Financial Stability Through Integrated Service Delivery:

Highlights from the United Way System

Bank of America

United Way
Acknowledgments

This report was researched and written by Rita Bowen and United Way Worldwide and made possible through the generous support and leadership of Bank of America Charitable Foundation.
At Bank of America, we believe building the financial security of our nation’s families and communities is critical to fueling our country’s economic growth and progress. United Way’s integrated and collaborative approach to financial stability represents an opportunity to cascade these valuable programs through a more efficient, effective, and meaningful delivery system.

We are proud to partner with United Way and to support interventions that create pathways out of poverty for individuals and families through education, improved health, and the revitalization of neighborhoods. It’s just one of the many ways we create ripple effects of positive impact in the communities we serve.

Kerry Sullivan
President
Bank of America Charitable Foundation
# Table of Contents

Executive Summary ................................................................................................................. 5

**Section One: One Stop Center Promising Practices**

I. Introduction ......................................................................................................................... 9

II. Integrated Service Delivery ............................................................................................... 12

III. Financial Stability One Stop Centers .................................................................................. 13
    i. Target Population ........................................................................................................ 14
    ii. Location ..................................................................................................................... 14
    iii. Physical Appearance ................................................................................................ 15
    iv. The Client Experience ............................................................................................... 15

IV. Common Operating Models ............................................................................................... 16
    i. Single Agency Management ........................................................................................ 16
    ii. Collaborative Management ......................................................................................... 16
    iii. Network and Intermediary Model ................................................................................ 18

V. Operational Costs .............................................................................................................. 20
    i. Planning and Implementation ..................................................................................... 20
    ii. Ongoing Operation ..................................................................................................... 20

VI. Client Outreach and Recruitment ....................................................................................... 22
    i. Membership ............................................................................................................... 23

VII. Partnerships .................................................................................................................... 23
    i. Partner Recruitment .................................................................................................... 24
    ii. Partnership Formation ............................................................................................... 24
    iii. Essential Tools for Partnership Development ............................................................ 25

VIII. Partner Roles .................................................................................................................. 25
    i. Lead Agency Role ....................................................................................................... 26
    ii. Service Delivery Role ................................................................................................. 26
    iii. United Way Roles ...................................................................................................... 27
    iv. Partnership Management ............................................................................................ 28

IX. Data Tracking and Results ................................................................................................. 29
    i. Assessing Integrated Service Delivery Components ...................................................... 29
    ii. Assessing Operations .................................................................................................. 30
    iii. Exceeding Outcome Targets ..................................................................................... 33
    iv. Assessing Community Impact .................................................................................... 34
X. Challenges .......................................................................................................................... 36
  i. The Coordination of Data ............................................................................................. 36
  ii. Funding for the Future .............................................................................................. 36
  iii. Changing Trends ..................................................................................................... 37

XI. Sustainability .................................................................................................................. 37
  i. Driving Sustainability by Communicating Outcomes ................................................... 37
  ii. Resources and Costs ................................................................................................. 38

XII. Conclusion and Next Steps ............................................................................................ 41

Section Two: Financial Stability One Stop Center Case Studies

I. Introduction to Case Studies ........................................................................................... 43
II. United Way of the Bay Area (San Francisco, CA) .......................................................... 45
III. United Way of Miami-Dade (Miami, FL) ................................................................... 51
IV. United Way of Metropolitan Atlanta (Atlanta, GA) ....................................................... 55
V. United Way for Southeastern Michigan (Detroit, MI) ................................................... 59
VI. United Way of Forsyth County (Winston-Salem, NC) .................................................. 65
VII. United Way of Central and Northeastern Connecticut (Hartford, CT) ....................... 73
VIII. United Way of Palm Beach County (Boynton Beach, FL) ........................................... 79
IX. United Way of Tucson and Southern Arizona (Tucson, AZ) ......................................... 84
X. United Way of Massachusetts Bay and Merrimack Valley (Boston, MA) .................... 89

Section Three: Templates & Tools

I. Introduction to Tools ....................................................................................................... 95
II. A Case for Center Support
    United Way of the Bay Area (San Francisco, CA) ......................................................... 96
III. Partner Selection
    United Way of Miami-Dade (Miami, FL) ................................................................... 108
IV. Partner Formation
    United Way of Metropolitan Atlanta (Atlanta, GA) ....................................................... 121
V. Project Planning
    United Way for Southeastern Michigan (Detroit, MI) .................................................... 124
VI. Center Operations – Work Flow and Procedures
    United Way of Forsyth County (Winston-Salem, NC) ................................................... 133
VII. Operations – Staffing
    United Way of Central and Northeastern Connecticut (Hartford, CT) ......................... 140
VIII. Client Intake
    United Way of Palm Beach County (Boynton Beach, FL) .............................................. 147
IX. Program Evaluation and Needs Assessment
    United Way of Tucson and Southern Arizona (Tucson, AZ) ........................................... 162
X. Data Collection
    United Way of Massachusetts Bay and Merrimack Valley (Boston, MA) .................... 168
Executive Summary

Stagnant incomes, increases in the cost of living, and high levels of unemployment have exponentially increased the financial instability of millions of Americans, illustrated by current foreclosure and bankruptcy rates. What’s more, federal and state budget cuts have decreased funding for health and human service programs that traditionally provide a safety net in hard economic times.

