

Building Foundations to Increase Family Financial Security

Brandi Black-Thacker: Good afternoon everyone. Welcome to our second webinar this week, this one, Building Foundation to Increase Family Financial Security. We're thrilled that you're with us this afternoon and cannot wait for you to experience the panel that's been assembled for each of you. Let me introduce myself. My name is Brandi Black-Thacker and I have the true honor of being the Director of Training, Technical Assistance, and Collaboration at the National Center on Parent, and Family, and Community Engagement. I hope you're ready. I have one of the most terrific honors of this -- you know, not only this week but just focus on this work. Today we have with us, Ms. Jeannie Chaffin, who is the director of the Office of Community Services. And if you guys know that's the federal office that oversees the administration of the Community Action Agencies across the country. So she's certainly a deep part of our Head Start family and work closely and regularly with the office of Head Start, Director Chaffin's impressive commitment to antipoverty work stems back over 20 years. She's provided great leadership, policy expertise, and training and technical assistance to the community, services, and grant network, and has worked at the national, state, and local level to improve critical community services that are aimed at reducing poverty. I said this was an honor for me in a couple of ways. I'm a person who grew up professionally in Community Action Agency work. And so Ms. Jeannie, we're so thrilled to extend a warm welcome to you and are completely honored that you're here. Welcome.

Jeannie Chaffin: Thank you so much, Brandi. You are exactly right. We are a family. And I want to say good afternoon to all my Head Start brothers and sisters across the country. This is truly an honor for me to be on this call and talking with the Head Start field about family financial security. I want to thank the office of Head Start for the opportunity to join you all today on this webinar. I couldn't be more pleased and willing to support my Head Start colleagues, Blanca and Anne in this endeavor and just really happy to be here. In the few minutes we have together, I'd like to highlight a couple of OCS programs that could support your work to increase Head Start Family Financial Security. The first is the Community Services Block Grant or CSBG, which really works with the states, territories, and tribes to reduce poverty and can address a range of strategies including employment and training, education, housing assistance, and financial capability.

And as Brandi said, the Community Services Block Grant is the core federal funding for more than a thousand Community Action Agency on the country. And CAA and Head Start have a 50-year history of working together ever since their creation during the Johnson Administration's Great Society. Many Community Action Agencies operate Head Start and I think it last count about one-third. I look forward to hearing from one of our CAs today during this webinar. CAs that operate Head Start have the ability to be intentional about coordinating [inaudible] their high quality Head Start programming with high quality services that promote Head Start parent, employment, and economic security. Job training and workforce readiness program as well as financial capability services. Our key component in two generation approaches.

And for Head Start grantees that are not operated by Community Action Agencies we encourage you to seek out your local CAA, if who haven't already, to discuss partnering in these ways. I'm sure you've heard of this approach. It's what many are now calling a two-generation approach to serving children and families. We know that Head Start is seen as the original two-generation program and we know Head Start has a solid foundation to build on with parent, family, and community engagement framework. Our focus today is on family financial security and I want to talk a little bit about another

OCS program, the Assets for Independence Program. It's strongly connected to financial security and to another concept you'll be hearing about today, financial capability. Assets for Independence is a match saving program for individuals seeking to buy a first home, pay for post-secondary education or training, or to start a small business.

In recent years, OCS has used AFI as a platform for bringing asset building financial education, credit and debt counseling, access to federal tax credits, and other financial capability strategies to working families throughout the nation. Head Start and Early Head Start have been key partners with us in our AFI work; we've collaborated on pilots, with Head Start grantees in many places including Massachusetts and Pennsylvania. And in 2014, using our CFED who you're going to hear from some today, AFI supported a learning cluster of five Head Start programs seeking to strengthen the financial security of Head Start parents, families, and staff. Also in 2014 AFI and CFED facilitated a peer learning group of three intermediary organizations to discuss ways that could support the broader integration of financial capability strategies in Head Start programs. Through these opportunities, we've learned a lot about integrating financial capability into Head Start and Early Head Start programs. We're working on producing resources that share these lessons with the field. Our top three takeaways from this pilot were really interesting. I wanted to share that information with you today.

These successful reaching [inaudible] and comfort when talking about financial topics, need to be financial experts. A second lesson we learned from the pilot, it is important to leverage partnerships with community organizations to provide financial capability services. Head Start programs don't have to do this alone. And finally, to increase parent participation and financial capability services offered the services need to be relevant and accessible to parents. We're particularly proud of one of the resources that's developed with [inaudible] and it's called the Building Financial Capability Planning Guide for Integrated Services. And we call this The Guide for short. The Guide is a practical and comprehensive resource for organizations interested in integrating financial capability services into their existing programs.

