

Family Service Workers and Financial Empowerment: Steps and Resources

Family Well-Being and Financial Security Resource Series

Many Head Start and Early Head Start (HS/EHS) families struggle to make ends meet. HS/EHS family service workers, homevisitors, and other key staff can play a critical role in providing the information and support families need to pay down debt, repair credit, make the most of a limited income and, in some cases, begin saving for the future. It can be challenging, however, for HS/EHS programs to know where to start when they want to build staff knowledge and skills in these areas. This tip sheet outlines a process for getting started and provides additional resources for staff and families.

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

Overview

Building staff capacity to support families in increasing their financial security is a four-part process:

1. Assess your staff's training needs and level of comfort talking with parents about financial topics.
2. Train staff on key financial topics and community resources; this can be beneficial both for staff members themselves and for families in the HS/EHS community.
3. Equip staff with tools and materials that can help guide their conversations with parents.
4. Provide skills-based training in coaching strategies that will help staff ask the right questions, set goals with parents and support parents in working toward their goals.

Step 1: Assess Staff Training Needs

- *Survey and/or conduct focus groups with family service workers, homevisitors and other key staff.* Identify areas where staff need support managing their own finances, and ask staff which financial topics they feel comfortable addressing with parents and topics about which they feel they need to learn more. Via a survey or focus groups, ask open-ended questions to encourage staff to reflect on their comfort with financial topics. Through a survey, you can ask questions that allow staff to score their comfort level from one to five, for example, on a variety of financial topics. A sample survey that can be adapted for your program is included in the Appendix. You can use free online survey tools, such as Survey Monkey (www.surveymonkey.com), to create your own surveys.
- *Analyze the results.* Compile and analyze the survey results in order to develop an assessment of staff training needs. Online survey tools, such as Survey Monkey, can compile results for you.

The Importance of Maintaining Confidentiality

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

Step 2: Train Staff on Financial Topics and Community Resources

- *Provide financial training and resources for family service workers, homevisitors and other key staff.* Often times, staff are only one or two financial steps away from the families they serve, and they may share many of the same challenges. If they don't feel confident about their own financial situation, they may not be comfortable talking to parents about theirs. To increase staff comfort in sharing financial information and resources with parents, offer training to staff prior to the trainings for parents, or invite them to participate in the trainings for parents.¹ The content of these trainings should reflect the needs and ideas identified in the survey. Since many HS/EHS programs are already working with community partners, such as local United Ways, financial institutions, YWCAs and credit counseling agencies, ask these partners if they would be willing to offer training tailored for HS/EHS staff. Include financial education topics as part of ongoing professional development for all staff, such as holding staff in-service trainings prior to the start of the program year.

Many **additional resources** are available to support staff learning on financial topics and how to engage families, including:

- National Endowment for Financial Education toolkits (www.financialworkshopkits.org): These toolkits are designed to empower case managers who are helping clients gain financial stability.
- Consumer Financial Protection Bureau's *Your Money, Your Goals* toolkit (<http://www.consumerfinance.gov/your-money-your-goals/>): This comprehensive toolkit was specifically created to help service providers connect clients to information and resources to achieve their financial goals.

State Head Start and Community Action Associations may also provide materials and tools tailored to a HS/EHS audience. For example:

- The Kansas Head Start Association developed a crosswalk of financial education curricula for HS/EHS programs, which is available at www.ksheadstart.org/financial-literacy.
- The Minnesota Community Action Partnership, in collaboration with the Minnesota Office of Economic Opportunity, compiled educational handouts, activities for preschool children, newsletter articles and other tools for HS/EHS programs, available at http://www.helpmnsave.org/index.asp?Type=B_BASIC&SEC=%7B6D6B12CE-0515-4431-A42F-26FD09B100E9%7D.
- The Massachusetts Association for Community Action, in partnership with the Massachusetts Department of Housing and Community Development and the Institute on Assets and Social Policy at Brandeis University, created a financial education toolkit, which was later made available online through support from the Massachusetts Department of Early Education and Care (www.fle.masscap.org).

¹ It is important to make services that are available to parents available to staff as well. For example, staff can also benefit from credit counseling, access to matched savings accounts and free tax preparation.

- *Orient staff to community resources and engage partners.* Consider offering sessions to introduce staff to community partners that can serve as resources and referral partners for financial issues. For example, Volunteer Income Tax Assistance (VITA) sites, which offer free tax preparation for low- and moderate-income taxpayers, are available across the country. VITA Volunteers can help parents determine if they are eligible for tax credits, such as the Earned Income Tax Credit (EITC). Inviting a VITA representative to walk through the free tax preparation process with staff will increase the likelihood that staff will refer parents to this service and that they will provide them with accurate referral information. These orientations will also help build the relationship between the referral contact and your staff so that staff members feel comfortable contacting the referral contact directly with specific questions. Staff can also take advantage of these sessions to support their own financial planning efforts.

If you do not already have relationships with community-based organizations that offer free tax preparation or other financial services, such as credit counseling or matched savings accounts, consider developing partnerships with these organizations to support family well-being. Finding organizations that provide services to parents and staff and setting up a process for referrals or providing those services in a shared location helps parents and staff more readily access the services they need.

