning my own personal finance tips, so take it all in. There was another comment.

Teacher: We have a free tax-preparation site at our C.A.P. agency, so each year, before November, someone from that site -- they also do financial counseling -- someone from that site goes to each one of our sites and does a earned-income tax-credit training and a financial-literacy training.

Jennifer: Oh, great. And can you share a little bit more about, like, what -- what is the free tax prep? Like, what -- what do they provide, for people that don't know?

Teacher: It is a federal program that you can come in and get your taxes prepared for free. I think it is limited to the short form, maybe, and they may do some long forms, according to the situation.

Jennifer: Yeah, I think if you're, like, under \$44,000 income, so it's not -- It's not just very low income. It's, I would say, low to mid. Oh, okay. Great. Yeah, but definitely, there's -- The exact numbers are escaping me now, but there is certainly research out there about how much people spend in getting their taxes prepared, and it's -- it's not just, like, the tax-preparation fees, but that these paid tax preparers market, "Oh, we're gonna get you -- we can get you a refund-anticipation check, or a refund-anticipation loan, so you get your money quickly," if they don't have a bank account, and then those have exorbitant fees associated with them, so I think that's a great point, making people aware of the free tax prep and connecting them to the credit, so thank you.

Emily: So, we have a couple of things from the participants live-streaming, and there -- there's one that I'm just gonna read, but it falls under this category of, "a few programs are inviting people from their community -- banks and credit unions -- to come and talk at socializations or parent meetings, open houses, to meet with families where they're already planning to be," and one person said, "Our program invited our local credit-union companies and banks to come speak at our parent meetings to encourage parents to open savings accounts for their children. At one location, the children were even close enough to the bank to walk over to it with their classroom teacher and deposit their own money on Fridays.

Jennifer: That's great. That's a great image. I love that. So, what I really also like about that comment is the focus on partnerships, and I think, sometimes, when we come to these sessions and there's all these great, new ideas, it's like, "Well, how am I gonna do this? I'm already doing so much." But, really, seeking out community partners -- you know, local United Ways, financial institutions, credit unions, nonprofit organizations...On the resource sheet -- there's, like, a two-page resource sheet on your chairs -- there's...It talks about the Assets and Opportunity Network, which is a network of asset-building providers, and you can go to that website and see if there's either a local lead organization or a state lead organization in your area that might be able to connect you with some partners, so you don't have to do this alone.

Teacher: I do have a question about that, and I keep coming back to that borderline poverty. When -- When you have some somebody who has an inconsistent income, and a lot of those banks, when they do come in, as much as it's a great service for our families, and I'll try to take as much as I can away from that, the reality is, when you don't have an income... When you don't have an inconsistent income, it's really a challenge to take a percentage on a regular basis and try to promote being financially savvy, and so in those regards, I guess, at the end of this, I would love to get some troubleshooting ideas about how to really, you know, in a, again back to that, respectful way, work with families on how to save even a little bit inconsistently on a consistent basis, if that makes any sense.

Jennifer: Mm-hmm. Mm-hmm. No, I think that's a great question, and I'm happy to share some of my reactions, but I wonder if -- if it's appropriate to sort of open it up to others, Brandi. Like, how are people approaching this challenge of when people have so little to save, and when it is on an inconsistent basis that income's coming in, how are you messaging taking advantage of those opportunities to save when they can?

Brandi: Got one over here, Jennifer.

Teacher: I think you really have to talk to the family and decide where they can come from, you know? I mean, even if they can commit to ten dollars or five dollars once a month. It's just -- You know, it's that - that ability to get them going to the bank, you know, even though it's not a lot of money. You know, you're not gonna have \$3,000 at the end of the, you know, the year, but to get them -- You know, and that -- and that begins to build relationships. The banker sees Joe Smith come in every month with his five dollars.

Jennifer: Mm. Mm-hmm. Thank you for that. And I think you wanted to add something. Well, you decide, Brandi.

Brandi: Do you see? I was trying to be fair and equitable.