I know The Guide will come up again in today's webinar and my colleague, Jennifer Medina from CFED also plans to discuss The Guide in more depth during Friday's virtual resource fair. And I really encourage you to take part in that discussion and learn more about The Guide. We know that parent, caregiver, and child success are interconnected and providing financial capability and other employment and training services to parents and caregivers is really critical to children's futures. I'm really pleased the OCS can be a part of this launch of your yearlong focus on building [inaudible] for economic mobility for Head Start and Early Head Start.

We're really committed to working with Head Start and working with a local Community Action Agencies and Head Start grantees in promoting these ideas and learning, and sharing information. We're going to continue to work together to find new opportunities to further this work. In fact I think we will be announcing soon some additional learning community opportunities for Head Start and Early Head Start. So, I hope you'll watch for those, that information [inaudible]. Reach out to OCS if you have questions about Community Action or Assets for Independence. And, we just look forward to working with you more on these topics and learning together as we really try to connect, arrange a comprehensive services for both children and parent success.

So with that I'll hand the call back to Brandi. Have a good call.

Brandi: Thank you so much Jeannie. Thank you for your remark, your time, your leadership, and certainly your commitment to this work as we build this together. This is so exciting. And, certainly you gave us a lovely segue to one of your colleagues and now ours, one of our favorites even. I want to introduce to you guys Jennifer Medina from CFED as Ms. Jeannie mentioned. And she's going to walk us through not only her position, a little about her organization and certainly the work that they've been leading, [inaudible] gives some connection even to the OHS's PFCE Framework. And then she's going to introduce us two programs that you get to hear from who are actually doing some practical applications and then some incredible work on these topics right now. So, take it away Jennifer.

Jennifer Medina: Thank you so much Brandi. And thank you Head Start for inviting to be part of this week, Building Foundations for Economic Mobility.

So as Brandi said my name is Jennifer Medina, I'm a senior program manager at CFED with [inaudible] nonprofit for an intermediary that promotes strategies and policies to help families with low and moderate incomes build their financial security. And in my role at CFED, I worked directly with community-based organizations including those running Head Start -- the system in planning how they're going to provide or connect families to financial services that will have the greatest impact on their financial security. So on today's call, I'm going to briefly share what a central role promoting family well-being has been in Head Start's history. I'll do a language walk to explain terms that are often used when talking about family financial issues.

I'll also share with you a set of financial capability services that we've seen organizations provide or connect families to, to help them gain more financial security. And I'll describe the three methods they're using to provide those services. And then finally, I'm hoping to hear from all of you about what you think are the opportune moments to raise awareness and connect families to the services I'll be talking about. So first, let's take a look at Head Start's history promoting family well-being. As most of you probably know, Head Start started as a War on Poverty program in 1965.

So, since its inception, Head Start had recognized the importance of family financial security on children's learning and development. In 2007, the Improving Head Start for School Readiness Act amended the definition of "family literacy services" to include "financial literacy." And this amendment really illustrated Head Start's recognition of the importance of a family's financial knowledge on their overall well-being. More recently in 2011, the Office of Head Start developed the outcomes-based framework known as the Parent, Family and Community Engagement Framework. The framework includes seven family engagement outcomes.

And as the slide show is the first of those seven outcomes is family well-being, which is defined as "families are safe, healthy and have increased financial security." So the framework really affirms Head Start's recognition of financial security as a key component of family well-being. So, already in this presentation, I've used several terms to reference a financial strategies related to the lives of Head Start families. So, I do want to take a step back and briefly talk about four terms that you have probably heard in the past and I'd like to share how they are different, but related to each other. So let's start with financial literacy.

This term is probably most familiar to all of you since, as I mentioned earlier, the Head Start Act includes financial literacy activities as part of family literacy. And financial literacy really refers to assisting families with gaining knowledge, which we've seen Head Start programs do in a variety of ways. This could be through a one-time financial fitness workshop or series of financial education classes or even one-on-one budget counseling. But while financial knowledge is incredibly important for all families really regardless of income, what we've learned in working with families across the country is that financial education alone is not enough. Families need to be able to turn that knowledge into action with skills and access to financial products and services that best meet their needs. So, financial capability is referring to having not only the knowledge or the literacy to effectively manage financial resources, but also having the skills and access to do so. And on today's Webinar, I'll take -- I'll talk a lot more about financial capability because at CFED, the organization I work for, we believe that community-based organizations and Head Start programs can have a really important impact on the financial capability of their families.