In 2008, United Way announced three national goals that will drive its work to mobilize the caring power of communities in the areas of education, income, and health. Our 10-year income goal is to increase the number of lower-income working families that are financially stable. To that end, United Way launched a national initiative to identify strategies and approaches that will positively impact communities and help the United Way system achieve its national goal.

INTEGRATED SERVICE DELIVERY

United Way is promoting the concept of Integrated Service Delivery -- the seamless delivery of services such as enrollment in income supports, direct service programs, case management, workshops, etc., as one approach to increasing financial stability among lower-income working families. In the past several years, a number of local United Ways have launched Financial Stability One Stop Centers, a place-based, integrated service delivery program that includes participation from multiple community-based organizations. These Financial Stability One Stop Centers reduce the challenges to accessing multiple services, eliminate redundancy, and decrease wait times for individuals and families. The Financial Stability Center approach also eliminates many of the major barriers to utilizing services that can positively impact the financial picture of individuals and families both immediately and down the road.

To more fully explore this delivery mechanism for integrated services, United Way Worldwide and the Bank of America Charitable Foundation developed the Bank of America and United Way Financial Stability One Stop Learning Network. Nine United Ways and their community partners comprised the Learning Network. Each was in a different stage of planning, implementation or operation with their Financial Stability Center and participated in a series of learning opportunities to analyze, document and share their experiences during the nine-month project period.

STRATEGIES THAT WORKED

• Bundling and Sequencing of Services: Strategically bundling and timing services to reach a targeted set of outcomes is an important part of Financial Stability Center’s service planning process. Bundling is the “combining of services from two or three ‘core areas’ to help working families achieve economic advancement.” These core areas may include employment and education services, income and work supports, financial education, and asset building services. In addition to bundling, many services are undertaken sequentially; for example, a client will complete job training, enroll in public benefits, and subsequently attain stable employment. Following employment, the client will begin to address debt or credit issues. Once these issues are resolved, the client may identify and begin to work toward more long-term financial goals.

• Multi-Year Commitment to Serving Clients: Because of the emphasis on bundling and sequencing of services, local United Ways expect Financial Stability Centers to make a multi-year commitment to the individuals and families served.

• One-on-One Services: Financial counseling, coaching and case management are core services at Financial Stability Centers. Both Center staff and volunteers provide these individualized services, which can serve as a critical component for tracking a client’s progress over time and across participating agencies.

• Cross-Training Staff: Financial Stability Center staff is trained in all or most of the services offered, resulting in greater effectiveness and efficiency of time and resources. This strategy also often ensures a client’s needs can be met during their initial meeting at the Center.

OPERATING MODELS AND COSTS
United Way Worldwide has identified three basic operating models among the nine Learning Network communities:

• Single Agency Management: one agency (a lead agency) is responsible for all facets of Center management and operations; partners’ responsibilities are limited to their core expertise.

• Collaborative Service Partners: leadership and management responsibilities for the Center are shared among a collaborative of organizations, with each organization contributing to the provision of financial stability services.

• Network and Intermediary Model: United Ways and their lead partners provide resources and technical support to a network of organizations that provide services and/or operate One Stop Centers in their region/community.

While the costs of the planning and operational phases vary widely among the nine Centers, the majority of the costs in both phases are related to personnel. Of the nine centers, typically 3 full-time and several part-time staff were required, constituting about 70 percent of the operational budget. Other costs include rent and utilities, staff training, technology and equipment, furnishings, and marketing and promotion.

PARTNERS
There are few organizations in any given community that, on their own, have the expertise or capacity to deliver the scope of services offered by Financial Stability Centers, making partnerships critical to their success. Consequently, United Ways carefully recruit partners to fill different roles to support their Financial Stability Centers’ strategic goals.

The Lead Agency and Network and Intermediary models rely on lead agency partner(s) to oversee service delivery partners, Center operations, and additional program support functions. To identify a lead agency partner(s) who oversee the operations and services provided at the center, some United Ways use a formal proposal process while others identify their lead agencies through a more organic process. In each case, the capacity to deliver integrated financial stability services and to manage a diverse network of service delivery partners are key criteria.
Once a lead agency partner or partners are identified, the United Way and those selected agencies reach out to recruit service delivery partners – direct service providers who are willing and able to bundle their services with others. These partners are again, selected either through a formal process or because they are a natural fit within the Financial Stability Center’s structure.

Alternatively, the Collaborative Service Partner model first identifies its service delivery partners and then works with those partners to determine how the center will operate and which agencies will perform roles beyond delivering services.