Teacher: I think this is where, as a parent, we've discussed in parent groups how important it is to share the community partnerships and our individual resources. Even when we split up in groups today, in our small group of five or six, just sharing our own experiences, there was, "Oh, we'll talk about that later, and that's a great idea, I didn't know about that," so tricks of the trade, what I like to call the "life hacks" that we all have and we can share with each other, and just taking advantage of them, whether it's saving on your electricity bill, your cable bill, shopping around for insurance. Maybe, people aren't comfortable doing it, so just being able to save and then move that income elsewhere.

Jennifer: Mm-hmm. There was one other -- One of the groups we worked with in Nevada, they -- we had a consultant go out to help the program, and she was running a focus group with the Head Start parents just to figure out, you know, what their needs are, to be able to make suggestion, and she had come prepared to have to facilitate and really draw out the information from them, and she said she had to be sort of, like, nudging her way in, because they were just talking and starting to share resources, and so what the group decided to do, that particular program, was to just create space and time for parents to come together and maybe have some coffee and cookies, but for them to have a space and time to share their knowledge and really make them the experts that they know how to save or they know where to save money on this or even barter with products they have.

Maybe, one more comment related to this challenge of how do we get really low-income people to save.

Teacher: Mine's more of a question, 'cause I tend to be that parent that can't save money and stuff. Like, how do you not end up -- you know, if I put five dollars in the bank once a month, that's fine, but after like three months, then, all of a sudden, I run out of gas, and I end up taking it out. So, that's why I currently don't even have a savings account. I don't know how to jump that kind of hurdle.

Jennifer: Yeah. And -- And -- And I think that -- and this is why I think it's really important that there's -- there's strategies and there's training and there's education, but there's also systems change. Like, it is very difficult to get ahead, and so I just want to acknowledge that and validate that. And I think that rather than -- I actually think that's great you had that money when you needed it because you had saved. I think the challenge is when we set these really high aspirational goals of, like, saving and you're gonna buy a home, or you're gonna go back to school. Like, some people are at that place, and with these matched savings accounts, that is a real achievable goal, but I think that just setting realistic expectations and also feeling good about the fact that you had that money when you needed it because you saved. You know, that right there is a success, in my mind, at least.

Brandi: How are we doing time-wise, Jennifer? I saw at least six other hands.

Jennifer: I think we should go into new questions.

Brandi: Okay. New questions.

Jennifer: Or new comments about these -- the conversations you had about any of the strategies you identified or indicators of progress that you're tracking.

Teacher: Our program is associated with the university, and so we have, sort of, the old-fashioned, traditional home economics, although it's not called "Home Economics" anymore, co-op extension, and they have a division of their part of the university that talks about financial literacy, and they've been willing to do some work with us and with families, but they've also linked us to online resources that families can get a newsletter and information that way, in Spanish and in English, which, for our program, is particularly important.

Jennifer: Great. And how are you -- do you have thoughts about how you might be tracking either indicators of progress, or that this is helping in any --

Teacher: At this point, I know it's part of -- we use a family map, which is is now, I think, our second year doing it; so, I don't think we're that far down the line to really know whether it's made a difference yet, but we are starting to track it now.

Jennifer: Great. Thank you.

Brandi: I love these parallels that you guys are making to the notion of tracking family progress. It's certainly something we know is on your minds, for a lot of reasons, and we are actually, at the National Center, creating lots of great resources for you guys around this, so as you think about tracking that progress and really thinking about how you're gonna do it more longitudinally, we're gonna have a few things for you to consider; so, stay tuned for those.

Jennifer: We'll take maybe one more.

Brandi: Sure.

Teacher: I was just kind of thinking that it's really easy to assume that every family's definition of financial security is gonna be the same, and it just simply is not going to be, but especially with, you know, your lower-income families. They may feel that financial security, to them, means, you know, even living paycheck to paycheck, you know, just because they may not be on assistance, or maybe they're only a month behind on their rent instead of having, you know, an eviction notice.

