



## Using Money Management Curricula to Enhance Family Financial Skills

April 20, 2016



## Kiersten Beigel

Senior Program Specialist  
Office of Head Start



# BFEM TALKSHOW



## YOUR HOST

Brandi Black-Thacker



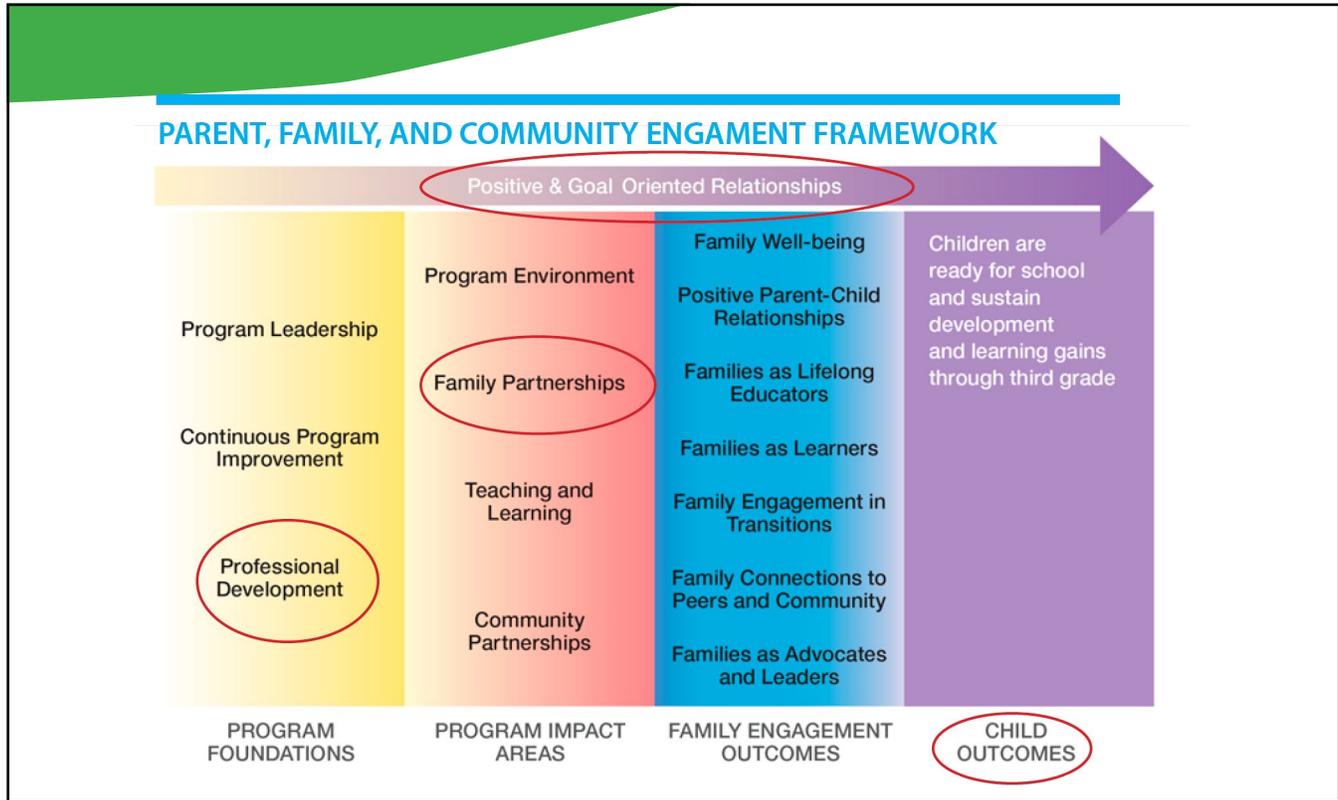
NATIONAL CENTER ON

Parent, Family and Community Engagement



NATIONAL CENTER ON

Parent, Family and Community Engagement