Next, we have financial security. And -- security means -- you have control over your day-to-day, a month-to-month finances in the present and that you are able to absorb a financial shock like a job loss or medical emergency in the future. So to clarify, financial capability focuses on the components that help families build financial security, like if you have the financial knowledge, if you have skills, if you have financial access to save an affordable resources, you're more likely to be financially secure. But there are also times when you may be financially capable, but the economic environment in which you live makes it difficult to be financially secure and I think a good example of this is like an economic recession.

You may have the financial knowledge skills and access to safe and affordable financial products and services, but you still might not be financially secure because of the economic conditions. Finally, there's financial well-being. And I think we can all say that we want our families and ourselves to be financially well. And by that, I mean that families are not only financially secure, but -- a freedom of choice both in the present and in the future. So freedom of choice in the present means having the financial freedom to make choices to enjoy life and freedom of choice in the future means families are on track to meet whatever financial goals they've set for themselves. And as you can see visually in the arrow that has been on the top left of the past few slides, financial well-being depends on having financial literacy, financial capability, and financial security. So as I said earlier, today, I'm going to primarily focus on the set of services that we have seen organizations implement to help families build their financial capability.

And these services can be categorized as services that focus on money management, income supports, credit and debt, access to financial products and services, savings and investment, and consumer protections and insurance. So I can't go through all of these, but some of them you're familiar with, money management might be connecting parents to financial education, financial counseling or financial coaching. In the credit and debt category, this is connecting families to services that help them build a credit history if they don't have one or improve their credit or manage their debt. And then in the savings and investments category, Jeannie Chaffin talks about the individual development accounts or these match savings products that provided incentive for families to save. And as we work with organization across the country to help them connects their clients to the service, we found that they're doing this in one or three ways.

They may be taking a do-it yourself approach, meaning they are building their own internal capacity to provide the service. They might be referring parents to outside organizations or they might be partnering with organizations which means actually bringing another organization in to provide the service at their Head Start location. So, a few organizations that make good referral partners are Community Action Agencies like Jeannie said. United Ways, Credit Unions, other financial institutions, and I do want to flag for all of you the Assets and Opportunity Network. You can visit the network's webpage. There are currently 92 lead state and local organizations in the network that really can serve for you as point people to figure out who in your community is providing these services. Once you've decided which services to offer and what method you're going to use, it's really important, as Jeannie said, to think about the relevance of the service and accessibility. If we want parents to take advantage of these services they need to be meeting the needs and interests of the parents and they also need to be accessible.

I think we would all agree that we could all benefit, for example, from a financial education class. But we're very unlikely to go and attend that class unless we know that the content is specific to our needs and interest and parents are the same in that regard. So, I want to pause and get your inputs on those two considerations and the third ask you to answer two questions in this two -- there'll be two polls. One question is, when are the opportune moments to raise awareness about financial capability services and when are the opportune moments to connect families to this services. So, I want to hear what you have done. I'll just pause for 20 seconds and see what people have to say. So as the results are coming in, it looks like a lot of you are using a policy council meetings as well as family nights as a forum to raise awareness about services. And overwhelmingly on the connect side many of you are connecting families to specific services that will help them when families identify a financial goal in the family partnership agreement.

All right. Thank you so much for weighing in. I'm now -- we're now going to shift our focus and here from Head Start grantees who have gone through this process of connecting their families to financial capability services and we're very lucky to have on today's call, Patty Wilson who is the deputy director of Early Care and Education at NeighborImpact in Central Oregon. Welcome to the call Patty.

Patty Wilson: Hey, thank you Jennifer. We're really excited to share our -- all of our products in this area.

Jennifer: Excellent. And we're very happy to have you. Before -- any questions about your financial capability work. Can you just tell us a little bit about NeighborImpact?

Patty: Sure. We're from Central Oregon which is right in the middle of the state. It's very rural and we're lucky enough to be a Community Action Agency. So not only do we have Head Start, we have Child Care Resource and Referral, HomeSource, Housing Stabilization, Food Bank, a Loan Program, Weatherization, and Energy Assistance. Now, we have -- we're spread out. So, we have eight different Head Start sites over two counties and we serve 451 children and families.

Jennifer: Wow! What a great impact both in sort of -- of your breadth as well as the number of different services you're providing. So I'm curious how you got started providing financial capability [inaudible].

