

Engaging Families in Sensitive Financial Conversations Building Foundations for Economic Mobility

Brandi Black Thacker: All right, well welcome everybody it's the top of the hour. Good afternoon, I think, for most places. So we're glad that you're here with us. We obviously probably saw a little shift in how the screen looks like. Fear not, if you're still in the middle of typing your memories from your earliest financial musings, keep doing that. You'll also probably notice right under your earlier financial memories there is a general chat box, and we love to see you saying hello from wherever you are in the world today. But I want to be the first to welcome you to our newest and freshest content in our Building Foundations for Economic Mobility Series. And today we're going to get to talk about engaging families in sensitive financial conversations. But, you guys know I get excited about this, before I get too far gone and jumping in, I want to make sure that you get to meet a few important folks.

And that first one, if you know her, she's one of my favorite people and yours, everybody give it up for the one and only Kiersten Beigel from the Office of Head Start.

Kiersten Beigel: Brandi, you are way too comfortable on a webinar [Laughter]. Hi everybody, this is Kiersten Beigel. Nice to be with you all again, and I'm glad to welcome you secondly. I'd like to do a special nod to our month of April which is National Financial Capability Month which was kicked off with the president's proclamation, right, I guess on April 1. So, where will you think this conversation is very timely. At the end of February, many of you joined us for Building Foundations for Economic Mobility Week where we talked together about supporting your program efforts around financial capability, education and career strategies for your Head Start and Early Head Start family. So those of you who joined us for that, welcome back.

And those of you who are just joining us for the first time we are going to have all those webinars up on the ECLKC. So, you will get a chance to dabble in that week at your convenience, as well. And in February we also explored the latest evidence-based research and we unpacked some tips and resources to share with families and with staff through conversations with different experts from the field through some really amazing program examples and from the conversation that you all offered during our webinar chat. So we have learned a lot from each other in that month, and we hope to continue to learn a lot from each other. This webinar is in direct response to the different requests and conversations of that week. We gathered a lot of ideas from you about what you were interested in learning more about and one of those topics was how we honor families during what might be sensitive conversations about their finances. So today, we're going to hear from two programs that are going to share their strategies with all of us on this front, we're really looking forward to that. And keeping with Brandi's informal style, we are going to do sort of a talk show style where we get to talk to programs who are doing this good and interesting and exciting things with families around finances. So, take it way Brandi.

Brandi: Thank you, Kiersten. We're so glad you're here with us and we always love it when you bring the federal perspective to this dialog and we know everybody in chat. I can see so many people said, "Hey, Kiersten so good to meet you." So, thank you for coming to be with us today, too. With that, in the talk show business, this is your host, Brandi Black Thacker and I will be with you for the next, you know, hour or so to explore some of these ideas together, to talk a little bit, to watch or chat, to gather your insight and expertise on this topic so that we can really create this environment of sharing and learning together. And as Kiersten mentioned, we have some very wonderful and exciting folks on the line with us today. Before we get to those guys, what I really love to do is say -- and my colleagues tease me a

little bit about this because you know it, you love it, you live it, you have it memorized. It's the PFCE Framework and it wouldn't be a PFCE webinar without us grounding ourselves right in this graph. So in true form, we are going to do that. And what I love about this dialog and the program that you're about to hear from, CAP Tulsa and Sheltering Arm, they're going to take us through every single portion of said framework, and there are a couple of spots that jumps out to me, specifically the professional development element, the family partnerships element, and the program impact areas. We're definitely going to be touching family well-being, you guys know our work, you know, we define that outcome as families are safe, healthy and financially secure. And all of that of course culminates in the opportunity for our littlest ones to grow and develop in the ways that we all work together to strive for the child outcome piece. But I would be remiss if I didn't go right to that arrow at the top because so much of having those sensitive conversations with families specific to this topic and so many others are grounded in that arrow. Those positive and goal-oriented relationships. So, we're going to be living there, too. And there's more. I want to just say that we've learned so much in our field of early education over the years, and we've grounded so much of our dialog together and what we know actually moves not only for our program improvement efforts but certainly while we all spring out of bed in the morning for family growth and child growth is around the research and the science that guide how we do what we do.

So what I'm really, really, really excited about today is that you get to hear from these two programs. And I'm going to introduce you to the individuals that you have the honor to be with today and that they have the honor to be with you. Not only what's really working out there, like coaching model, you're going to hear about some tools and resources that they're using that are really effective and lessons learned, some shortcuts perhaps. But also things about like implementation science, being able to figure out how to extend and expand this conversation within your own staff and colleague structure so that we all together are constantly, you know, thinking about our ways to improve around this topic and so many others. And with that -- You know what? Let's not kid about it anymore. I want you guys to meet our special guests. And first of all, from CAP Tulsa we have Janae Bradford and you definitely remember her. She was with us at the end of February in the first series that we did. So we welcome Janae back as our veteran. And we're so excited to have her colleague Ria Patino with us today.

And they're going to be sharing with us in just a little bit again from CAP Tulsa. And we also have the honor of having today is Kathy Bolling and Brian Bowers from Sheltering Arms, who are also going to be with us to share.

And I see some folks in the chat who are very excited to see all four of you, so as are we. What I'd like to do in just the informal way that Kiersten alluded to, we're really going to have a dialog. So picture it with us. Can you kick yourself back in your desk chair?