Step 3: Equip Staff with Tools and Resources to Guide their Conversations with Parents

- *Provide staff with a parent intake survey or exercise to help start the conversation about parents' financial needs.* These tools will both facilitate conversations and encourage staff to co-create more financial goals in the family partnership planning process. For instance, the Wheel of Life (<http://www.coachlifeandcareer.com/wp-content/uploads/2012/05/wheeloflife.pdf>) and similar worksheets ask families to rank their satisfaction on a scale of 1-10 in different areas of their lives, which can open the door to a discussion about finances (one of the areas on the Wheel). Financial issues may come up naturally in other areas of the Wheel as well.
- *Maintain and update a community resource directory.* The community resource directory can serve as an introduction to financial conversations and should be used during the intake process and throughout interactions with parents as other needs are identified. For example, staff may show parents the location of a diaper bank on the resource sheet and also mention free GED classes offered nearby. This sheet could include local credit unions; banks; credit counselors; matched savings programs; Bank On programs that help connect individuals to safe, affordable bank accounts (www.joinbankon.org); community and technical college financial aid offices; housing staff; faith-based organizations; downpayment/closing cost assistance providers; experts on reducing or eliminating student loans; VITA sites; libraries; school districts and other nonprofits. Parents may be able to help with the development and updating of the resource list based on their knowledge of community resources.

Step 4: Train Family Service Workers and Other Key Staff in Financial Coaching²

A financial coach is different from a financial educator or counselor. A coach is not a financial expert; rather, a coach provides encouragement and monitors progress towards goals that a HS/EHS parent sets for himself/herself. Financial coaching takes the pressure off of the family service worker to be the expert resource. Through financial coaching training, staff learn what questions to ask, how to be an active listener, how to help parents plan and set goals, and how to manage progress and accountability. These skills can be valuable not only for building the financial security of HS/EHS families, but for all aspects of staff interactions with parents.

Financial coaching resources you can use include:

- Many United Ways across the country offer training on financial coaching to social service providers. HS/EHS staff are eligible to participate in these trainings. The United Way of Phoenix, for example, trained 100 HS/EHS case managers from the City of Phoenix in summer 2012. The intensive training consisted of four eight-hour sessions offered on a weekly basis for one month. The training combined competencies around financial topics with skills-based training on the coaching model.³ Contact the United Way in your area to ask if it offers financial coaching training: <http://apps.unitedway.org/myuw/LUsearch.cfm>.
- Training in financial coaching is also offered to HS/EHS programs across the country by the University of Wisconsin-Extension, Central New Mexico Community College, the Financial Clinic, the Institute of Coaching, NeighborWorks America and Sage Financial Solutions. To learn more about these training opportunities, visit the Financial Coaching Strategies website developed by the University of Wisconsin-Madison with support from the Annie E. Casey Foundation and University of Wisconsin-Extension: <http://fyi.uwex.edu/financialcoaching/trainingopportunities/>.
- The Money \$mart in Head Start program in Wisconsin provides financial coaching in select counties and has trained HS staff to provide financial coaching directly to families. The program has also developed monthly financial newsletters and materials for financial education workshops that can be used by other HS/EHS programs. These materials are available to any HS/EHS program across the country. In 2013, Money \$mart in Head Start had 167 HS parents attend financial workshops and more than 1,000 households received the monthly financial newsletter. To learn more and access the resources, visit <http://fyi.uwex.edu/moneysmartheadstart/>.⁴

² Although all staff should receive training in financial topics and community resources, some staff may be more suited to function as financial coaches than other staff members. Identifying the interests and strengths of staff can help programs decide which staff members should participate in financial coaching training.

³ The authors thank Charlie Boyce and Kelly Gentile from the United Way of Phoenix for sharing information about their training for Head Start case managers.

⁴ The authors thank Peggy Olive of the University of Wisconsin-Extension for updates on the status of the Money \$mart in Head Start Program.

Appendix

Sample Survey: What Support do Families Need to Improve Their Financial Well-Being?

We are considering ways to support families with their finances and would like the input of our staff. Please take 5-10 minutes to fill out this survey and help build a better financial empowerment support system for the families we serve.

When it comes to money, what types of questions or services do families ask you about (*For example, SNAP/Food stamps, housing subsidies, transportation, credit repair, job training funds, subsidies, etc.*)?

When it comes to money, what types of information do you share, and/or what services do you refer families to (*For example, this could be other organizations, services inside your agency, websites, handouts, etc.*)?

In your opinion, what is the number one financial need of Head Start families?

If you had a magic wand, what would be the one service you would make available to families to help them with their money?

When families ask you for advice or help with money, what types of responses do you provide?

- I provide them with many resources, and I feel confident in my response.
- I provide them with a few resources, and I feel confident in my response.
- I provide them with a few resources, but I don't feel confident in my response.
- I'm not sure what resources to provide, and I wish I felt more confident in my response.
- I don't have enough resources to provide, and I wish I felt more confident in my response.

How comfortable and confident are you in giving financial information to others? *Select a value from a range of 1 (lowest) to 4 (highest).*

	1	2	3	4	
Lowest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Highest

If you could know one thing about money management, what would it be?

What information or resources would you give families to help them with their money?