That's financial security to them. So, I think it's really important, right off the bat, before you start throwing out, you know, I.D.A.s and matched-savings accounts, you know, to really kind of have a conversation with that family and find out what their idea of financial security is, and maybe on a scale of one to 10, with 10 being completely financially secure, they feel like they're a seven when another family might feel like that same situation might only be a four; so, it's very important to kind of meet the families where they're at, without being judgmental, and kind of working with them to say, "Well, what steps can we take to get you from a seven to an eight, which, to others, might be going from a four to a five or a six? So -- that's all.

Jennifer: No, thank you for that. I think that's really great to remind ourselves that it's not the same for every family, and we need to ask.

Teacher: How can that be implemented into trainings, too? Because, like, that's our... Like, what we were talking about in our discussion was the trainings -- it almost feels too impersonal, you know, that some people will go home and really use what they learn, but then some people will go home and, you know, they don't feel like they really understood it, but they didn't feel comfortable speaking up, necessarily, so -- so really being able to, like, meet each person at each training or something.

Jennifer: Yeah, and I think that what's becoming very popular now is not just the financial-education trainings, but, like, financial coaching, where there is, like, a one-on-one relationship with a financial coach -- in some cases, a counselor -- but where you're working individually to set that goal and make it specific to that individual's situation, because you're right. Like, we can all go and learn about what credit is, but until we apply it to our own situation, it's really just extra information. And I think that's where some of the resources we'll talk about later is about different trainings that are available to Head Start and our other Head Start staff, that can then give you tools and resources to work with the parents around that. Follow-up comment, or -- No? Okay. All right, so, I'll turn it back over to you.

Teacher: I just had a comment about the training in regards to her issue. We actually try to use, from the assessment that we take with our families, whether, you know, they do have savings accounts or insurance, stuff like that, so we kind of take from the ones that do seem to be more at like an eight or a nine, and we put those people in charge of -- we call them "parent cafes," where we kind of pick out the main questions and have those -- You know, parents that are the eight or nines of their financial situation and have them lead different tables for the questions, 'cause we think that, you know, I mean, a lot of our families...

I don't know how to put it... They respect and rely on their own as much as just like everybody else, and so instead of having somebody from a big institute come and talk way over everybody's head about stuff, it's coming from, you know, their neighbor or somebody they respect, and so then they get a lot more out of it than they would if it's just in a big, huge group and everybody's afraid to ask questions or talk or anything, so it's much more personal, and they get a lot more out of it, we feel, so that's how we do it.

Jennifer: That's excellent. And how -- What feedback have you gotten from the parents about that?

Teacher: It seems to work very well, actually, so then we've -- And you can do your cafe year-round, any kind of topic, but the finance one, we feel, is what's gotten us most growth from our families than other things we've tried before, so...

Jennifer: I think it's exc--I think that's an excellent idea, and I can see how people would feel more comfortable sharing with a peer, as opposed to this outside professional expert. All right, I'm gonna turn it over to Laurie.

Laurie: I think we have one more comment.

Jennifer: Oh, she was coming to get you.

Laurie: Yeah.

Jennifer: Thanks, Laurie. One more comment.

Teacher: To piggyback off of what she said, I know with our program, we have a parent committee that basically, besides the parent meetings, they get together on their own to discuss the things that we've talked about, but also, with the family-service worker, to build a rapport with that person when you first come in and do intake, that actually gets that parent even comfortable with other parents, but also comfortable with someone in the agency, so they won't be, you know, torn from side to side, but they know that someone besides a parent can be able to help them.

Jennifer: Great. Thank you for sharing that.

Laurie: Okay, I'm just gonna move on to just a few other strategies that we've used, and a lot of things that you've already talked about fit exactly into what we're doing, so hearing that it's an overlying them that you have to know what your parents want. I had the opportunity to talk to these two ladies. You have to start with them and where they're at, and you said some of them are ready to buy a house, and some of them don't know how to write a check. So, again, there's different ways that we've done it, and I've heard you guys talk about parent focus groups, and we've used that and their family partnership agreement. So, some of them, you know, individually, will discuss what they want to have, our goal, and some of them like to do it in a focus group. But you have to know where they're at.