[Laughter]

Pretend like you have a little coffee, a little hot tea, a little dessert if you're inclined, or a piece of fruit if you are not. And let us walk together through this conversation, the very informal in touching these objectives. Recognizing the importance of practicing effective and respectful approaches to engage families and making sure that when we get to engage families, in sensitive conversations, that we start with our financial strengths but that we also give them the opportunity to offer any challenges or needs. Separately we want to be able to relate effective and relational approaches. Here's how I would say it. The how. Like how to get grounded in the program? What does it actually look like when you're really

taking these pieces to implement and enhance what you're already doing? Then, this part is where I'm excited that you guys are hearing with us. We want to make sure that we're able to build relationships between of the twicks. Those of you that are here to share time with us through chat and at the end of our time together at 4:00, we'll end the official webinar portion of our time. And then for more minutes, we're going to stay on here with you to talk, hear, type, share, and learn from each other. So that's part of what we'll do at the very end. With that, can I get a drum roll please? This is where we get to hear from our program experts. And what I'd like to do is start, sort of, our dialog together in the way of the talk show approach, is to open up the floor for our program in this question. Let's start at the beginning - Oh, drum roll in chat, look at you all. Now, Ria and Janae, let's start with you guys on this one. Tell us a little bit about how you engage families before trying to delve into this sensitive conversation regarding any financial matters. Janae got the second to come off mute, and then after Janae and Ria chat with us we'll open up we'll open up to Brian and Kathy.

Janae Bradford: Great, well thank you Brandi really excited to be here with everyone today. Good afternoon, everyone. So we -- The way we engage with families and really get them primed for sensitive financial conversation kind of comes through our program design. So currently the way we have our financial capability program structured is, that it's embedded within our career advance workforce development program. When our career coaches or our family support staff are talking with families in the regular course of their business through either Head Start or through our career advance program and they recognize that there's some financial issues coming up or there's a desire to start talking a little bit more in-depth about financial capability and financial goal setting then it's a one hand off or referral to Ria who is our financial coach. Once they're engaged with Ria, they kind of already know they're connecting with her to talk about finances. So they're in a little bit different head space than somebody that would just be meeting with her cold and jumping right into a financial conversation.

Even so, it's still hard to talk about your finances. Right? Nobody really wants to sit down and talk about your banking account balance and how much you're not saving and, you know, what you're spending your money on. So, you know, some tips and ways that Ria has found to be able to really engage with folks and make it a less scary conversation is really emphasizing the client's wants and desires. You know, we take the coach approach where it's very strength-based and client-led and so they come to the conversation as the expert. We do not place our values, our personal values on their situation. Everybody comes with a different situation. We assume that they are creative, resourceful and whole and that they actually have the answer. And so it's our coach's job to guide them to find that answer. So it's really open-ended questions, asking them about tips they may have for others, like I said, keeping it a judgment free zone. Talking about things they feel proud of, so what's a money decision they feel proud of, that usually opens up a really great conversation. What would they want to do differently in a year or five years, 10 years, to really tap into that dreaming capability? And then spending that also to what do they dream for their children? How do their children play into these financial dreams? You know, a lot of folks come into the conversations with fear of disclosing information. They might think that it could impact their eligibility for other programs.

Our agency is a community action agency and so we have multiple programs with different funding sources and some have differing eligibility requirements. So we do have a fear that some -- or some folks do come to us with the fear of not wanting to divulge fully because they feel like it could impact their eligibility in other programs. Obviously that's not something we act upon. We do keep everything in our financial conversations very confidential and tied solely to the financial capability program. Ria

does a great job of setting that expectation from the beginning of, "Hey we're not going to -- I'm not going to share this with anybody, even your career coach who sits right across the hall from me. This is our time, our space and our conversation." And so that seems to help too, quite a bit, really ease peoples' fears when talking about finances. So those are kind of our high level tips and tricks and things that Ria has found very successful in her interactions with clients when discussing financial topics.

Brandi: Janae, this is just wonderful. I wanted to say so many things. You gave us golden nuggets after golden nugget. So let me go back and reflect just a little bit before we open up to Brian and Kathy. I love what you said about making sure that we emphasize what our families want. Really having a family led opportunity says that we honor the fact that our families are experts in all of their own financial matters on and around their littlest one and really taken a lot of this skill that we know and utilize in our family work in the first place and apply them here. So, I mean it just makes me think of our constant fear about meeting families where they are. And I love what you said about judgment free zone and how the children really play into their dreams. And this is part of the talk show sort of feel that I wanted to share with you guys. Instead of putting a lot of content up front, what we're going to do is tie in and learn from Janae, Ria, Brian and Kathy over the course of time and then really it's -- and we'll wrap up with some resources from our National Center and other places. So if you are excited to take some of these ideas back you'll have some things to steal and borrow [Laughter]. And Janae, the other thing that you gave a nod to that I think is so important. There's an element of nervousness as you said, I mean, none of us really get super thrilled to talk about these pieces around the financial world whatever it is about how much you're not saving. I love that you call that right out.

But the confidentiality piece is so key, and especially what you said about eligibility for other program. I think it's very wonderful that you and Ria bring that up so it gives the family another layer of comfort and confidence that the discussion that they're having is just that with you, you know, in the context of just that conversation, so. So many wonderful things. And I wonder, you know, Brian and Kathy what other kind of goodies would you either confirm like, yes we do that, too. Or, you know, that you want to add that might be different?