# OUR GUEST





**Jane Bradford**



**Ria Patino**

# OUR GUESTS



**KATHY  
BOLLING**

**BRIAN  
BOWERS**

# BFEM TALKSHOW



## OBJECTIVE: Recognize the Importance

practicing effective  
and respectful  
approaches to  
engage families

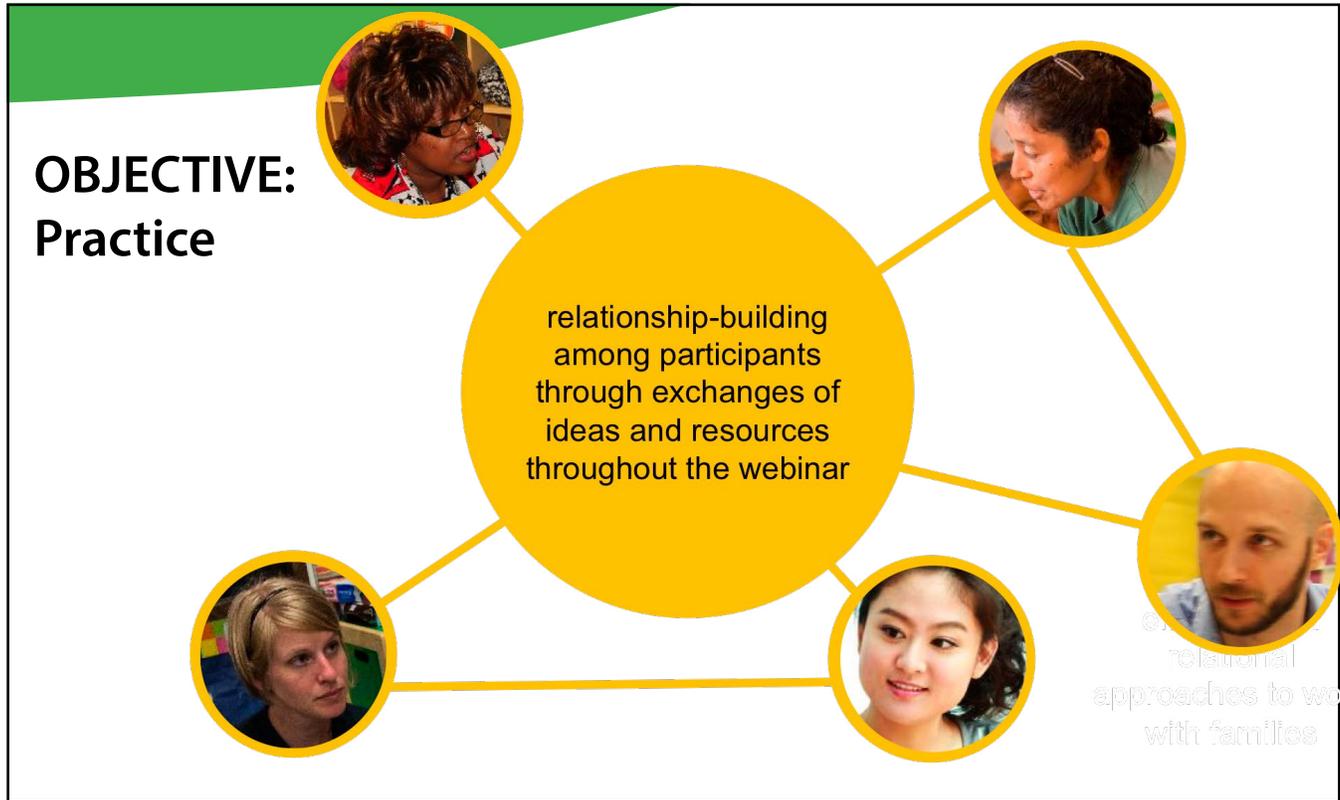


engage families in  
sensitive  
conversations  
about their  
financial  
strengths,  
hallenges, and  
needs