So, a couple things that we did with our families -- You know, working them -- After we would find out what they would want, if they want the information in a group or individually, you know, some of them, we were at very, very basic levels, like in our area, we have Krogers. That's our large grocery chain. You know, we would have, like, a small group and go over the grocery ad and help them, like, cut coupons, log in and do digital coupons, look at different things on sale. We'd have a cooking demonstration from one of the partners -- the cooperative extension or the home-economic group -- that would help them work on that level. And then, we'd have some other classes where they're working on repairing credit and some to purchase a house, so it really varies, just depending.

You just have to know where they're at or you're gonna -- They're gonna shut down on you, and I think I've kind of heard that from everybody. One other program that we've used in the classroom that reminds me of the comment about going to the bank is "For Me, For You, For Later." It's with PNC Bank, and we piloted it this past year in one of the classrooms, where the children have an opportunity to save some money and spend some money and share some money, so they had the opportunity to save it, and then they would purchase something that they'd want in the classroom, and then they were able to share some money, and they decided they wanted to purchase something for the nursing home that's across the street. It was, like, cupcakes, or something.

So, they worked on a lot of the different financial things in the classroom, and there was one partner that donated some nice, little piggy banks for all the kids, so that was really helpful.

Teacher: What was that called?

Laurie: For Me, For You, For Later, PNC Bank.

Jennifer: And the link for it is right on the top of the things on the resources sheet, so if you want to go to that later.

Laurie: Okay.

Jennifer: Okay, so, we wanted to just pause here for a minute and acknowledge, as you all have shared, that many Head Start and Early Head Start programs are already doing some work particularly around budgeting or financial assistance, and earlier this year, through the contract that my organization has with the administration for children and families, we issued a request for proposals to Head Start programs that would be interested in receiving one-on-one technical assistance to help them integrate these asset-building or financial-empowerment strategies into their programs, and we ultimately selected five programs, one of which was the North Kentucky Community Action Commission, that Laurie is with, but we learned a lot from the 70-plus proposals we received, and it was really inspiring to see the amount of work that programs were doing around budgeting, and even workshops on financial assistance, but we also -- A lot of challenges were expressed through those proposals, and so I'm gonna share a few of those challenges and then some resources that we've begun to develop to hopefully address some of those challenges, although we are still learning.

And I just ask you to raise your hand if these challenges apply to you, so many of the proposal -- proposals that we've received said that parent participation in the financial services that they were already offering was very low. Okay, so a few of you can relate to that. Many people commented that their staff were not comfortable talking with families about financial topics. Okay, so a few of you, as well. Proposals said that staff who are eligible for the services, such as the matched savings or the free tax assistance, were not taking advantage of those services. And, in general, there's just a sense that asset-building strategies, as we've heard today, just particularly those strategies that require having extra income to save, really don't work for low-income families like Head Start families.

So, the first resource that I want to talk to about -- and this is one of the resources we uploaded ahead of time, so that's available online -- is a practice brief that looks at different strategies for increasing parent participation in financial-education activities, and it includes suggestions about how to tailor activities to the parents' needs based on different theories around adult learning styles.

And it also talks about strategies to support family connections to peers and community, and so how you can leverage the relationships that you already have with these Head Start parents to promote the activities you're doing. One thing that we -- One of those suggestions is things like having parents that have participated in the activities or in the workshops or education to come and talk to parents that are considering them and having them be your spokespeople, because, as we heard, it often has much more value when it's coming from peers. And this practice brief also talks about ways to use technology to engage and remind families about workshops and classes, so this could be by using text messaging or social media to advertise your workshops, or providing incentives for those that come and attend.