Brian Bowers: Well basically -- Hello, everyone. Welcome to this webinar, here from Atlanta. We are listening to the program in almost in amazement saying we're -- they're doing the same thing we're doing. And it works. We know that it works because our parents, we can see the movement of our parents from being shy and timid coming in at enrollment to actually coming to us and wanting to discuss matters that go way beyond our traditional role as family support specialist. So, creating a safe space where the parents is key and also reiterating that what they share with us is not going to be divulged in a way that would either jeopardize their eligibility or be shared in any way that it might be detrimental to them. And once parents know that they can trust you it is easier to get them to have sensitive conversations around areas like finance.

Brandi: And Brian I think that's so key. I mean, we -- I mean especially in our Head Start/Early Head Start world. We come into this conversation with income and, you know, with the questions around very sensitive ideas and so what you guys are doing, which I think is so important is grounding us in, you know, even as we're simultaneously having these conversations, there's still space to create a warm, welcoming, sort of grounded relationship and it's critical to be able to move on. I love what you guys said. It's like, it's not an option. This is what we must do together, the error on the brain work to be able to move forward when it comes to this difficult or potentially sensitive conversation, or others. So let's

see. Let's see what else that we want to talk about today. Let's shift over to our second question. I think Brian and Kathy this come to you guys. Tell us how do you get everybody within your wonderful array of colleagues ready and prepared -- and let's just be honest -- comfortable to have these conversations that might feel sensitive with families. And before you answer, I just wanted to ground the whole group. There's something you guys told us last time. When we got to talk to you at the end of February you said, "You know what? I've got folks some days we feel more comfortable than others to be able to have this conversation. Some days we don't feel like any kind of expert that should be launching into this kind of sensitive arena because it may or not be our area of expertise." Or, "My goodness, most days I can't feel like I can't, you know, budget -- or balance my own checkbook, so why should I, who's the one, you know, getting to connect with families on the topic such as this." It's really the reason why we chose this as the very next opportunity to chat with you guys. So, Brian and Kathy at Sheltering Arms, tell us a little bit about how you connect with your staff colleagues to make sure everybody is doing good, comfortable and confident to -- after those relationships are built, to jump in the families on this.

Brian: We have to have a very clear understanding that there is no magic bullet around securing the comfortable space for the staff or for the parents. So what we found to be most effective is to create continuous learning processes for our staff and embed that into best practices and to do it in such a way that the staff doesn't feel like they're always being taught something. But they're actually being given tools to do something differently, something that they're already doing but to finesse it a little bit and to do it differently. So we embed ongoing professional development all throughout the program around very specific content areas like family economic stability, profession planning, wealth and asset building, which we use specific tools like the Crittenton Women's Union to the Bridge for Family Economic Success is a wonderful tool that is a visual for not only the staff but for parents to kind of plot out where they are financially. And it gives you talking points around how to move forward, how to move up or across the bridge and how to set goals effectively realistic goals that are not so lofty that you will never meet them which adds to another problem, having not met goals, doesn't give you much insight on how to ever get out of the situation that you're in.

And we use the relationship that we've established with the parent to be able to say, "You know what? It's all right to fail sometimes but let's get up and keep trying." And with the staff we have to always encourage them to understand that not every family is going to be receptive. Not every family is going to want to hear what you have to say but you have to be equipped with the tools to have self-care enough to know I got to do this again and I got to maybe be creative enough to figure out if they didn't want it the first time, maybe I need to revamp my questioning. And being able to listen to parents and let them guide you through the process and being ready to meet them exactly where they are, and ask them from that point what do they think is possible. A lot of people don't even realize what's possible from where they are. So, we really try to embed practices that not only assure our parents but also facilitate roles for our staff.

Brandi: Mm-hmm.

Brandi: Well Brian there's so much richness here, too. I mean, this -- You said so many phrases, like I'm pulling out of the tip of my mind now, continuous learning process. Because this is what we know moved that needle that I mentioned before and I saw in chat, and we hear people -- I saw folks type training, training, training, really the -- use the family partnership agreement process, like tie in to those goals and, you know, really allow families the opportunity to, you know, engage in processes that we

may be already, you know, walking beside them on with this topic in mind making sure that, you know, we're making those connections so it doesn't feel like an extra or heavier lift that's embedded. And Brian what I've heard you say was that continuous learning process over time but also that professional development system and to the framework. I mean, I showed you guys that element earlier that Brian was going to drive us toward. And you even gave us a resource, and just for our friends on the line. We're going to have these resources not only at the end of our talk show for you, which will be available on the ECLKC, and our Building Foundations for Economic Mobility site. But also ,you're going to have visuals of them a little later. So if you got excited, I see Sheila is posting now the Bridge of Self-Sufficiency. You're going to have the opportunity to see those more. And then Brian back to a couple of other things we'll turn over to Janae and Ria. I love what you said about sometimes families may not be receptive. We have to give ourself permission in the choosing of meeting families where they are that it might not be time and that's okay. So we follow their lead, and we get behind them and really listen, that was another word that you said. And then, the other one that I'm just going to take right on home for me today is self-care. Thinking about how together that we work as colleagues to, you know, keep a tab on that, keep your finger on that pulse. And so, this is really wonderful. And Brian I want to just -- I can't -- some of it, maybe you were thinking of having something else.

Brian: And finding a space within yourself to say, "I'm not a failure because this parent refused something." And being more creative around how to get them to move and have them move in a time and a space where they're comfortable and being all right with it.

Brandi: Mm-hmm. So when you -- Right. Go ahead Brian, go ahead.