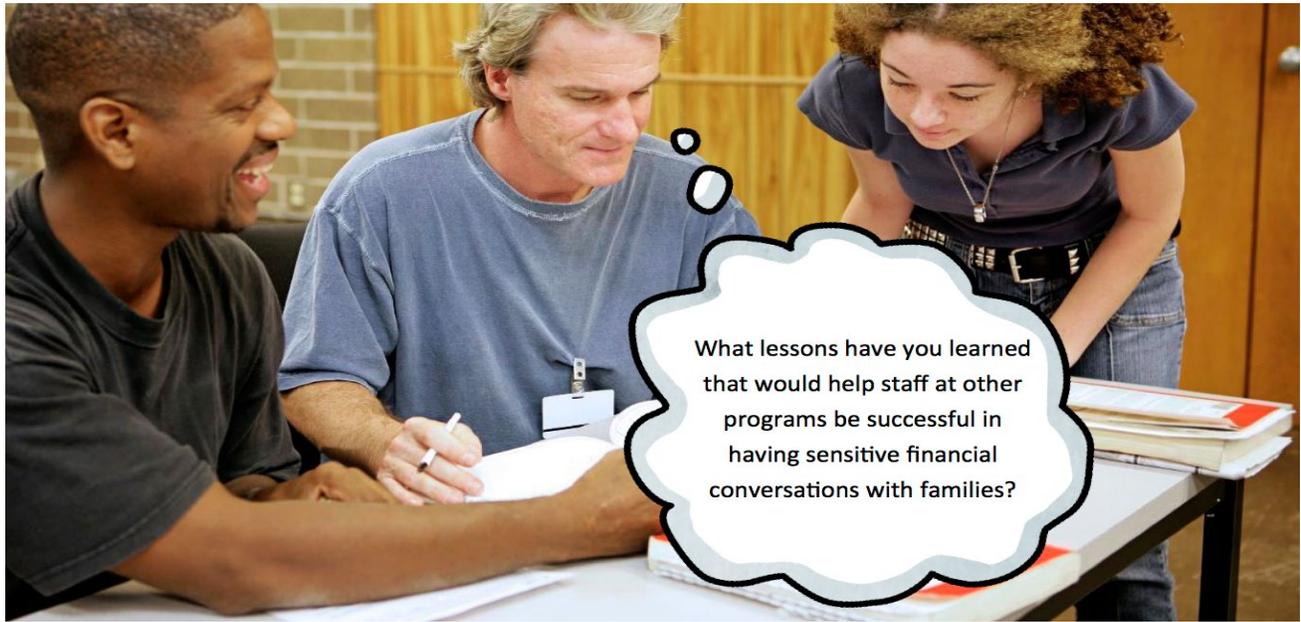
## OBJECTIVE: Relate



effective and  
relational  
approaches to work  
with families







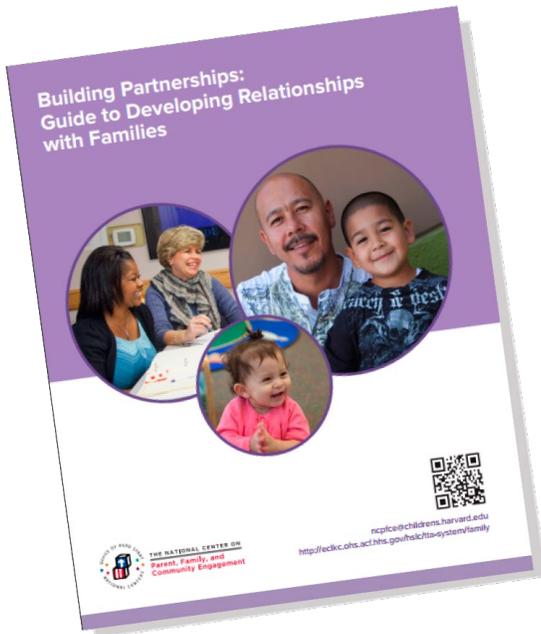
## Building the relationship...



...starts with the child.

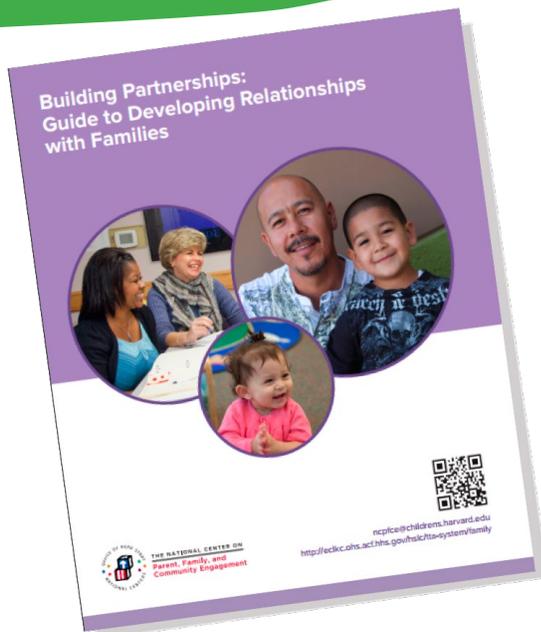
## Strengths-Based Attitudes

Families are the first and most important teachers of their children: *they can model financial literacy and stability for their child.*