The other practice brief that we've developed is one specifically around building capacity for Early Head Start and Head Start family workers, so in this particular document, we walk through several different steps, some of which have been shared, about conducting surveys to really assess not only the parents' needs, but what are the staff-training needs, so what do they feel they're comfortable talking about, and where could they benefit from some additional training? It walks through some of the resources that are available that you might want to look for in your communities, as well as some of the resources that have been put together by different state Head Start associations and community-action partnerships.

The Minnesota Community Action Partnership created a website called Help Minnesota Save, and they have a whole page dedicated to educational handouts, activities for preschool children, newsletter articles, and other tools that are specifically for a Head Start or Early Head Start audience. And then, finally, this particular practice brief goes through some tools to start the conversation with families, so there's something called a wheel of life that some of you may be familiar with, where you can walk through different areas of a parent's life and, like, have them rate on a scale of one to 10 how satisfied they are with that particular aspect of their life, and then that can move into conversations about financial issues.

And then a few resources related to where to find financial-coaching training, so the concept behind financial coaching is that the parent or the client or the participant is the expert, and that the coach is really there to just ask the right questions, to help them set goals, break those goals down into manageable steps, and hold them accountable for their activities. But it's very different than being a financial counselor in that the coach is not the expert. It's the parent or the participant that's the expert.

The next resource is on your -- For those of you in the room, is on your chairs, this quick-reference guide of different resources to design or implement asset-building programs, so it goes through some resources related to financial education, but also where to find free tax help or matched-savings programs, so someone asked, "How do you connect with an I.D.A. program?" There is -- The organization I work for, we keep a directory of different I.D.A. programs, but then the federal I.D.A. supporter is the Assets for Independence program.

They also have a website that lists all their grantees that are providing matched-savings accounts. And for those of you listening on the live stream, the website is up on the slide, where you can access this resource. And then, finally, a couple years ago, the organization I work for, we put out this integration guide called "Getting a Head Start on Financial Security." It's about 20 pages, so we didn't print it, but this is the website where you can find it. And this goes into much more depth about different strategies and resources available to integrate those strategies into your programming.

Brandi: Well, here it is again -- the framework. So, let's talk about this. So, we're in the vein, as Jennifer said, of showing you some resources, and one of the things that I wanted to remind you guys of is that we've, at the National Center, been around now for four years, so we've learned so much from you, and we've found is some of the resources that we developed a while ago, you're finding new, exciting, and wonderful ways to use all over again for a new purpose. So, what we wanted to do is just show you an example of how some of the things that we've been talking together today about connect to that family-well-being outcome, and how it really is in service of what we're all here to do, which is connect to the school-readiness of our kids.

So, let's -- Again, with the notion of starting with the end in mind, we've really been hovering around this family-well-being idea. So, let's -- I want to flash over to a resource real quick. For those of you that are here in person, we've had so many of you stop our exhibit table downstairs on level M4, so those of you that have, today, got our featured resource, which is the markers of progress. And what we love about this document is it really gives you an opportunity to assess all things program-related around family-community engagement on like a three-tiered scale.

So, you get to decide if you're at the starting point in one of these areas, if you're really progressing in one of the areas, or you're all the way live in innovation. What I love about this document is at the very end, on page 75 and 76.

There's a sample action plan, and the example that we show in the action plan is the one you see before you around the increased financial security. So, I wanted to show you first how we back up with the end in mind, like we spoke about at the beginning of our session, into the high-quality service structure in the pink column and the systems in the yellow column, but we wanted to show you some of the language that we've used that you have right in hours that you can steal from or cater to meet the needs of the folks right in your communities.

So, let's walk backwards, here. So, we have the family-well-being outcome, as we established, and what we've been talking about today is partnering with our families and the community in support of this whole notion of financial security. But we can't do those amazing partnerships without having program leadership and -- you guys mentioned it time and again -- the training structure in place through professional development to have everybody on the same page, or, as we would say back home, singing from the same choir book.

So, we have those things in line in the yellow and the pink column, which connect to the blue column, which we know will ultimately serve us in the school-readiness journey. But what's great about this is we have these action plans, and here's a screenshot from what it looks like, and the markers of progress actually outlines for you, on page 75 and 76, the exact language that we use tied to each of those elements in the yellow and the pink column.