Brian: We use the coaching model a lot around powerful questions and listening skill to figure out where that parent is or where that family is. And we hold their agenda and we don't take over and we say, "Okay, it's all right. But what is possible? What would change if you would do this a little differently?" And giving them a time to actually ponder about what we're asking and giving them the autonomy to come back and say, "You know what? I thought about what you asked me. Now I think I'm ready." I found that works a lot more with our parents rather than saying, "Well, you know what? Meet me in two weeks with a decision."

Brandi: Mm-hmm. I think that's the first stage, Brian. But I'm not actually -- I'm sorry to jump in, you see, I get excited because I saw some folks in the chat really resonating with what you're saying here. And think -- But I think it was William who said, "You know what? We -- I'm so in the mode of instant gratification." You know, we all come to this work with the heart for the work and this sort of craving and want to really support and help folks to achieve and make progress towards their dream. And sometimes it really is the biggest and most hardest thing to do to take the step back and Brian, what you just said which is, you know, give yourself the space and give the family the space to really look in what that journey is going to look like. And we know then when they get to be in that space and make that decision alongside us then they're going to be more successful. And so everything that you guys have mentioned is just-- it's okay and exciting. So I wonder, I'm thinking I'm looking at the time, too. For Janae and Ria, what would you guys -- I think this question about helping your staff and colleagues go prepare, and thank you so much, Brian.

Janae: Yeah so ditto to what Brian said when he jumped in on the first question, we're doing things very similarly as they are. You know, we have continuous professional development for staff. We really are rooted in that coach model, the open-ended questions the strength-based. One of the cool things about

coaching is that, you know, some people have joked to say, "If you're doing coaching right, you can coach somebody on being the rocket scientist and you don't have to be a rocket scientist yourself." It's really about clients to ask questions and think about where they could go next and what resources they can tap into and finding those resources together. You know, not every program is going to be set up where they have a certified financial coach like we do. So Ria, her background, and her training, and her professional development all centers around housing counseling, credit repair, credit coaching. So she's special and we love her and no you cannot have her. But she has come up with some really amazing things. And one thing, you know, she really focuses on awareness, she also uses motivational interviewing strategies to really get the clients to start talking and thinking about their situation and even somebody without financial training could have those types of conversations to really get the wheels turning in the client's head. And then, just do a Google search together, you know. Do you have a credit counseling agency in your community? That maybe you don't have to be the one having the financial conversation directly but you can get them excited, get them motivated and get them connected to financial experts.

The other thing I wanted to add in, Ria has come up with a really cool strategy that I wanted to share with everyone that goes along with the -- how do you handle those situations where the client is not quite ready to have that conversation. She kind of breaks it out in three sections. So acknowledge that something else may be more important right now and ask what that is. Allow the client some time to speak on that subject, kind of calling it clearing, let them clear whatever it is off their plate, let them vent a little bit. And then ask them if it's okay to move on to a financial conversation now once they've kind of cleared their thoughts. If they still say no, then like Brian and Brandi both said, you know, we have to respect that. We have to realize that it may not be the best time to discuss financial matters. Try to get a commitment of maybe when they could come back and talk at a better time. If they do say yes, it's okay to talk about finances now.

Ask them if they're ready to really be present and honest in their engagement. And again be okay if they say no, and find when a better time would be. If they're unsure, Ria's strategy is to ask permission to offer three suggestions that have worked with other families, and ask them to take any of those that they feel that are useful and leave the rest behind. So, those are just some really concrete cool steps that she's used and have been successful with when dealing with clients. But as far as getting the staff prepped really to have these conversations, I think it's all about training and cross training and understanding, kind of how to have those open-ended conversations with clients, to where the client is the expert and you don't have to be, and then looking at resources that are available to you and the clients and the community. Another thing, sorry this is a little jumpy, but then another thing that just came to mind is when we did our coach training, one thing that was so impactful to our staff is that we coached ourselves through the training. So, we were actually talking about our own personal financial situation in the training, and we are coaching each other, and really being self-reflective. And that, I think, also helped staff when they know what the client feels like from the other side of this because they've lived it.

Brandi: Janae, that was so important. Thank you so much to both of you and Ria. I love these three ideas when families might not be quite ready. It just gives us permission too I think as colleagues to know that, "Okay this is going to happen sometimes." Our permission is we're going to acknowledge as you described and that, you know, acknowledge and ask, allow time for them to clear other priorities that might be front burner or things that might feel like a crisis or something that's a bit more pressing,

then ask permission again. And I love those three ways to sort of -- I call it, "Do the dance." Again really getting the side folks and honoring if you're ready, you're not ready. Let's tango, you know, let's go back and forth to figure out what it really is going to look like. And I really -- I've been watching the chat a little bit, too, and I love where you guys are driving this. I mean, first of all Brian, Janae, Kathy, Ria, you guys are getting lots of positive affirmation. I don't know if you're watching but let me just say, everybody is very excited and confirming of what you're offering here. And the other part that I think is interesting, too, is to the instant gratification idea, sometimes I saw a couple of folks that, you know, sometimes our families might be in that same thing of instant gratification. And sometimes we might think that maybe they're not having the best day in making choices that might further themselves towards family well-being. Isn't that a hard one. What happens when we bring our own stuff to the interaction and we're thinking about, wow, you know, maybe that's not the choice I would have made. But being able to steal and you guys have both -- you know, both programs have described, you know, really getting beside families in a way that still honors whatever the choices are, but also being able to offer them different ideas to consider. And I think Janae that's something else you said that was so important, too. And so -- I could talk about this all day but I understand that we did not schedule everybody all day. Let me honor the fact that we want to move to a poll, and then Susan is going to put up something for us so we can hear from you guys.