The Learning Network members found that engaging all partners early and often in the planning process enhanced the partners’ experience and increased their commitment to the program’s structure. United Ways use memorandums of agreement, business plans, and communications and operations manuals to solidify the joint operations of the Financial Stability Center. Many examples of these tools can be found in Section 3 of this report.

**ASSESSING RESULTS**

The Learning Network members and their partners integrate data collection and measurement procedures into Financial Stability Center operations in order to quantify results and evaluate the impact of their work. The degree to which services have been integrated at the Center is being measured predominantly through rates and results of service bundling, i.e. how many services individual clients take up and the percentage of those who successfully achieve their targeted outcome(s). Measures related to sequencing as well as the impact of specific services, including one-on-one counseling, are still in development. Results to date indicate that those who receive bundled services are five to six times more likely to attain better outcomes.

United Ways are also looking at ways to achieve cost efficiencies in service delivery and Center operations as a measure of the effectiveness and sustainability of this concept. New measures are being developed that assess investment in the Center against the financial return gained by clients served.

**CHALLENGES**

Data tracking and outcome measurement continue to challenge all nine United Ways participating in the Learning Network. The use of multiple data tracking systems, as well as the lack of resources to integrate these systems or develop and implement a single system, are the main issues that must be addressed.

The changing needs of residents also proves to be challenging for the United Ways and their Center partners. Due to the 2008 recession, economic stressors turned from obtaining assets, such as a home, to preventing the loss of assets due to foreclosure and unemployment. To meet the changing needs of clients, Centers had to shift their focus and the types of services they offered. This shift inevitably affected the partner relationships and the sequencing of services for clients. As the economy continues to fluctuate, Centers will have to stay flexible and adjust the types of services they offer, staffing-levels, and funding allocations to current socioeconomic demands.
The need for new resources will continue to be a challenge as United Ways and their partners seek to ensure the ongoing operation of their Centers. Some face concerns that the Financial Stability Center may compete for funding from sources that already support the operations of the partner agencies, thereby reducing the existing base of resources for some or all agencies involved. Others hear concerns that the Center is too costly a model to be sustained over the long-term.

In all cases, the Financial Stability Centers seek to respond to the challenges they face by having strong and transparent relationships with Center partners, ensuring clients receive quality service delivery, and by measuring results. In this way, they will be able to tangibly demonstrate the value of Integrated Service Delivery to the community.

LEARNINGS

Financial Stability One Stop Centers are the realization of an innovative approach to meet the critical financial needs faced by low-income individuals and families. Key findings to date include:

• Financial Stability Centers require a diverse array of services and resources and therefore a successful Financial Stability Center is often made up of many partners with specific expertise and capacities.

• Developing a common set of values and priorities among the partners is critical to the planning and should inform its location, look and feel, mix of services, and approach to service delivery.

• Collecting standardized data across service providers has proven to be difficult. Those Centers that have successfully captured data have been able to demonstrate promising results for clients in achieving targeted outcomes.

• Sustainability of the Financial Stability Centers requires multi-year funding from a diverse set of funders.

CONCLUSION

Integrated Service Delivery has proven to be an innovative approach that creates efficiencies for clients and organizations. The Annie E. Casey Foundation, Local Initiatives Support Corporation (LISC), and the U.S. Department of Labor are pioneers of the Integrated Service Delivery model and have locally worked with United Ways to implement Financial Stability One Stop Centers, like the many of those highlighted in this report.

This report provides further evidence that United Ways play a critical role in the planning and implementation of Financial Stability One Stop Centers and have access to the diverse array of partnerships necessary for success. United Way Worldwide will continue to provide resources and support to local United Ways and their partners to help them better integrate services, create efficiencies, and assist families in achieving their financial goals.
Section One:
Financial Stability
One Stop Center
Promising Practices
Introduction

Unemployment rates are at their highest in 25 years² and the cost of living in the United States has increased by almost 90 percent, while average incomes have only increased 25 percent. More than 45 million Americans – one-third of the U.S. population – are struggling to make ends meet with salaries less than $40,000 per year³. At the same time, governmental budget cuts at the national, state, and local levels have reduced the safety net services and supports many low-income families depend on during difficult times.

To make ends meet, families are borrowing heavily and relying on high-cost alternatives to cover many of their daily living expenses. This cycle of increasing debt to keep up with the rising cost of living has left many families living paycheck to paycheck. These families are more vulnerable to crisis, and in the long-term, they have a limited ability to save for advanced education, a home, reliable transportation or retirement. This limits the economic potential of both the family and the communities in which they live.

United Way Worldwide is committed to decreasing by half the number of families who are financially unstable by 2018. To accomplish this goal, United Way Worldwide launched the United Way Financial Stability Partnership,™ a national initiative that promotes community-change strategies to help families meet their basic needs while gaining the financial stability needed to plan for, and accomplish, their long-term financial goals.