So, with that, it gives you some example action steps, for instance, and other resources to think about and utilize. And, since you guys have been so curious about the whole measurement idea and how to show family progress, and certainly our own programmatic process and progress, we have a whole column dedicated to measures of success -- what that looks like, what's it gonna look like when you make some great strides there.

So, we wanted to remind you about the markers of progress and the language that's tied there because we make all the connections to not only the outcomes, but some programmatic goals, and then weave it all the way through, so if you feel like that'd be helpful in your thinking about different ways to bring these ideas back and you haven't been to see us yet at the exhibit table on M4, stop by. We're featuring these all day today. And a lot of you tell us that you like the fancy spiral-bound copy, but for those of you that are online and joining us live stream, we have this in English, Spanish, and, for those of you fiscally minded folks, what we call a text-rich version, which is all the color is gone, all the graphic is gone, so if you're like me and you want to save your pristine copy, then you can mark up the one that's a lot more cheap to print, and you can use that.

The other bit that I want to tell you about this -- Are you sitting down? Are you ready for this? Everybody ready? We also have this as a digital version, so you can go right onto ECLKC -- E-C-L-K-C. You can log in, and you can access this document electronically, insert your data -- Here's the part I hope you're ready for. It aggregates your data for you, so you --

Teachers: Wow.

Brandi: I know! Did everybody online do the "aw," too? It's awesome. Now, it's very foundational, but it reminds me of the old self-assessment -- If you guys remember, like, the PRISM protocol framework where -- I know. So, you could see, like, in the snapshot, where to focus, which system, which service, and it drove you there so you knew how to concentrate your energies. That's exactly what this does. So, if you're thinking about that, I wanted to remind you that, you know, a lot of the elements that we speak about -- specifically in the family-well-being outcome -- connect to this.

So, if you want to revitalize it and use it in that way, or others, we invite you to. And tell us about how it's going, too. We love to hear the good stuff, and then the new ideas that you would propose for us, as well, based on what you're learning out there. So, let's see how we're doing time-wise, because one of the things that we'd really like to do with you here, and certainly with the folks in live stream, is visit the "learned" column, and, because we want to honor the excitement that you shared -- So, many of you still had your hands up when we had to transition a bit. If there are other strategies, ideas, resources that you want to share with each other -- It looked like there were some more questions, too.

So, let's, first, if it's okay with you guys, focus on the "L" column -- things that you heard today that you learned that you're excited about or things that were confirmed that you were like, "Whew, we've got that down." So, let's talk about the "L" column. Tell me some things that you learned or were confirmed. And if you're scared of the mike, you can holler out. I'll repeat it for your colleagues. Here's a secret side note. I have bosses in the room, so, if you guys didn't learn anything...I'm just kidding. I do have bosses in the room. If you'd like to meet them afterwards, come see me. What you got? What you thinking? Yes.

Teacher: It's short. I just didn't know that those match accounts existed. Brandi: So, match accounts, the notion of those, and how they might work -- from one dollar to eight dollars, right, Jennifer? Is that what you said? Okay. Got you. Match accounts. What else?

Teacher: I think the strategy that someone was talking about, how first, you started with the staff, and then you could follow their progress, and then you'd take that same information and give it to the parents, because, you know, I think one thing that we all forget about is that a lot of us are former Head Start parents, and also, you know, a lot of our staff, we're just one paycheck from being homeless; so, we're not that far above, you know, our parents; so, you know, we hear a lot of people talking about, "Well, our parents, our parents this," but we are our parents, you know? We're not any different than they are.

Brandi: Yes, ma'am. I'm really glad you gave that voice. There's so much of this process for me that, as I've learned from Jennifer and Laurie all along the way, that I've really taken to heart myself, and I agree. We're all together in this, and the partnership is real. I love, too, that you guys have offered so much power around the community-engagement connection and what that means on behalf of ourselves and our families, so that as really well-said. Thank you. What are you thinking?