So don't be disturbed when you see some more boxes that -- what you're going to notice on the screen is a way for you to weigh in with us about what things are happening at your program. So on the top middle of your screen, you're going to see a poll that says, "What type of coaching model, if any, does your program use to support families goal setting and attainments?" So you can choose something there. You might need to scroll down a little, there is a scroll bar there on the very right-hand side for you. And then in the middle, there's a second, sort of, follow up to that poll that says, "What type of financial coaching model might you be using, if any?" And you'll see what the options are. Believe it or not, I am going to be quiet just for a few seconds for you to think, enter, and then we'll tell you the results. Hey everybody is still working. I still see some numbers climbing. So far the poll at the top, it looks like our winner for any coaching model that are related to goal setting and goal attainment is -- and we don't have one, but a close second is, "We develop our own."

So, that's part of what we want to do. I've seen several of you sharing in chat, you know, if you found something that you -- there you go, there's money matters, there's certainly partnership goal, there are different things that are coming up in the chat function that where you're sharing with and for each other could we ask if there's another put it there. So, it looks like for that top poll that we currently don't use one but for folks who are using one, the development of our own comes in as the winner. And then the financial coaching model, it looks like, again, not very many folks are using one, but for those folks that are, the lead isn't -- it looks like again, "We develop our own." So, these kinds of conversations could be really helpful. I know in the last series that we had a couple of programs who also brought different forms of policies that they had been using to infuse. But this is something that sounds like a valuable topic for us to be doing some sort of kicking around to see what's out there, what you might want more of, less of, and what would be helpful in your continuing work. Speaking of continuing work, Susan is reading my cue. [Laughter] We're going to go back, and we're going to go into the third question, which I do believe, Janae and Ria are going to take for us. And again, this is grounded in something you guys told us last time we were together.

You wanted to know more, and we've even collected a few comments so far on our time together today about characteristics of each family, and being able to individualize and honor each families' culture, each families' language, how does that play in to this dialog. So, you can see here that our question -- so to start Ria and Janae is going to be, "What and how did the characteristics of the family play into engaging in these potentially sensitive financial conversation?" And after Ria and Janae are able to share, we're also going to open up to Brian and Kathy.

Janae: Great. Well I think for us, what we found comparing this to our other program, our financial capability program is one of the most individualized programs we have. You really cannot have the same financial conversation with one family that you have with another and family characteristics are a huge component of that, you know, and we had a great conversation in our planning session leading up to this call kind of the behind the scenes chat about, you know, what do we mean by culture and characteristics? And so I think it's multiple parts. Right? So there's the actual language of the family. So we have the benefit of having Ria as our financial coach, and Ria is bilingual in both English and Spanish. We do, however, have a growing Burmese population here in Tulsa. And so, we've had to recently start utilizing translators.

And so with that comes the added confidentiality piece of having to get permission from the parents and make sure it's okay to have the financial conversation in front of the translator. We also, you know, we're Head Start. We're the only one with families with young children. You know you have to be prepared for them to potentially bring their children to the meeting and the discussion. And so, the parents may not be 100 percent focused on you if they have a little one running around, and they're trying to keep them occupied during the conversation. But finances may not always be a partnership. You know, if you have a two-parent household, only one parent is working and that income earner controls the finances but the non-worker is the one that comes and meets with your financial coach, that could be a tough conversation, and so really being supportive, and honest, and really talking about the necessity for both parties to understand. For both parents to understand and really bringing them together and having that conversation. But you know, it all depends on the family and where they're coming from and what's going to resonate with them. So, I think family characteristics are huge and need to be considered before structuring the conversation.

Brandi: Well I even saw in chat and I'm trying to scroll up now quickly to make sure I honor the comments properly. So you guys keep me honest in chat, if I get it wrong. But I believe that it was Diana who said something along the lines of, "Wow, you know, in our own culture, we're taught that the importance is on spending, you know, specifically and maybe not saving." So sometimes, the priorities get mixed.

And you know, I think that's such an important thing to know and think about because we often call it in -- well I'm going to give you the scientific term, it's squishy. When we work in this side of the families very rarely do we have something that's completely concrete black and white. So much of our work and learning together in partnership with families is very grey. And when we come to interaction with each other, it's important to be grounded in what's meaningful as family unit and within the familial culture. But also, that larger broader approach of understanding of our own journey, which by the way, is why we started off the conversation with, "What's your earliest financial memory?" It absolutely maps and molds what we do today as adults. And if you have little ones in your life like I do, some of you may know I have a three year old little man. Well, I'm trying to start him off right because I, too, kind of did

not get the saving gene -- bones, whatever kind of wiring you're supposed to have. So it's really learning today to benefit, you know, my son and hopefully what I can do to model for him. And gosh, think of this exciting opportunity that we have beside families to really honor what great things they might already be doing, but other ideas that we can offer within the context of -- for instance, Janae what you said their culture. But let me pause there. Janae, do you and Ria have other things to add, or is it okay to check in with Brian and Kathy?

Janae: I think it's great to switch over to Brian and see what their thoughts are.

Brandi: Okay. Brian.