Patty: Well, we actually started very small and we started about three years ago and we recognized that even though we're lucky enough to have all these great in-house services. We weren't getting the utilization that we wanted to from our parents. Some would, you know, easily be referred and take a class or two but we really wanted to make a difference in our family's lives and we really thought financial capability would be the area to really focused on. So what -- did, our first step was we wanted to really get staff buy-in. And so, we started having staff training between our HomeSource staff and our Head Start staff using Your Money, Your Goal, the toolkit, and so that our staff will get more comfortable talking with parents about money. And then we just started having regular staff meetings between the two teams. So that our team, the Head Start side, really understood all the financial fitness classes and services that were being offered. And then on the flip side, we wanted to make sure that the HomeSource team really understood how we work with parents. And probably the biggest game changer was that year the agency leadership throughout the whole agency really started encouraging our staff to year services.

And so, that's when we started to see a big uptake in parents using and taking classes because our staff would be able to say, "Oh, I went to that financial class. I went to the credit counseling and it was fun, it wasn't intimidating." And those referrals where our staff can tell personal stories about their experience and positive things about the program really made our parents jump in, so.

Jennifer: Thank you so much for that. So it sounds like you really used that first year to get staff buy-in by providing them with training and access to some of these services. What does the second year look like?

Patty: Okay. So the next year, which was last year, we had the HomeSource staff go to all of our family nights and they had -- they conducted a bunch of budget trainings and really fun games around budgeting. And then they also started attending policy council meetings. So they did the same type of budgeting training and then they went over with the policy council, all the different services HomeSource provided. And then that way, the policy council could take back to the family nights and get more parents excited. And then what we realized through all of this is, you know, we have regular staff turnover and new programs starting. So we started having all staff meeting where every single program would have to make a skit about the program to inform, so everybody kind of knows everything we offer. And it was so entertaining that -- even I -- I've been with this agency seven years. I even learned things. And then a really big thing is we started having meetings with parents, policy council, board members, community members. And while we are planning for 5-year grant [inaudible] we integrated this into one of our goals which is "families are ready." And you can go ahead and switch to the next slide. And so we integrated this into the framework. And, so this will be available for people to read later.

Jennifer: Great. Thank you. So I am actually really intrigued by the skit you did. But it's great to see that it was integrated into the 5-year plan. So that was the first and second year, what are you currently doing?

Patty: This year, we've stuck to that. So we were able to get a small grant and we're providing extra trainings and we're continuing the staff meetings. We're continuing the skits. We're continuing family nights and policy council. But in addition, we're offering community trainings in each of our Head Start areas and community financial fitness trainings. Our first round is coming up next week and we're really focusing on credit and you'll see in future slides why we picked that area. We are offering individual financial counseling to any interested parents. And then, we have really promoted our free tax preparation services that we do with partnership and then also a max savings account. So, we're having a busy year.

Jennifer: It sounds like it, but great opportunity for parents to connect to these services. So I'm curious why you originally decided to focus on building the financial capability of Head Start parents?

Patty: Well, we really recognized how stressful finances are on families. And we really thought that this would be a great way to, one, help families move out of the cycle of poverty because we really believe that the more financial security a family have the less stress they have and the better it is for the children. And then we also recognized that we have to meet parents where there at. So we're also helping parents, you know, make the most of the income they have. You know, different things were doing is having resources and, you know, using coupons, different community resources such as energy assistance, you know, SNAP that they can involve with WIC. And so, we really, really thought that this is the best way we can make a big difference.

Jennifer: And you talked about a recognition that finances are big stress on families. But how did you specifically go about assessing what the needs of parents are? And through those assessments, what did you learn?

Patty: We were lucky enough to be able to do a pretty extensive survey. And so, we had over 260 parents partake in the survey and then we did two focus or interviews, focus groups or interviewed with parents. And it was really interesting, the results. So why don't you go to the next slide. So, one of the questions was, do you think your money skills and habits need improvement? It was a surprise to ask that 56 percent said "No." However, if you see we have 31 percent that definitely said "Yes," 4 percent that didn't respond, and 9 percent that really didn't know. So we know that we have a huge percentage of our parents that are interested in getting help and learning more about their finances. And then one of the questions was about debt. And so 86 percent report debt. You can see by the graph that 58 percent can estimate how much they have in debt. But we have 6 percent that don't know how much and that's a little bit scary. And then we did have the percentage that report debt, but didn't get estimate. So this is one of the reasons we decided to really focus on credit, in credit reporting for some of our classes this year. And you can see that our families owe a lot, you know. These are big numbers, you know, to pay back, especially if you're low income. Now, we wanted to know if offering and, you know, going to the work to have the partnerships to offer free tax services, tax preparation services was needed and you can tell by the graph that we had 27 percent of our families last year paid for a service. So, we were excited to see that, to know that this is a service we need to keep promoting.

