

# Strategies for Increasing Parent Participation in Financial Education Activities

Family Well-Being and Financial Security Resource Series

*Many Head Start and Early Head Start (HS/EHS) families struggle to make ends meet. Many HS/EHS programs can and do provide financial education to leverage the resourcefulness of parents and support families with day-to-day financial decisions. Financial education may be offered through community partnerships, and it can be led by agency staff or integrated into one-on-one family partnership work with families. This tip sheet provides strategies for improving financial education so that it is most effective in meeting families' interests, needs and goals. The tips are organized across three main themes: (1) Tailoring Activities to Parents' Needs, (2) Supporting Family Connections to Peers and Community, and (3) Using Technology, Incentives and Marketing to Engage Families.*

This document is part of a series of resources focusing on increasing family well-being and financial security through financial capability strategies.

## Tailor Activities to Parents' Needs

- *Ensure that the learning opportunities are engaging and relevant.* Research on adult learning finds that adults are most interested in learning that relates to their job or personal life.<sup>1</sup> Using case studies, role playing, simulations and self-evaluation during learning events helps adults draw on their own experiences and solve financial challenges in real time. This is likely to be more successful than lessons taught in a traditional lecture format.

Like all learners, adult learners have different styles for understanding information—visual, auditory, tactile and verbal. Unlike other learners, however, adult learners are likely to be more set in their style, so it is important to use varying methods to reach participants. It is also helpful to incorporate time for quiet thinking so participants have an opportunity for self-reflection.

- *Keep the content of financial education activities relevant to parents.* Content related to budgeting for expenses associated with having a young child, such as clothing, diapers, food and birthday/holiday celebrations, will be relevant to all HS/EHS parents.

Linking financial education topics to calendar events is another way to make content relevant. For example, during tax time, you could offer a workshop that covers information on the Earned Income Tax Credit for low-income workers. You can let parents know where they can go to get their taxes prepared for free and provide ideas on how to use tax refunds (e.g., spend some, save some and pay down some debts). As a new school year approaches, you could talk about the importance of developing a

<sup>1</sup> Knowles, M. S. et al (1984). *Andragogy in Action. Applying Modern Principles of Adult Education*. San Francisco: Jossey Bass. Accessed via <http://www2.southeastern.edu/Academics/Faculty/nadams/etec630&665/Knowles.html>.

spending plan, avoiding taking short-term loans with high fees from “payday lenders” to buy school supplies or new clothes, and instead set up clothing swaps among HS/EHS families or provide families with new folders, book bags, etc. During key holidays, you can help families develop a spending plan for gifts and celebrations that keeps them within their budget.

- *Incorporate the specific interests and schedules of your program’s parents.* Use surveys at various times in the year to gather information about families’ financial security questions and challenges, and design workshops around topics that would be of most interest to parents. If community partners, such as local United Ways, financial institutions, credit counseling agencies and YWCAs are delivering the financial education workshops, share these survey results with them and brainstorm together how classes can be tailored to meet the needs of parents.
- *Be flexible when scheduling trainings and workshops.* Offering an activity more than once, on different days of the week and at different times, allows parents to choose which date and time works best for them. It also gives parents the opportunity to make up classes that they miss due to illness or other family situations. Additionally, if possible, structure the financial education classes so that they can be taken in any order to give parents additional scheduling flexibility. It is also possible that nights or Saturdays will be parents’ preferred time for workshops, so HS/EHS managers may need to consider flexible work hours for the financial educators.
- *Provide support services for parents to attend.* Assisting parents with child care, meals and/or transportation to and from financial education sessions can help increase participation.

#### **The Importance of Maintaining Confidentiality**

When engaging families on financial topics, it is critical to assure them that any personal information discussed will remain confidential. Families need to feel nurtured and protected in disclosing their financial information.

## **Supporting Family Connections to Peers and Community**

- *Create opportunities for parents to share resources with each other.* HS/EHS parents are highly resourceful when it comes to stretching their money through the end of the month. They also understand the trade-offs they might have to make to save money (e.g., paying for gas to drive the extra distance to a cheaper grocery store). Focus groups with HS/EHS parents have revealed that they are willing to share information, resources and strategies for saving money with other parents. You can facilitate this type of peer support among HS/EHS parents through informal meetings, coffee meet-ups or other casual forums. Parents can combine forces to identify community resources, develop savings strategies and problem-solve together. These meetings also help staff better understand family financial needs, and they can inform the creation of additional financial education workshops for families.

- *Partner with parents to promote financial education activities.* One option is to invite current and former parents who have participated in financial education activities to drop in briefly on parent meetings with staff to share their experience in the workshop. These parents often are the best spokespeople for the financial education offered by your program. Also, consider inviting these parents to be co-presenters and/or facilitators at the scheduled sessions to connect with other parents and reinforce their own financial knowledge.
- *Personally recruit parents.* While fliers and posters about financial education workshops are helpful in raising awareness and should be used, HS/EHS programs have observed that the most effective way to get parents to participate in workshops is to personally invite them to attend. Morning drop-off and afternoon pick-up times, when staff greet and talk with parents, are great times for inviting parents to workshops.
- *Ensure staff are promoting workshops to parents.* Include financial education participation as a regular topic in staff supervision meetings. You can also add it to a checklist of parent meeting topics. The checklist can help managers monitor conversations and referrals to financial workshops and other resources.

## Using Technology, Incentives and Marketing to Engage Families

- *Use social media to advertise workshops and classes.* Include information about upcoming workshops and classes on your program's Facebook page and Twitter account, and tell parents when they enroll to "like" or follow the HS/EHS program.
- *Use text messaging to remind parents about upcoming workshops and classes.* Almost every parent uses a cell phone and has capacity to receive text messages from HS/EHS. Ask parents if they would like to receive "text blasts" that are relevant to the time of year. Reminder phone calls the day before upcoming events are important as well.
- *Provide incentives for participation.* Even small incentives can make a difference. Attendees could be entered into a drawing for a gift card or door prize that is awarded at the end of the workshop. Another option is to provide parents with a prize for attending a certain number of activities. Examples of prizes include t-shirts, tote bags, money clips, etc., especially if they carry an inspiring message like "I am a Financial Champion." Seek sponsors to donate items and/or gift cards for stores, cable, restaurants, movies and other entertainment for incentives.
- *Title the workshops with catchy phrases that will appeal to parents.* These might be something like: "How to build your credit;" "Developing spending plans that work for your family;" "Think saving is impossible? It's Not!;" "Five easy tips to reduce your utility bill;" or "How to reduce or eliminate your student loan debt." Balance catchy titles with setting realistic expectations for parents that financial goals are long-term and take time to achieve.