Brian: So here again, ditto, ditto, ditto. The only thing that I might want to add is that, you have to understand when you're talking about finances that, the culture of poverty kind of supersedes a family's ethnicity, and sometimes we need to figure out, like you said Brandi, what's more important and what's your priority. Is talking about savings or keeping the lights on. Which one is more important? And finding the time and the space to do so when the family is ready for it. And being sensitive to the fact that if families have never been exposed to savings and the whole idea around financial mobility. It may be a little off putting for somebody to say, well you know, you need to be saving so much because what they'll say is, "No I need to be paying my light bill." So we have to be very, very sensitive to the whole culture that comes with families that seek out our services because of their financial situation. And being like, Janae said, very individual around those conversations. There is not cookie cutter. There is no script. You have to be extremely flexible with these conversations because, while you might have 100 families that all are Head Start eligible, I can guarantee you don't have 100 families that have the same financial situation.

Janae: Mmm-hmm. You know Brian you're making it -- Oh go ahead, please.

Brian: No, I'm -- Because I could go on.

Kathy Bolling: Hi, everyone, this is Kathy. I was going to add that as we're being sensitive we also need to keep in mind that families that are going through financial crisis, there may be some psychological trauma that they're going through, as well. So you have to keep all of that in mind when trying to have these conversations. You want to make sure that as you're being sensitive and nonjudgmental that you may want to just simply ask how they're doing and ask them, you know, would you like to talk and then that gives them an opportunity to -- or the choice if they want to go deeper with you.

Brandi: You know, you guys are bringing up so many important bits of the critical nature of the work. There is -- You know, we often when we go out around the country and get to train folks, you know, face-to-face, in person, we often hear, "Ms. Brandi, what is, you know, what's the magic formula?" You know give us something to apply to every family everywhere and you know what we say? As grown folk aren't so different than the little bitty, if we're in the classroom or we're in the home-based model, we're individualizing. And we do that on purpose because we know it's what changes things. We know it's what catapults that growth and development and as the grown folk were not so different, oh well.

[Laughter]

That you guys said that, and really are honored and getting the fact to families in the way that's meaningful and individualized. Another thing that I see in the chat is a poverty simulator. And I have to

be honest with you guys. I want to be a little vulnerable and transparent. I think that we don't talk enough about the culture of poverty. And I think that, you know, even certain folks in -- you know, even when we are together in person or even in opportunities like this when we're thinking through, let's just go back to your morning and let's, you know, pretend you have , or maybe young kids in the house? How does your day change if your power is not on? What does it look like if the car didn't run? Or, you know, and certainly we take it from the strength-based perspective, too. But when you're putting folks in that place, again, of a family is coming in sweating, huffing, and puffing, but they're minutes late and really being able to honor that, "Well, we're still glad you're here. We were worried about you. What can we do for you?" Kathy I love what you said. "Are you ready? Is it okay to connect today? How are you feeling? What can I do?" It just changes the whole trajectory not only of that conversation but your relationship which is so exciting. I mean that's why we're here. Right?

So, I love this group I wish we could just hang out every day. What are you guys doing tomorrow? With -
- And with that, I'm understanding and I'm getting some notes over here from a colleague that was telling me to go look at this next and final question for our illustrious program panelist. And I think Brian and Kathy, you guys are taking this one first. But talk to us. For all of us that are super excited to jump into this either in a deeper way or in the getting started kind of way. What lesson have you learned that you think could help the rest of us to be successful as we're doing the diving in?

Kathy: Well, I would say some of the lessons we've learned of course is that building relationship with parents start at day one. And from there you have to be creative about how you engage the parents. We must always remember to respect boundaries while we're working with them, supporting their autonomy and allowing them to take the lead. We need to, again approach our parents as individuals with a unique set of circumstances and needs. And these conversations we have to keep in mind are can't be cookie cut or one size does not fit all. So, I think those are some of the things and then recognizing parents as they make achievements and move forward even for the small steps just encouraging and continuing to support and offer support and guidance as needed.

Brian: I like to have a party and celebrate everything and make it fun. So what we do is we have an event called the BLING event that centers around the family economic success, and if parents have met one of their goals, we celebrate them, and say you hit it toward the BLING. It's all about making it fun for people and making them want to engage with you, because the typical family meetings are the typical parent meetings that you have once a month. They're kind of, yeah, yeah, not so much. But when you make it engaging and you let the parents know that you really honestly care about their well-being, the meetings are full. And they're impactful because parents are sharing and we use parent's testimonials to say, look, this works because it works for me. And it -- They become their own advocates, and they become the greatest ambassadors. We couldn't pay anybody to tell some of the stories that our parents tell with some of those events.

Brandi: We call it the light switch flip moment. And, you know, I think Kiersten would reflect to this too, you know, from what we're learning from our federal leaders is and guess what? That's what we're looking for. But certainly we love the number of families and we think about the quantity, and we always crave it to be a big number. But we also want to give ourselves permission and not fall short. I mean within the five year projects periods that we're all going to be in if you're not already, you will be soon. Within the Office of Head Start structure or funding now, I mean, we have this opportunity to zoom in to these kinds of ideas and weave it into what we're already doing. And Brian, I love what you

said. I mean, we celebrate, we get excited, we really connect with our families in that genuine way, and it only emphasizes that our true desire really is to connect in that meaningful way in support in service of, you know, their dreams for themselves and their family. There's so much happening. I can't -- I'm so excited to get back in and really look at what you guys are sharing, but let me -- not be remiss. Brian, Kathy, thank you so much. And then Janae, Ria, what would you guys have to offer in addition here?