Teacher: I just have a question. Where do you find the information about the wheel of life and the resource --

Brandi: Say those again.

Teacher: The wheel of life and the --

Brandi: The wheel of life.

Jennifer: Yeah, both of those, the links are in the practice pages that were uploaded prior to this meeting, but I can just -- I'll just find you and give them to you.

Brandi: That's easy. And for those of you that do want to access, we have three documents that were uploaded for you to download before the session, and so we can get you the links, I'm sure, from our Early Head Start colleagues, so that you can have access to those if you didn't get them ahead of time, so that you can have them for your own viewing pleasure. There's a hand over here.

Teacher: I didn't know about the saving money -- If, you know, the fact that parents who saved money would have...More likely to have kids that went to college. I didn't know that.

Brandi: I didn't, either. I thought that was a really great point. Parent saving -- So, can support higher education. All right, great point.

Emily: So, I'll just share with you. People online liked a couple of things -- some new ways to reach out, new ideas for engaging parents around financial issues, this idea of parents teaching parents, and they really liked the resources.

Brandi: Thanks, Emily. I have to say, you cannot underestimate that peer-to-peer power, right? Don't we use it in the classroom a lot? If Susie doesn't like broccoli, we sit her beside Jojo, who does, and they say, "Look, watch." It's powerful. Well, here, let me ask a question of the ladies. How many of you have a product that you use every day, every single day, that you could not live without? Any product. What is it?

Teacher: Hair-curl gel.

Brandi: Hair-curl gel. Have you told your girlfriends about it?

Teacher: Yeah.

Brandi: Of course. The rest of you who have the product that you can't live without, you've told somebody? Oh, I see some "Amens" back there. Of course. So, when we have this experience and we can share with each other, it's powerful, so when we can inspire folks to, you know, be able to do that and share that in a meaningful, very genuine way; it's very powerful and successful, so think about the hair gel. Just kidding. What else are you guys thinking?

Teacher: I'm a grantee specialist with the T.A. system, and I was looking at this from a little different perspective in that we help a lot of grantees with strategic planning, and every one of them, I believe, has had a goal around, you know, the parent and family and community engagement, and using -- They stress about, "How are we gonna measure if we reach this?" So, relating -- You know, referring them to the markers of progress, I think, would be a great idea, and I'd forgotten that, so I think that will help them with their strategic planning.

Brandi: Thank you for that. It's great to have your perspective there. And we've all been -- Have you guys been stressing out a little bit, too, about these overall programmatic goals and the whole progress piece and thinking about what that looks like? So, just in case that's something for folks, we encourage you to start with small groups, just like we think about, beside our families, we think about those small steps, the attainable goals, and we zoom in to families, for instance, that may be dealing with high lead levels. We follow. We track. That connects to family well-being, too, and that's one of the outcomes of the seven.

So, not all families, maybe to start, not all outcomes, maybe to start. Set your own selves up for success. Use your data to drive all those good things. It allows you a little bit of flexibility, and it still allows you to celebrate the incredible process and progress that we know you inspire beside the families all the time. So, just in case that gives you a little breathing room, you can take that back. Let's take a couple more in the "L" column, and then I want to move over to "D", 'cause we want to hear about what you're thinking. Not one for the road? All right, here's one.

Teacher: I'm like a young lady. I'm thinking a little differently 'cause a lot of things we already are doing, have implemented, including the markers of progress. We already got our data back, and we do a pre and we do a post, and we also included our parents. Our parents are also engaged in the markers of progress, where they were there to actually give us input, because staff see things one way, but parents see things a little different, so they'll let us know, are we at the beginning, are we at the middle, are we innovating, so we found out that we had some work to do in certain areas. But when you talked about play money for the kids to purchase, I thought that was excellent, 'cause our teachers actually do that.