## Strengths-Based Attitudes

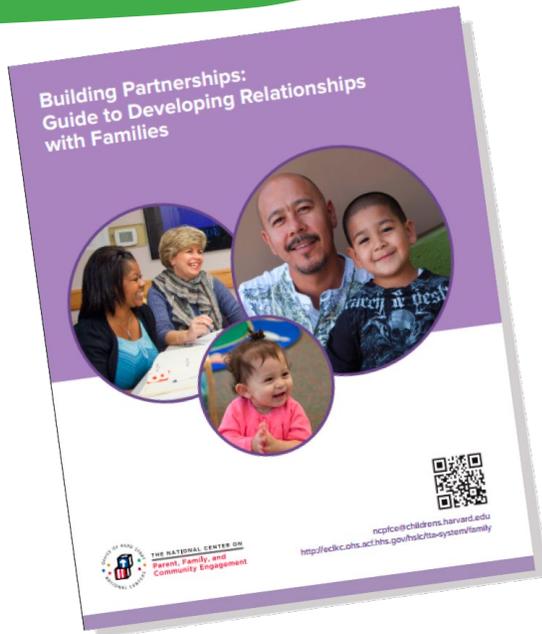
Families are our partners with a critical role in their family's development: *when we enter into discussions about finances within a relationship that is already strongly built upon respect for their input, families will share what they need to in order to become more financially literate.*



## Strengths-Based Attitudes

Families have expertise about their child and their family:

*embedding our conversations about finances as another topic of goal-setting should occur after families have already had the opportunity to share their expertise with us.*



## Strengths-Based Attitudes

Families' contributions are important and valuable.



What would you like for your child as far as her understanding of money as she gets older?

Tell me how you think your child learns best. How do your goals about your family's finances fit in with your goals for his future?

What do you hope for him as he gets older, in terms of his own finances?

What ideas do you have for how we can talk about family finances together?

I'm wondering if you have some ideas for how we might help him learn about what money is used for. What do you want him to understand?