UNITED WAY’S FOCUS ON INCOME

The goal: Cut in half the number of lower-income working families who are financially unstable, spending more than 40% of their income on housing costs

Income focus areas:

- Family-sustaining employment
- Income Supports
- Savings and assets
- Manageable expenses
- Affordable housing

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To achieve financial stability, families must have **stable, adequate income** as well as **stable, adequate financial resources**. Stable, adequate income is derived from a job paying family-sustaining wages and public, employer, and informal income supports and subsidies. Stable, adequate financial resources include savings and assets to cover unexpected expenses, affordable and accessible goods and services, and safe, affordable housing.

The seamless delivery of services and supports that address all of the issues impacting a given individual/family – commonly referred to as **Integrated Service Delivery** – is a promising approach that is being used by a number of national organizations including the Annie E. Casey Foundation, Local Initiatives Support Corporation (LISC), and the U.S. Department of Labor.

Several United Ways and their community partners are also using this approach to service delivery in the form of **Financial Stability One Stop Centers**, a place-based program where a number of agencies provide a set of services and supports in a manner that decreases common barriers and increases desired outcomes for the target population.

While early research from the Annie E. Casey Foundation indicates that Integrated Service Delivery yields positive results for individuals and families, many questions still remain regarding the cost and efficiency of the concept, as well as the results achieved. To better understand how Integrated Service Delivery was being implemented locally, United Way Worldwide and the Bank of America Charitable Foundation developed the Bank of America and United Way Financial Stability One Stop Learning Network.

This nine-month peer learning network included nine United Ways in varying stages of planning, implementation, and operation of a Financial Stability One Stop Center in their community. Participants convened monthly to discuss the challenges and successes they experienced during the implementation, operation, and evaluation of their Financial Stability Centers, as well as to learn from one another and experts in the field.

This report summarizes the knowledge and themes captured throughout the Learning Network, as well as the key components of the Integrated Service Delivery concept, including bundling and sequencing of services, multi-year commitment to serving clients, personalized planning and case management, and cross-training staff. The report also provides an overview of how United Ways and their partners track data and evaluate the success of the model in helping clients to achieve their financial goals. Case studies detailing each of the United Ways’ experiences, along with tools they developed, can be found in Sections 2 and 3 of this Report respectively.
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<tr>
<th>LOCAL UNITED WAY</th>
<th>LEAD AGENCY</th>
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<td>United Way of Tucson and Southern Arizona (Tucson, AZ)</td>
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<td>United Way Center for Financial Stability</td>
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<td>United Way of Metropolitan Atlanta (Atlanta, GA)</td>
<td>Gwinnett Village Community Alliance</td>
<td>Gwinnett Village Financial Services Center</td>
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<td>United Way of Massachusetts Bay and Merrimack Valley (Boston, MA)</td>
<td>Serving People In Need (SPIN), Inc.</td>
<td>United Way Financial Stability Center powered by SPIN</td>
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<td>United Way for Southeastern Michigan (Detroit, MI)</td>
<td>Detroit Local Initiatives Support Corporation</td>
<td>Greater Detroit Centers for Working Families</td>
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<td>United Way of Forsyth County (Winston-Salem, NC)</td>
<td>Goodwill Industries of Northwest North Carolina</td>
<td>Career Connections and Prosperity Center</td>
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Low- to moderate-income individuals and families face multiple economic and societal barriers that prevent them from achieving financial stability and economic independence. Multiple entities, including federal, state, and local governments; community-based organizations; and private companies; offer a myriad of services designed to help these individuals and families become more financially stable. Yet these services and supports are often delivered by multiple agencies, with little need or motivation to coordinate with each other. The disjointed nature of service delivery at the local level makes it very difficult for individuals and families to access all of the services and supports for which they are eligible.

In an effort to create a more aligned system that identifies and addresses the issues preventing families from achieving greater financial stability, local and national organizations are testing the Integrated Service Delivery concept in communities. Integrated Service Delivery helps clients avoid completing multiple intake forms, meeting different eligibility requirements in order to access services, and sharing the same information with multiple case managers overseeing each service. The concept eases access to all services by providing a seamless transition from one service to another.

Although Integrated Service Delivery can take many different forms, it is most commonly implemented through a center-based approach in which several services and supports, often provided by different agencies, are housed in one physical location that is easily accessible to the target population. This location could either be an existing organization that is well-known and trusted by community members or a different facility dedicated to this specific purpose.

While not necessary for Integrated Service Delivery, co-location of services is an essential strategy to address key obstacles faced by target populations; namely, transportation, cost, and time challenges associated with visiting multiple agency offices to receive these related, complementary services. Co-location also facilitates the desired seamlessness of service delivery that is at the core of Integrated Service Delivery.


Financial Stability One Stop Centers

Though there are several names for this “One Stop” approach, including Centers for Working Families, Financial Opportunity Centers, and Family Justice Centers, United Way Worldwide collectively refers to those programs implemented by local United Ways and partners as Financial Stability One Stop Centers.