Excuse me. But while I'm sitting here, I'm thinking, you know, for financial literacy, we can actually do that with our parents and let them save money, do the exact same thing, and buy little gifts or whatever and show them how to save through play money at the end of the year to see how much they save, and then they can transfer that thought into real money -- one dollar, two dollars -- and that might help the parent back here. So, I'm just sitting here thinking. It's actually generating ideas in my head. Thank you.

Brandi: Well, that's the most perfect segue to the "D" column, 'cause you're telling us what you're gonna do with some of these ideas, and I actually worked with a program... I did direct T.A. for a little bit, myself, and worked with a program who had... I want to say they called them "Kids Bucks" or something like that. But it as for parents, and they collected them throughout the year, and they earned them by coming to our activities, so it served, of course, us, 'cause we always want their voice, but it was super helpful for the families, and as they collected the moneys across the year, at the end of the year, they were able to purchase things that would be helpful in their household, and they got those through donations.

I see a lot of folks shaking their heads like perhaps you have something similar. But through donations from the community, and it could be things, you know, like, for the kitchen or for, like, a vacuum cleaner, or things that were necessary for, you know, all of us to have access to. So, that's a though to build on what you were thinking. Give us some more "D" ideas. What are you gonna do with some of these thoughts when you get back? Yeah.

Teacher: I want to hear more about what you just said.

Brandi: The program?

Teacher: Like, the Kids Bucks, or whatever.

Brandi: Okay. I think they were called Kids Bucks, something like that. The program was set up sort of in the beginning of the year and was talked about in orientation, and so folks, parents, specifically, were shown, "These are all the activities, spaces, and places you can earn Kids Bucks," whatever they were. "And these are the amounts that they have." So, things that were excluded were things like Policy Council, because certainly only a few folks get the opportunity and honor to serve on that group, or parent committees. Yes, so, some of those things are excluded, but, so, field trips, volunteering in the classroom, there were other things that we always hope that families are able to do beside us. These guys even took it a step further and said, "We always have problems getting our 90-day requirements. We're putting it in the Kids Bucks." And it inspired families to get excited and jump in and say, "I want to get my five bucks." Again, play money, but the program really catered to what they needed from families to set up the program.

Teacher: At the end, when they purchased things, how'd that work?

Brandi: So, they collected --

Teacher: Did they have things there?

Brandi: They collected all this great stuff from the community, so they could shop off a list, and they assigned points, like the Kids Bucks points, to each of these things, so if they collected, let's say, 500 Kids Bucks, they could have the DVD player or whatever things, you know, the community, yeah, donated. So, no purchasing, for those federal folks in the room. Just donations from the community, and from some families, too, for other families. Go ahead. I know we have just a couple minutes left.

Teacher: That's a great idea. I'm totally taking that. Well, one, I just want to know, one, what hair gel she uses, and, two -- You know, share. And, two, I totally just lost my thought. See what happens when I wait?

Brandi: Oh! It'll come back.

Teacher: Oh! Focus groups. I really feel that we should be utilizing our parent-group meetings in a way that could really aid our focus-group information and guide that process.

Brandi: Wow, that's great.

Teacher: And, of course, our parents coaching parents, as well.

Brandi: Yeah. Well, it's clear you have quite a dynamic group with you, so I can see that happening quickly. I want to remind you guys in the couple minutes that we have left, first of all, we'll stay after if you want to keep the dialogue going. We're gonna be here all week, so come and see us. Please, fill out your evaluations.

Let us know what you thought, what you liked, what you want more of, what you want less of. And we really do take your voice and use it and learn from it, always. I want to thank, from the bottom of -- this is my country saying -- my little, bitty heart. Miss Jennifer and Laurie, for your insight, your expertise, your time, your dedication, what you brought to us and our community that we'll continue to learn from, and, of course, all the time you gave us this afternoon in the trainer danger zone, when you've eaten lunch and sometimes you're tired, you guys are super dynamic. If you want to talk to us later, after we leave here this week, please find all of our contact information on the slide before you, and feel free to reach out if you want to share your successes and questions. So, enjoy the rest of your afternoon. Thanks so much. We hope to see you again soon.