## Strengths-Based Attitudes

## Relationship-based Practices

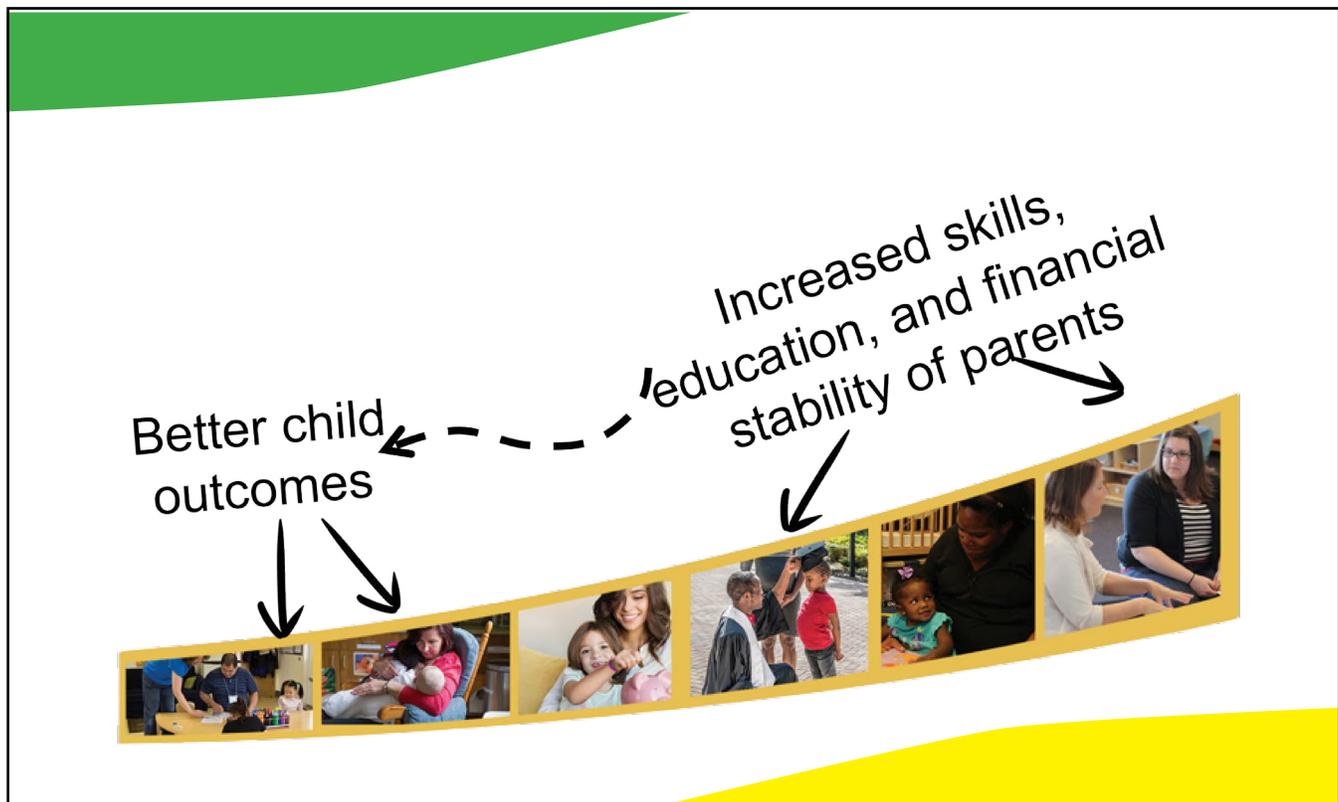
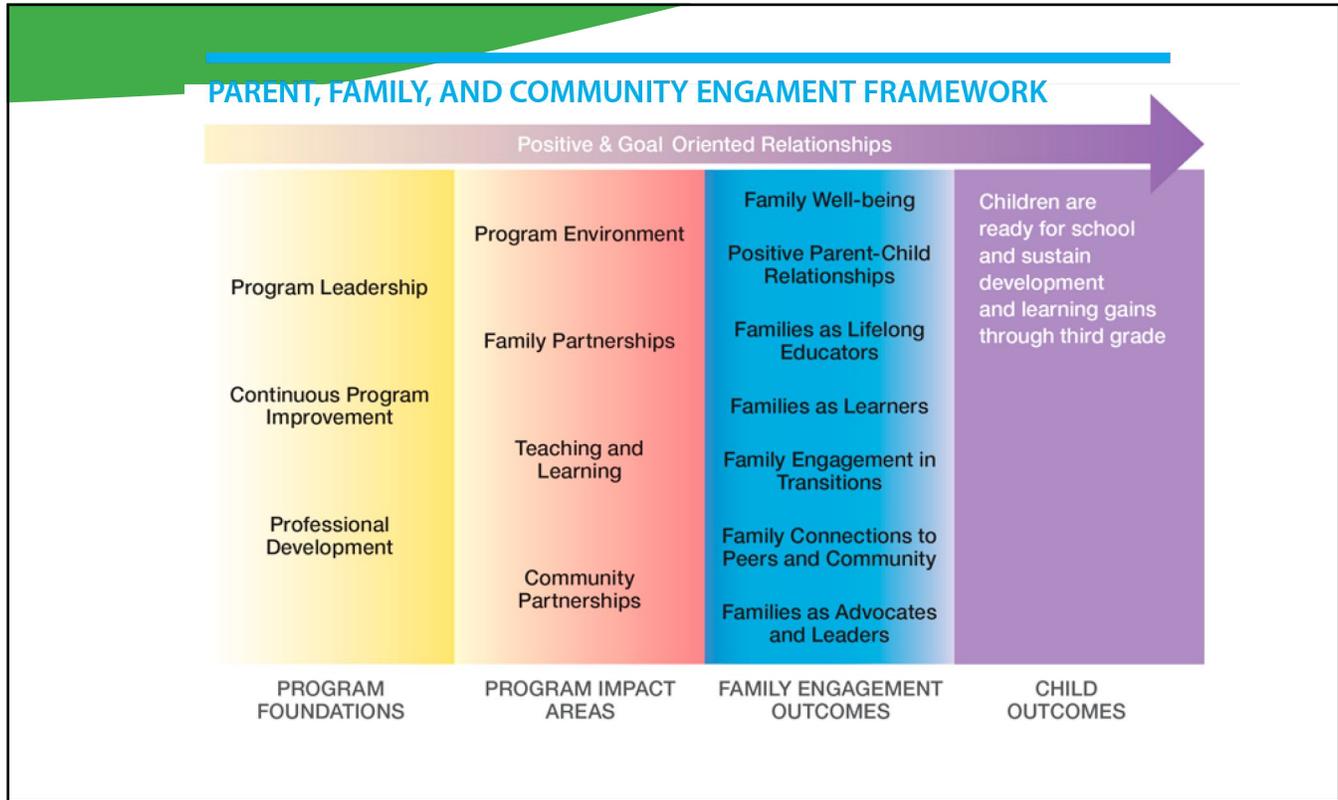
- Observe and describe the child's behavior as a way to open communication with the family
- Reflect on the family's individual and cultural perspective
- Support competence
- Focus on the family-child relationship
- Value a family's passion
- Reflect on your own personal and cultural perspective