Janae: Sorry. I was distracted by the chat, as well. There's some really cool conversations happening. In addition to what Brian and Kathy said, and everything we've already talked about up to this point really, some things we've learned and some tips we would like to share is, you know, just relax. Staff needs to be relaxed when they're having conversations about finances. If you're hesitant or nervous, the participant is going to pick up on that. Acknowledge that finances are hard to discuss. I mean nobody wants to talk about it. It's okay to say that out loud. Be honest. You know, if they're not going to bring up a credit score in a week, they're not going to have an upstate for their dream house in a month, you know, be realistic and honest about the time and the hard work it's going to take and the dedication required to really impact to financial situation. You know, reiterating what we said earlier keep it judgment free. You know, you can't put your values on the participant because every family has different characteristics. Everyone is coming from a different background. You have to be empathetic and compassionate. And just really listen, you know, listen to that family, see them as the expert and know that they come to the table with a wealth of life experiences waiting to be tapped into. Let them really drive the process.

Brandi: Well, as Janae, I see. There is so much happening over here in chat. There's a confirmation of yes. That's wonderful. And I think people saying things about incentive and relaxing is so important. And I'm going to show you guys a couple of things, also in content, in the vein of our trying a new strategy here with sort of the talk show back and forth opportunity. You kind of see slides at the end here that just sort of ground some of the contents that we know that lives within research or some of those larger science-based arenas that we work in. But there's been such richness just based on Brian, Kathy, you know, Janae and Ria, what you've gifted us today.

So, I just want to show you a couple of things, because I think we're going to have some resources here that you guys will be interested in that we'll be posting and I want to -- I'll check in with my colleague, Jacky, to make sure the exact timing but just like at the end of February we went and then posted all the PowerPoints and handout in the archive webinar. You'll be able to access all these in the same way. So, no worries, we'll have it all available. And let's just go here. Well, you know what we're in to building to do. We come to this work as a child development in growth program. We come to build relationship beside the family, but it begins with the littlest one. And I have to say to you guys, I mean, I feel just so at home right here in the middle of this conversation because we all understand this so much that it's so deeply woven in to our fiber in the works that we do.

But I have to say there's a resource that's one of my favorite that we've created at the National Center on Parent, Family, and Community Engagement. And it comes from the work. For those of you know and love Dr. T. Berry Brazelton and his Touchpoints approach. He gave us assumptions and principles that in Head Start and Early Head Start really resonated with what we've known, loved, and lived now for 50 and 20 years respectively in Head Start and Early Head Start. So, we're so excited to take those and sort of morph them into what we call attitudes and practices. So, here's what's so exciting. Some of the folks on our team have been able to take the core strength-based attitudes and this document for you is free.

It's on ECKLC. You can download it and print it in any kind of time form and fashion those and duration you feel moved to. And there are four strength-based attitudes. But what we did and specifically one of my colleagues at the Brazelton Touchpoints Center, Dr. Jayne Singer was takes those core attitude like this first one. Families are the first and most important teachers of their children.

And are you guys ready for this? Are you sitting down? Added the layer around financial literacy and stability mobility. Families are not only the first and most important teacher but they can absolutely model financial literacy and stability for their child. So, really taking those attitudes that we all bring to the interaction that we all know are necessary for that deeply rooted relationship and adding on the slant from the financial perspective. And if we look at that second attitude which is, families are our partners with a critical role in their family' development, we would add, when we entering the discussions about finances within a relationship that's already strongly built upon that respect that you guys described, families are going to share what they need in order to become more financially solid basically.

So, this is everything that you guys have offered in the way of your proper course of interaction not only, you know, the two programs that are wonderfully shared with us today but what you guys are even reflecting in chat. But think about -- I as a parent myself -- Oh, thank you, Ms. Kim. And the document is listed in your chat, if you're excited to go find it and have it for your viewing pleasure. One of the things that's so exciting to see within the structure is the application of these in a meaningful way based on the individualization with your families. So, you even look at the third one, families have expertise about their child in their family. And specifically when we're embedded in conversations about finances as another topic of our goal-setting process, it can really even occur after families have already had the opportunity to share their expertise.

So, honoring where our families are, taking the moment to listen, really embedded in other pieces parts and places programmatically, oh that was a lot of piece, so that we can work together toward this sort of guide from the side approach. The last just stands on its own. Families' contributions are important and valuable in whatever we're thinking and talking about. So, it looks like in chat, we're having these wonderful sharings like, "Yay, I just downloaded that." "Well, I've just shared this with my staff." Thanks, Melissa. This is really exciting and I think along with the attitudes you'll find a couple of things that you'll really love which is sort of the high all in the practice. And I was going to show you a couple of examples of what it might sound like when you use the practices out of that, other than the document we just referenced. So, you might say to a family, "Tell me how you think your child learns best?" Okay, that's pretty standard for us. Right? And then, "How do you think goals about your family's finances fit in here?"