Financial Stability One Stop Centers offer an aligned set of financial services to help families increase income and savings, decrease debt, and build assets. This continuum of services may include financial counseling/coaching, job training programs, financial education workshops, screening and enrollment in public and private income supports, and/or banking services. The specific services offered by each Center are detailed in their individual case studies in Section 2.

Characteristics of the Learning Network’s Financial Stability One Stop Centers varied according to the financial stability needs of their communities, the most prominent needs of their target population, their partnership structure, and available resources. However, the Network members did identify components to Financial Stability One Stop Centers that are needed to apply the Integrated Service Delivery approach.

- **Bundling and Sequencing of Services**: The Annie E. Casey Foundation has defined bundling as the “combining of services from two or three ‘core areas’ to help working families achieve economic advancement.” These core areas may include employment and education services, income and work supports, financial education, and asset building services. In addition to bundling, many services are undertaken sequentially; for example, a client will complete job training, enroll in public benefits, and subsequently attain stable employment. Following employment, the client will begin to address debt or credit issues. Once these issues are resolved, the client may identify and begin to work toward more long-term financial goals.

- **Multi-Year Commitment to Serving Clients**: Because of the sequential nature of service delivery at the Centers, partners must make a multi-year commitment to the individuals and families they serve.

- **One-on-One Services**: Individualized planning tools, case management services, and financial coaching are provided to all clients by Center staff. These client-specific practices serve as a nexus for the integration of services and provide an essential outline for tracking changes in personal financial indicators that demonstrate success. An individualized intake or assessment tool is used to identify client needs. Case managers track the services accessed by each client, ensuring that all services provided to the client in a timely manner and the related follow-up steps are taken. In addition, case managers help clients overcome challenges that arise and continue to progress toward their goals. Financial coaching practices may be integrated into case management services. Alternatively, coaching may be a separate service, often provided by volunteers and focused on budget creation and tracking activities. In this case, the coaching is separate from, but coordinated with, case management services.

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*Pathways to Success: Initial Findings of the Financial Progress Study of the Center for Working Family (CWF) Participants, Abt Associates, June 2009 (Annie E. Casey Foundation).*
Cross-Training Staff: Whether working for the same organization or representing multiple community-based organizations, staff housed in the Financial Stability Center is trained in all of the services offered there. The goal is to create a team, where each member is capable of delivering all of the services offered at the Center.

TARGET POPULATION
Financial Stability One Stop Centers target low- to moderate-income families who are struggling to meet monthly expenses due to a variety of factors including/because of under or unemployment, a significant amount of debt, barriers to supportive services, high housing costs, poor money management, and/or lack of access to affordable banking products.

It is important to note that not all low- to moderate-income families are in a position to effectively access the tools and services offered at a Financial Stability Center. Individuals who are at risk of homelessness, are homeless, or are experiencing a crisis related to family violence or substance abuse often require emergency and supportive services prior to focusing on their finances. Referrals to such services are essential to ensuring that all who come to the Center receive appropriate assistance.

LOCATION
Financial Stability One Stop Centers can be housed in a variety of locations, from storefront offices in business districts to community-based agencies. Wherever the location, it is important to consider its accessibility related to the population being served.

The Gwinnett Village Financial Services Center in Atlanta, GA is located in an office park next to a temporary employment office that provides job opportunities to Center clients. The office park is called “Gwinnett Village,” in order to build a sense of community identity, which is a key economic development strategy for the community improvement district.

The Career Connections and Prosperity Center in Winston-Salem, NC is located in a high-need area that includes a mix of homeowners and renters with increasing rates of foreclosure and unemployment. It is also accessible by public transportation to draw clients from the surrounding county as well.

Serving People In Need (SPIN), in Lynn, MA operates out of a former bank building downtown. The location, in addition to being accessible by public transportation, is in the heart of a resurging economic development district and in an area frequented by the Center’s target population. Numerous other organizations, from medical facilities to social service agencies, are within walking distance of the Center, which increases the likelihood of walk-in traffic.

UNDERSTANDING THE TARGET MARKET
Before United Way of the Bay Area in San Francisco, CA began establishing SparkPoint Centers, they did a thorough needs assessment of their community. Research on national trends, local community issues, and gaps in services created a platform to introduce the Financial Stability One Stop Center as a feasible solution.

Research continues to be vitally important as United Way of the Bay Area identifies the location of each SparkPoint Center and the partnering services that will operate as a part of the program. United Way of the Bay Area and key stakeholders rely on the information gathered during Town Hall meetings to understand the unique financial stability barriers that exist in each community. No SparkPoint Center operates exactly the same or bundles and sequences services in the same manner. Each Center is tailored to the community it serves. A copy of United Way of the Bay Area’s Mobilization Plan can be found on page 96.
PHYSICAL APPEARANCE
The physical appearance of the Center is critically important. The Financial Stability One Stop Center should be a professional and open environment that offers a warm reception area and easy access to the most popular services, such as a computer center. To encourage transparency and trust between clients and staff, Centers are typically designed with an open layout.