Jennifer: Great, thank you. It sounds like it was a very informative service and it's great to hear that you're taking those findings and using it to inform the workshops and the way you engage with parents. So my next question for -- my next and final questions for you is, what advice do you have for the Head Start programs that are on today's call that might be interested in starting to connect parents to financial capability services?

Patty: I think it's good to start small -- small and built over time. It -- The biggest thing with us was to create a staff buy-in, so that the referrals we were giving to our own agency and outside partners really were meaningful. And the biggest thing is you have to create those partnerships and they have to be really relationship-based because we had -- you know, we're one agency. And until we got intentional and really form relation -- with our staff between programs we didn't get the buy-in from the parents until we did that. You know, partnerships are hard work. And even if you're one agency, our agency is spread out, you know, large geographic area. We have 14 different offices. So it's not easy to connect staff with staff. So you have to be very intentional and create those personal relationships.

Jennifer: Thank you. I -- a point about the staff and I think it really resonates with Jean -- what Jeannie was saying at the start of the call, but one of the key findings from the pilot work they do with start were just the importance of building staff capacity first so that they feel comfortable talking about financial topics with parents. And certainly the staff don't have to be experts, but need to know enough to make those referrals appropriately. Well, thank you so much, Patty. We really appreciate you joining today's call and I know you're going to stay on the line if we have questions. But I want to now -- move on now and introduce Dr. Marvin Hogan who is the Executive Director of Friends of Children of Mississippi, Incorporated in Jackson, Mississippi. Welcome to the call today Dr. Hogan.

Dr. Marvin Hogan: Welcome. Good afternoon.

Jennifer: Good afternoon. So, before we get into to the question and answer phase, can you tell us a little bit about Friends of Children of Mississippi, Incorporated?

Dr. Hogan: Friends of Children of Mississippi is a private, nonprofit human service agency operating in the state of Mississippi. In 15 counties in the state of Mississippi, we've been in business now 49 years and we have served a number of children, sometime people say over 139,000.

Jennifer: Wow. That is a huge impact. Well, we're excited to have you on the call and hear about your experience. So my first question for you is about, why did Friends of Children of Mississippi, Incorporated decide to focus on building the financial capability of Head Start parents?

Dr. Hogan: Well, I would like to take this one second -- two seconds to introduce a couple of people that's with me. Dr. Cathy Gaston, Deputy Director; and Family and Community Partnership Director, Ms. Branch; and our Parent Involvement person, Mr. Howard Stewart. But what -- been involve in this program in building financial capability, we recognize after a number of years of operating and basically 4 counties and then expanding into 11 additional counties that there was a gap in our attempt to break the cycle of generational poverty. And we thought that that was too much fragmentation. We've always been as most Head Start programs, have been interested in working with parents, but we were focusing a lot on the child and leaving out some of the aspects of the parent. So, we recognized this fragmentation and we started doing something, trying to bring this together and because we recognized that parents working with children, if children are in a well-defined early childhood program and the parent is at home doing nothing, there's a gap. So we try to bring that gap together.

Jennifer: Thank you for that. And I'm sure many of the other programs on today's call that your words resonate with them that just serving the children feels like you're leaving behind the parent. So, I'm curious what you did about that and what services those Friends of Children of Mississippi offer to parents and how?

Dr. Hogan: We've moved into a service category that we refer to as a -- well, T.W.O. Generation now it's called, but we call it T.W.O., TANF to Work Ownership Project, self-employment, microenterprise, job placement, financial literacy, IDA program, job skill, clothing programs to assist persons, career training, access to post-secondary education, also, free tax preparation, child care services for those parents who were working and not having persons to take care of their children after Head Start was closed during the day up to 2:00, 2:30 something and even longer. We started doing some in-house work as well as partnership with community colleges and major universities as well as financial institutions to set up IDA program. And also we had work experience programs and we developed what we call a child care center that had multipurpose services for parents who were working, but had to place their children some place until after they get off from work. So that was something that we worked on and we were very successful with that project in terms of assisting and getting the number of persons employed, going back to school, going back to college, GED, as well the IDA concept was just outstanding. So, out of working with 791 persons or 90 percent of those individuals were successful and either securing a job, starting their own business, going back to school or college or self-employed.

Jennifer: That's an impressive list of services and I really like how you highlighted that you certainly were providing some in-house. But I think it's really important to list up how you leverage partnerships with financial institutions or other community-based organizations or government agencies to connect your families to these services. I'm curious how clients -- or pardon me -- how families and parents learned about these services?