Building Partnerships:  
Guide to Developing Relationships  
with Families

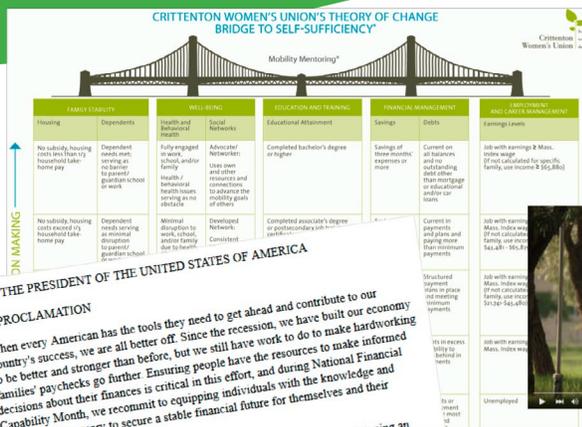
ncpfce@childrens.harvard.edu  
<http://eclkc.ohs.acf.hhs.gov/hsc/tta-system/family>

THE NATIONAL CENTER ON  
Parent, Family, and  
Community Engagement





**It's your turn!**  
**What questions do you have for our presenters?**  
*Please use the chat box*



BY THE PRESIDENT OF THE UNITED STATES OF AMERICA

**A PROCLAMATION**

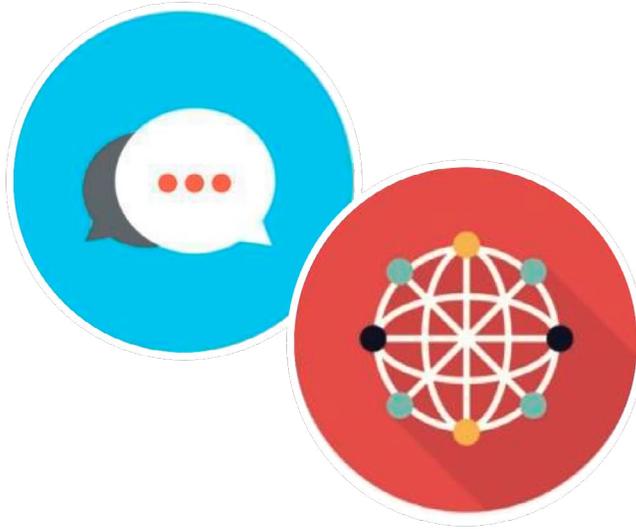
When every American has the tools they need to get ahead and contribute to our country's success, we are all better off. Since the recession, we have built our economy to be better and stronger than before, but we still have work to do to make informed families' paychecks go further. Ensuring people have the resources to make informed decisions about their finances is critical in this effort, and during National Financial Capability Month, we recommit to equipping individuals with the knowledge and protections necessary to secure a stable financial future for themselves and their families.

At some of life's most important junctures -- including buying a home, pursuing an education, or saving for retirement -- having access to reliable information about our country's financial system can help people avoid being ripped off or sucked into debt they cannot get out of. That is why my Administration is promoting tool protect and empower individuals, working to increase borrowers' understanding what they are getting into before they take out a loan, and educating more people how to think about their money. I encourage all Americans to call 1-800-FED-INFO or visit <http://www.MyMoney.gov> and <http://www.ConsumerFinancial.gov> for access to free and reliable financial information.

No young person should be saddled with excessive debt. In addition to striving to inform young people of the dangers of taking out too much consumer debt, my Administration launched the "Know Before You Owe" campaign, which is helping America's college students know their full range of options for financing a higher education. I also created the President's Advisory Council on Financial Capability for Young Americans to help educate our rising generation on important money management skills so they can live with security and make positive contributions to our economy. So more of our people can retire with dignity and stability, we established a new type of savings bond, myE-S, to help more Americans easily save for retirement. And I signed the Dodd-Frank Wall Street Reform and Consumer Protection Act, which, among other consumer protections, established the Consumer Financial Protection Bureau, the first agency solely dedicated to protecting consumers from



OPEN CHAT



NETWORKING



[PFCEwebinars@ECETTA.info](mailto:PFCEwebinars@ECETTA.info) or call (toll-free) 1-866-763-6481  
<http://eclkc.ohs.acf.hhs.gov/hslc/tta-system/family>