The United Way Center for Financial Stability in Miami-Dade County has a welcoming reception area with a flat-screen TV that shows brief financial education videos, as well as a calendar of upcoming events and additional information about the services offered. The professional and open environment offered at the Center is markedly different than that of a traditional “social service” agency.

THE CLIENT EXPERIENCE
When an individual walks into a Financial Stability Center, the client is greeted by a staff member who initiates an intake process to understand the client’s initial needs. The intake process covers basic demographic information, financial history (income, expenses, assets and liabilities), and provides an opportunity to identify possible goals and services that are of interest to the client. The intake process is not only the foundation for the client’s engagement in the Center’s services; it is also the first step in the Center’s case management practices.

Most Centers use the intake and assessment process as an opportunity to build a relationship with the client. Staff members use the time to encourage clients to share more about their interests and goals for themselves and to introduce them to services that may align with those needs and future aspirations.

Following the intake process, clients are provided with a service or tool, like a budget plan, to meet their immediate needs. Many clients visit the Center because of a job-related need, and are immediately given access to a computer for job searches or resume writing. Benefits screening and enrollment, including free tax preparation for receipt of the Earned Income Tax Credit, is another opportunity to provide clients with immediate help.

Additional services are scheduled by appointment or in concert with pre-existing workshop offerings. Scheduling appointments is the most efficient way to use staff time to provide key services, but some Centers experience difficulties in ensuring that clients return for their appointments.

Case managers build follow-up into their plans and contact clients regularly to remind them about appointments or to provide information about additional services that could be beneficial.
Common Operating Models

United Way Worldwide identified three basic operating models across the nine Learning Network communities: Single Agency Management, Collaborative Management, and a Network and Intermediary model. In each of these three models, the local United Way is not directly involved in Center operations, but focuses on the program’s development and support. These three operating models are outlined in more detail below.

SINGLE AGENCY MANAGEMENT

In this model, a lead agency is responsible for all facets of Financial Stability Center management and operations, including communications, marketing, outcome measurement, and partnership management. While the lead agency is often responsible for service delivery to clients, they might engage one or more partners with expertise in particular areas to provide additional services and supports.

The Palm Beach County Prosperity Campaign is a good example of the Single Agency Management model. While the four Prosperity Centers currently operating in Palm Beach County are housed in different neighborhoods, they are centrally managed by Housing Partnership. As the lead agency, Housing Partnership provides a manager and coordinator for each Center, as well as several financial counselors that are dedicated to serving clients. Staff is supervised by a director of housing at Housing Partnership and is fully integrated into the agency’s operations. In addition, staff assigned to Prosperity Centers is cross-trained in a variety of services to meet clients’ needs, from budget coaching and credit counseling to benefits screening.

In contrast, the United Way Center for Financial Stability in Miami, FL, is managed by a lead agency that provides a few core supports to clients, while the remaining services at the Center are delivered by several different community-based agencies.

COLLABORATIVE MANAGEMENT

This model involves sharing leadership and management responsibilities as well as service provision with a group of partners. Partners provide input on the Center design; develop outcome targets, strategies and methods; and provide the Center’s services. While there is still a lead agency to oversee the Center’s daily operations, this agency is accountable to a committee of partners, including United Way. Similar to the Single Agency Management model, partners provide staff to work with clients on specific services offered at the Center.

BUILDING COLLABORATION THROUGH OPERATIONS

The Career Connections and Prosperity Center in Winston-Salem, NC is currently in its second year of operation. Since its inception, the Management Collaborative has made several adjustments to the Center’s management structure and operational practices to improve its results. A copy of the Career Connections and Prosperity Center Operations Manual can be found on page 133.

During the initial months of operation, Center staff was based at the same location, but worked in “silos.” The individual agencies were delivering their specialty services and focusing on the outcomes relative to their work, rather than coordinating and communicating with the other agencies. In an attempt to resolve these issues, the lead agency hired a center director to build cooperation among the partners. Although the addition of a center director was helpful, it became apparent that this position should be independent from all service providers. The Center has since hired an independent director who reports to the Management Collaborative, which has improved the integration of services.
## CENTERS USING THE SINGLE AGENCY MANAGEMENT MODEL