Dr. Hogan: Through the media, to agency website, to TV, radio, home visits, and personal acquaintance in terms of making their flyers, shopping malls, churches, universities, Head Start centers, Early Head Start centers and we have a session we call an Empowerment Session that's held every month in our centers. That's the session whereby parents are informed about proposed, current, and future services that would be offered in their community. There's a chance where we can get together, talk to the parents. They can talk to us about their obstacles and their way of moving toward financial security or success.

Jennifer: The monthly Empowerment Session -- really -- great opportunity to have that sort of two-way dialogue and really partner with the families. And you mentioned the number of services of some of them were sort of career and job placement based and some of them were financial services. So I'm curious, how do the financial services that you offer parents reinforce the employment services that you provide?

Dr. Hogan: It gives the parents an opportunity to participate in the services. But it also give them opportunities to share their experiences and also to learn from the step by them participating in our centers and later maybe their future desires will be moving them towards going back to school or going back to college. When I say school, I'm talking about prior to college and then maybe later, becoming a teacher or an associate in our local center.

Jennifer: It seems like that I love how the two -- that the two types of services really reinforce each other and sort of help to move parents forward. So, you've been -- you offer a number of services. You've been doing this for a number of years. What are some of the outcomes you're saying?

Dr. Hogan: Well, as I stated we -- at 90 percent secured employment and returned to school, and we have 489 persons were able to become employed. We had 726 parents were enrolled in adult education. We had 812 parents were enrolled in job training. We had 1,874 parents enrolled in parent education and 100 parents received housing assistance, plus 38 community participants, 38 persons in the community received some assistance. This was made available to the person. Once the person secures our training and get through with our training, we stay with that individual for two years after they finish the training in order to ensure them that they have somebody that's going to be there in the event that they slip or decide they just want to fall. When I say it like that, we don't want them to fall. We don't want them to go back. So, we stayed close, connected with the home of participants of our training programs. So we would be there to assure them that they will have success because we call that reach back. That's a process of just letting an individual know I'm here or I'm there and I'll be able to assist you in anything you decide to do. Not putting any stress on them, but just there to ensure them that we're going to see you through.

Jennifer: I -- your outcomes are very impressive. And I just want to echo some of the chat that people are saying just wonderful outcomes, awesome outcomes, amazing work. So I just want to congratulate you on the impact that you've had. And I know many of the folks on the call are very much inspired by the work that you've done, the outcomes you've had. So, what advice do you have for them as they think about starting to provide these types of services?

Dr. Hogan: I just would tell anyone from experiences, promise only what you can deliver, take small steps, be an outstanding salesperson because you're going have to convince them. You're going to have convinced them that they can do it. We have a first few weeks called improving, elevating their self-esteem. And then building the relationship with the individual, so that that -- becoming a partnership that you not just their try to tell them they need to be better than what they think they are, but you are there to let them know you, to assure them that you will assist them in getting to a higher level of attainment if they decide to do it. We don't believe in help. We took help out of our vocabulary or out of our process of our centers. We like to think in terms of assist, which means that you have to make the first step before we come and get involve with you. And if you want something that you've never had, you must do something you've never done.

Jennifer: That's a great message to conclude on. Thank you so much, Dr. Hogan. I think your advice is welcome and, again, congratulate you on all the success that your program has had. So at this time, I just want to thank you Dr. Hogan and Patty for joining and sharing your wisdom and your experiences as you began to provide or have been providing for a long time these financial capability services to your families. And I'm going to turn it over to Brandi now so that she can lead us through the question and answer period and open dialogue.

Brandi: Well, I'm just -- my mind is reeling. I am so excited, as are you guys. I can see in chat of all these incredible things and I have to say back to Ms. Jeannie, Jennifer to you, to Dr. Hogan and Patty, I mean, I know you couldn't have seen it because you were focused on your words but what gift you have given us today. And we have several folks in chat that are very curious for you to extend and expand some of the dialogue that you've begun. We're getting inspired over here. So Dr. Hogan, there was a lot of curiosity and wondering about your Empowerment Session. Would you mind to just say a little more about those for us?

Howard Stewart: Oh, well, good afternoon. My name is Howard Stewart. Basically, what we did, we took -- determined empowerment session what you use to know as a parent committee session. We changed the realm, hopefully, that would elevate parents to think about self-empowerment. And it was just the change in terms and a matter of fact, [inaudible] help the staff to improve their way that parents [inaudible]. But, yes, we have 30 minutes of [inaudible] -- 30 minutes of self-evaluation, 30 minutes of praise, and 30 minutes of talking about issues that go on in your community.