Always thinking about ways that we can connect and anchor and as we're trying to meet families where they are. So, what I'm thinking is a couple of things because I know we want to give you guys the opportunity to perhaps ask some questions, to interact with our illustrious panel. What we have for you all in blue quotes that you're going to see on the screen, we have embedded into a handout and that's going to be available for you guys so that you'll have it to pull down, look out, reference, and share if you're inclined. So, I'm thinking what we'll do, if it's okay with the team, is look at some of the resources that we'll be putting up for you, there's even a video, and then open it up for a little Q&A in chat. But here's really the end of our proverbial story. I love that last slide where we get to think and talk about, "Wow, the whole reason that we do this," and I'm going to move this back just want to help it's okay

with everybody. The whole reason that we do this is yes, A, the Framework, and then we're all here to support the growth and development of not only our children but their family. And what we know is when families feel like their skills, education and financial stability has grown or being increased that we get to their child outcomes.

And isn't that why we're all excited everyday could get to come and do this work and see that kind of wonderful happen and right under our roof. And with that, it's your turn. If you want to ask a few questions in chat for our presenters I'm happy to facilitate some of those. And if you have anything that that you want to share that I can lift that forth in the last few minutes here at least officially, for the duration of the official webinar, then we can leave those up. And let me just create some space for Janae and Ria, and Brian and Kathy. Are there any closing thoughts based on if you are looking at child, or things that have come up that you'd like to share and then what we'll do is open up form -- for the top of the hour if you are on the east coast 400: - 4:15, we'll leave the chat open and we'll be here to talk to each other. So let's start with Janae and Ria. Anything, closing thoughts?

Janae: I just really appreciate all the conversation that's happened from the participants on this webinar because we've furiously been writing down notes too to come back and enhance our program even more and some thoughts that we may be able to implement. So I -- We got just as much out of it as I hope the other people did so we're just really happy to be here and to be able to share our story. As always, you know, we're open to follow up, anybody that's interested in reaching out to us. After this webinar we're happy to help -- we're happy to talk more in-depth about our program and things we've implemented, and lessons learned along the way so I just wanted to throw that out there.

Brandi: Thank you, Ria. Thank you guys so much. Janae, we're so thankful to have you back and so excited to learn from you again and [Inaudible] we'll probably ring your phone another time I bet you [Laughter]. And Brian and Kathy, I have a specific question for you guys. People are so curious, and I'm going to say it like I would back home. Tell us about the BLING thing [Laughter].

Brian: I'm looking at the responses now and there is no hand out, whoever wrote it there, handout about the BLING thing. We created that out of a sheer need to find a way to engage our parent at a level where they'd understand it and BLING actually stands for Breathing Life Into the Next Generation.

Brandi: Oh wow.

Brian: And --

Brandi: We rephrase it.

Brian: All well actually I have to give myself a pat on the back. I was sitting at my desk trying to figure out how can I do something that is engaging, that is nice, and that's kind of formal where the parents can dress up. And I swear to you, it just came into my head, BLING, BLING, BLING. And then I had to figure out what each letter would mean. And I was like, "Well if we're here trying to change the next generation, breathing life into the next generation equals BLING." I watch Jeopardy a lot and I like alliteration, so I'm good at that kind of stuff. There is no book, but I'm inviting the nations to our next BLING event. We're having one. I'll send it out. Come on down you all.

Brandi: And Brian you know that kind of send them hospitality might get you in trouble [Laughter].

Brian: Come on. I'm very southern.

Brandi: I appreciate you now. Come to Atlanta. You guys in tech, can you come to Atlanta? We'll figure this out. We have a whole community of colleagues that is ready to get in the airplane. I love the BLING. See, I just thought it was the BLING thing, and that was cute enough for me. But to understand the acronym behind it is a whole another level. And their comment, Brian I don't know if you could see this it says, brilliant.

Brian: Yeah.

Brandi:BLING, BLING. You got everybody in back.

[Laughter]

Brian: Yeah. It just open at people I resonate with. And so, you know? And we're talking about finances and what are finances in street vernacular? BLING.

Brandi: It's so true.

Brian: We want to figure out a way to take it to them but to make it -- make it make sense. So that's what we did. And we had -- we had a great time, and the parents were so excited, and they got up, and they gave testimonials around the whole -- using the bridge. And at the end of each testimonial, we would do a little chant about, BLING, BLING, BLING. And there was BLING on the table, those little chaskeys that you buy from the Michael's Craft Store. But we blinged it out, trust me it was a BLING thing.

Brandi: Well I don't know if you saw, Brian, but there's a note from Jennifer in chat that says, "Let's make this a T-shirt." [Laughter] So you -- you don't know. Next time we all show up at a conference together you'll able to have some, you know, some supporters.[Laughter] Well, with that everybody loves the passion of this group. I am so grateful and humbled by the interaction that you guys have offered us today. This is the awesome part. We're going to be doing this series every single month. We're going to be listing up our colleagues who have really loved to think deeply from the center for the study of social policy are creating this avenue and vehicle for us to come together and talk about these topics every month through our Building Foundation for Economic Mobility work. And we're really excited to have the opportunity to share and learn from you guys. And let me speak in ground of the Southern hospitality. Let me know be, you know, remiss.

And thank you so much Brian, Kathy, Janae, and Ria for your time and your insight, your expertise on this topic. Thank you to all my colleagues at the National Center. Also one of my most favorite folks, the one and only the technical goddess behind of all this Ms. Susan Stewart, who always brings everybody together in such a meaningful way. And of course, Kiersten, at the Office of Head Start for allowing us the opportunity and the true honor to get to do this work every single day. I hope I didn't forget anybody because you know I'm excited. I'm dying to look at the chat, so I'm going to hush. We say thank you guys so much. We can't wait to see you next month. We're going to stay here to chat. And, enjoy the rest of your afternoon.