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<th>LEAD AGENCY</th>
<th>PARTNERS</th>
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| United Way Financial Stability Center powered by SPIN  | United Way of Massachusetts Bay and Merrimack Valley | Serving People in Need (SPIN):  
• VITA/Earned Income Tax Credit (EITC) outreach  
• Financial education  
• Financial counseling | Catholic Charities  
GED classes |
| United Way Center for Financial Stability             | United Way of Miami-Dade                        | South Florida Urban Ministries  
• Financial education  
• Financial counseling  
• Job training and placement  
• VITA/Earned Income Tax Credit (EITC) outreach  
• Microenterprise | Accion  
• Microenterprise CCCS  
• Credit counseling and workshops  
NHS of South Florida:  
• Matched savings  
• Housing counseling |
| Gwinnett Village Financial Services Center           | United Way of Metropolitan Atlanta              | Gwinnett Village Community Alliance  
• Resume building  
• Career counseling  
• Internet Café  
• Benefits screening | Consumer Credit Counseling Services  
• Credit workshops  
• Financial education workshop  
Impact! Group  
• Housing counseling  
• Foreclosure counseling  
• Homeownership training  
Atlanta Community Food Bank  
• VITA/Earned Income Tax Credit (EITC) outreach  
• Banking products |
| Prosperity Center                                     | United Way of Palm Beach County                 | Housing Partnership:  
• Financial counseling  
• Credit counseling  
• Housing counseling  
• Financial education  
• IDAs  
• Benefits screening | United Way  
• VITA/Earned Income Tax Credit (EITC) outreach |
| Prosperity Center                                     | United Way of Tucson and Southern Arizona       | Outer Limits School  
The Pio Decimo Center | Outer Limits School  
• Childcare  
The Pimo Decimo Center  
• Childcare  
United Way  
• Financial stability workshops |
The Career Connections and Prosperity Center in Winston-Salem, NC uses a Collaborative Management model. After a community assessment determined that the community did not have a single organization with the capacity and diversity of services necessary to manage the Center, United Way of Forsyth County created a Collaborative Management Model that includes several community partners. Goodwill Industries of Northwest North Carolina was selected as the lead agency, working in collaboration with the other organizations on management, operations, and service delivery.

**CENTERS USING COLLABORATIVE SERVICE PROVIDERS**

<table>
<thead>
<tr>
<th>CENTER NAME</th>
<th>UNITED WAY</th>
<th>LEAD AGENCY</th>
<th>PARTNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Resource Center</td>
<td>United Way of Central and Northeastern Connecticut</td>
<td>Co-opportunity, Inc: • Budget Coaching • VITA/Earned Income Tax Credit (EITC) outreach • Credit Counseling • Individual Development Accounts</td>
<td>Foodshare: • SNAP screening United Way 211: • Referrals to Center services and • Referrals of clients to other services LIFE Program: • Job training and placement</td>
</tr>
<tr>
<td>Career Connections and Prosperity Center</td>
<td>United Way of Forsyth County</td>
<td>Center team: • Financial counseling • Case management</td>
<td>Goodwill Industries (lead): • Job training and placement • Education counseling CCCS: • Credit counseling Experiment in Self-Reliance: • IDAs</td>
</tr>
</tbody>
</table>

**NETWORK AND INTERMEDIARY MODEL**

In this operating model, United Ways and/or other community-based organizations provide resources and assistance to a network of agencies that operate under a common framework. Rather than designate a lead agency to manage daily operations, each agency in the network utilizes their current staff and resources to provide a similar set of services as part of its core work. The intermediary provides technical assistance, centralized data tracking and management, and fundraises on behalf of the network.
Only two out of the nine Learning Network communities employed the Network and Intermediary Model: Detroit, MI and San Francisco, CA. The Greater Detroit Centers for Working Families have two intermediaries; United Way for Southeastern Michigan and Detroit Local Initiatives Support Corporation (LISC.) The two intermediaries partner to provide technical assistance, resources, and tools to the network of agencies that deliver services. United Way is responsible for engaging with the agencies on daily issues and tracking ongoing progress. Detroit LISC provides centralized data collection oversight and garners resources through fundraising and the leveraging of national partnerships.

The SparkPoint Centers in the Bay Area have implemented the Network and Intermediary model in a slightly different way. The Centers are located in the seven different counties that comprise the Bay Area and each is a collaborative of nonprofit service organizations and municipal agencies in that county. United Way of the Bay Area, as the intermediary, provides training and technical assistance, leverages technology for data collection, and leads the resource development effort.
Operational Costs

Cost is an important component of operations and should be carefully considered when determining if your community and partners have the capacity to launch and maintain a Financial Stability Center. Below are cost estimates for each stage in the development of the Financial Stability Center.

PLANNING AND IMPLEMENTATION

The planning costs United Ways in the Learning Network incurred were mainly staff salaries. The planning process typically involved 1-2 full-time employees contributing 30-50 percent of their time. Consultants were also engaged to conduct market research, develop business plans, or facilitate a branding process, which added additional expenses.

The implementation phase typically involved a team of 1.5 to 3 full-time staff members to select partners and Center locations, develop Center operations and procedures, train staff, and develop marketing materials. Key costs, beyond personnel, include the following:

- **Staff Training**: Costs range from $3,000 to $30,000 and could include training on financial coaching as well as more intensive professional development like certification in credit counseling.