Brandi: That sounds like that you guys give a varied experience for folks to have small chunks of time to offer some of their experiences in the program. And so 90 minutes total, did I get that part right?

Howard: Yes. Yes, that's right.

Brandi: Okay.

Dr. Hogan: Because you need to praise people. You need to praise people more than criticize.

Dr. Hogan, I was saying in chat you are speaking my language. You gave us so many [inaudible] that maybe just to the country part of me. But I love the pieces that you said about only promise on what you can deliver, [inaudible] yourself in relationship and some -- about you guys, too. You have such incredible strategies and outcomes as well. I wanted to know, what would you guys like to uplift? If you were thinking about coming from my program director had now as the -- a previous Head Start director, we all know that there are exciting adventures in any new sort of avenue and I know you got to mentioned that couple with Ms. Jennifer.

What else, Patty, would you offer the group in terms of learning or wondering or pitfalls to avoid, anything come up for you?

Patty: I think the biggest thing is you can't be afraid to try new things. You know, we tried, you know, the most -- some of the most embarrassing moments was when we tried with the whole staff to do skits. So, imagine getting up in front of -- you know, we have 200 people in our staff and having to do a skit about your program and that really pushed a lot of people out of their comfort zone. But I tell you, it was the most fun staff meeting I've even gone to. And then, I would also say that it really does come down to -- if something doesn't work, try something different and we really try to make our first budget meeting really fun and interactive so that the parents wouldn't be intimidated to reach out for more financial fitness classes.

Brandi: So that was the wondering of mine and maybe this [inaudible] of you. I have to tell you, just as a plain old person, as a professional in our work, and from my own perspective and from, you know, getting to sort of learn from others like you guys on this set of topic, it can be a scary thing. I mean, talking about money can sometimes feel sensitive and certainly we've all talk over time about how we --

you know, we really get [inaudible] families in a way that can feel almost uncomfortable sometimes. And we heard all over the country that -- is amongst to those. What kinds of things did you find over time that really made an impact or moved the needle on -- let's do it two ways here -- not only for our families that we get the honor to partner beside, but for the staff, too, for each of us who might feel a little intimidated with some of these acronyms were, you know, IDA, which we saw, you know, come through and some of the things that we're all learning more about together. Dr. Hogan and Patty or Jennifer, too, of course, what would you offer in a way of creating the environment that helps folks to get real comfortable and not feel so nervous about some of these ideas?

Patty: This is Patty. I would say a really big tool that we use was your money, your goals with our staff. And the training that's available online and that was huge for our staff and help them get a lot more comfortable talking about this topic. And then I would say, just consistent reinforcement of our goals at staff meetings, policy council meetings, family nights. And, you know, start small. And it does help if you have a partnership with either your own agency or outside agency to do the match savings account, the IDA. That's a really good incentive for parents.

Brandi: And Dr. Hogan -- go, ahead please.

Dr. Hogan: Show people that you care more so than just a training program. Show them that you personally care about their welfare and you're concerned about their future and the future of their children. And it's genuine. It's not something that you just putting on a workshop or training session.

Jennifer: This is Jennifer. I think that's a really great point that Dr. Hogan raised that I don't think Head Start staff needs to feel like they have to be financial experts. That's a really tall order to take on. But just asking those questions showing that you care brainstorming, other resources. If you don't know about resources, asking them what resources they know about, asking them have they talked to other parents about resources that they might know about because what we've seen is that, you know, these families are quite resourceful and then in many cases just connecting between parents can take them a long way. I do though want to put in another plug further Your Money, Your Goal training that it's actually a toolkit and there is a training as well. But Patty mentioned it and it's a toolkit that was put out by the federal agency, The Consumer Financial Protection Bureau. And the toolkit was written specifically for -- that are working directly with parents or with families. And so, it has different modules on different financial topics and has advice about how to engage parents on those topics.

Brandi: Jennifer, thank you for that. Dr. Hogan and Patty, you are both -- I'm seeing in chat a little bit, I mean, folks really agree, of course, with something that's hallmark for us in Head Start, which is my favorite, "R" word and yours, relationship all about that. But you guys are taking it to the next step and really rooted in the genuineness that has to exist to make sure that we connect with families in that meaningful way. So I really just wanted to acknowledge that, both, of course, having Dr. Hogan had confirmed up with that for us again that all of you in chat are saying a big, you know, yes, yes, and double yes to that. The other things that I thought it was so important about what you guys offered was the peer-to-peer power or, you know, what I like to think of as the parent-to-parent power. And we all know when we get excited whether it's about a product or something that we really use day-to-day, and it's impactful in our life no matter what kind if small way we talk about it. We get excited about it, and when families and parents do that for each other, it changes things, and that's one of those genuine interactions that really can flip the switch.

There was one other curiosity I had and, Patty, I'm thinking of you right now. You've mentioned something that -- let me be honest, got the nerd in me a little excited. Thinking back to my director days and all of the annual programmatic planning that has to happen, and you mentioned the magic phrase, the 5-year project period. You even showed us on the PowerPoint and you guys, don't worry, we're going to -- we'll get to the PowerPoint, but we're going to get you the same performance. Patty mentioned in the chat she's coming back Friday to uplift on the resources session that, again, if you can't -- then want more expertise. But, Patty, I wondered if you might have additional language now about that, how you pad in this thinking of the 5-year project period, and how you're continuing to follow it now.

Patty: Well, we had many, many, many planning -- you know, planning meetings. And we tried to incorporate, you know, our families and stuff from all levels. And it's a written goal -- been turned then. And so we review it every leadership team meeting. So we have a leadership team meeting every month. We review where we're at on our goals and where we're heading. And if we're not quite there, you know, we have a goal that we haven't quite met. We brainstorm on what we're going to change to make those goals. So I think you just have to be really intentional with your 5-year goal -- at the framework. And that's what we did.

Brandi: That's great, Ms. Patty. Thank you for sort of reminding us about how to integrate that in. This is something that I wonder if you guys have experienced too. Sometimes we get so embedded into, you know, our day-to-day activity we're doing all this wonderful things, you know, right beside families. And we forget that the good works that we're already, you know, experiencing together to be uplifted in a way Patty that you just meant. So for that, we could really integrate it in a more systemic way and uplift that work that we know is really impacting families in a great way, it's impacting our children in a great way and, oh by the way, it impacts us in programs as well. So it's just mutually beneficial all the way around. So I'm really grateful for that. I'm wondering and, Juliana [assume spelling], as to your question -- oh go ahead Patty, add to that.

Jennifer: Go ahead.

Patty: One of the reasons that we were really strong at [inaudible], that it was in our 5-year goals is so it does become a system. Because you have staff members that, you know, can be a champion of a program you're doing and maybe they leave, and then there goes the quality of the program or the, you know, the service. So by putting it in writing, you know, if we have new staff come aboard, it's an expectation that we follow through. So it makes it more of a system and not tied to individual staff members.

Jennifer: And then, again --

Brandi: Go ahead, please.

Jennifer: Sorry. This is Jennifer. If I could just add something. So Patty had mentioned early on our call that they used the administration for children and families Building Financial Capability: A Planning Guide for Integrated Services. And I can try to find other slide where she talked about that because it included a link. But as you think about sort of deeper integrations, not just often -- this one time but to get how do you integrate this strategically into your organization's 5-year plan. This is a resource that can be really helpful. The Guide was written off to guide a planning process. It includes -- I'll be talking

more about it on Friday's call. But it includes different rules to help you think about which of the financial capability services would have the greatest impact on your clients, who is going to deliver that service, is it something you can do in-house or partnerships referrals. And then it has the whole section on how do you develop referral plan or a partnership plan, or a do-it yourself plan. So I just offer up that -- the Guide as a great resource for groups that are thinking about creating a strategic plan around integrating the financial capability services.

Brandi: Oh gosh, Jennifer, I'm so glad that you caught that. That's another wonderful key for our resource session on Friday, same time. It will be a different link. So I do -- when you register that link will be the only one of the week that's different. We want to start a little bit of our thank yous and goodbyes for today. Always as a trainer, I get so excited when you ask for the PowerPoint because that means something that we've set along the way has resonated with you. And you all were resoundingly saying "yes." We'd like to have that.

So I wanted to say out loud that over the next couple of weeks we will be putting up all the PowerPoints for you on our Building Foundations for Economic Mobility portion of our site on the ECLKC, so you can find it there. But I'd love to thank one more time, not only Kirsten's being our leader [inaudible] at the office of Head Start and given us this platform so we can talk together, certainly, Ms. Jeannie Chaffin. It is amazing to have her here with us today from the Director of Office of Community Services. Jennifer, my partner in crime for all of these discussions from the CFED, thank you for your insight. And Patty and Dr. Hogan, wow, I'm just so inspired by your words, your leadership and what's happening in your communities, and I'm just so thankful that you are able to be with us today. Last but certainly not least, all of the staff and support at the National Center including our boss, Kim, and -- the one who makes all this happened, our techno goddess –

[End video]