- **Technology and Software**: Several communities identified the need for a dedicated data management system to track the outcomes and activities of the Center. The cost of such systems range from $6,000 to $40,000, which includes licensing, system modifications, initial set up, and staff training.

- **Center Furnishings and Equipment**: While many Centers received these items as in-kind donations, most communities spent $1,000 to $3,000 for additional furnishings and equipment.

- **Marketing**: Marketing costs range from $2,000 to $10,000 and included publication of materials, web design services, and local advertisements.

ONGOING OPERATIONS

Ongoing operating costs refer to the overall cost of providing services after start-up activities have concluded. Personnel expenses including salaries, benefits, and taxes are the primary driver of ongoing operating expenses for Financial Stability Centers, averaging 70 percent of the total budget.

The typical staffing model includes three full-time staff members dedicated to the Center, who are primarily focused on outreach and recruitment, individualized counseling, case management, and coordinated data collection and analysis. Several additional staff provide direct services on a part-time basis, spending anywhere from 25-50 percent of their time at the Center.
Part-time staff, particularly those provided by partners, can cost anywhere from $20,000 to $145,000, depending on the amount of time they dedicate to the Center’s operations. The Gwinnett Village Financial Service Center, for example, paid $50,000 to their partners for a year’s services, which is nearly 20 percent of their budget. This covered the time of three staff, each of whom spent one day a week at the Center.

The Career Connections and Prosperity Center in Forsyth County, NC, by contrast, has a total personnel budget of $225,000, which is 78 percent of the annual budget. The Center has 3 permanent staff – a center manager, connections coordinator, and a receptionist. In addition, the Center also covers staff salaries for four of the collaborative members that contribute two full-time employees, one part-time position, and one part-time position to the Center’s operations.

Other significant operating expenses include rent, facilities maintenance, and administrative costs, such as postage, phone, and internet. If the Centers are not provided in-kind operating space, rent and maintenance costs can range from $10,000 to $65,000 annually. Administrative costs and program supplies ranged from $5,000 to $35,000 annually.

The chart below represents the total annual cost of the Financial Stability Centers in the Learning Network for the 2009-2010 fiscal year. Since many of the communities in the Learning Network launched their Financial Stability Centers in 2009 and had not completed a full year of operations at the time the learning network convened, these costs should be viewed as estimates.

The variance in costs reflects the difference in scope and scale of each community’s model. Detroit’s total cost of $2.5 million, for example, represents the annual cost of five Centers with an average cost of $450,000 per Center, as well as the annual budget for the intermediary team of the United Way and Detroit LISC, which is just over $200,000.
Client Outreach And Recruitment

Though the Learning Network members dedicated a significant amount of time to Center planning and operations, they felt that the development of client outreach and recruitment strategies were also critical to success.

Successful client outreach and recruitment strategies employed by many of the communities included:

- **Use of various social media such as Facebook, Twitter, and e-mail to reach out to the target population:** The Gwinnett Village Financial Services Center in Atlanta and the United Way Center for Financial Stability in Miami-Dade use Facebook and Twitter to market upcoming events. The Palm Beach County Prosperity Centers cultivated an e-mail list that is segmented by groups based on their financial service needs. The Prosperity Center staff sends regular e-mail blasts about events, services, and useful financial tips to these groups.

- **Integrating financial education workshops and financial coaching into other community programs:** The Gwinnett Village Financial Services Center provides required financial education and resume-building services to participants in local transitional housing programs as well as to students from the local technical college.

- **Dedicating a staff position to outreach:** The United Way Financial Stability Center, powered by SPIN in Lynn, MA hired an outreach director to engage with local leaders, promote the Center, and identify opportunities for partnership and referral services.

- **Sharing space and resources with community organizations:** SPIN invites community organizations to use their conference room and classrooms for workshops on topics that are often complementary to the Center’s focus. This increases the awareness of services among clients attending the workshops as well as among the organizations hosting them.

- **Hosting a major community event:** In partnership with the area community improvement district and technical college, the Gwinnett Village Financial Services Center organized a county-wide job fair that attracted thousands of residents from Gwinnett County and the surrounding areas. The Center’s outreach effort, media exposure, and presence at the fair boosted the community response dramatically.

- **Targeting outreach to specific segments of the community:** Though the Career Connections and Prosperity Center in Forsyth County, NC serves a large number of unemployed individuals, its goal is to serve all segments of the community. To ensure that they reach employed individuals as well, the director is implementing a plan to educate employers about the benefit of the Center’s services for their employees, which will hopefully result in their assistance with client recruitment.

- **Provide Seasonal Services:** Services provided during discrete periods of the year, such as free tax preparation services or enrollment in the Low Income Home Energy Assistance Program (LIHEAP), drew the greatest number of clients. Centers often served at least twice as many clients with free tax preparation services than their next most popular service. However, Center staff noted that while these services increased participation during their seasonal offerings, they did not necessarily result in greater use of other services or increase the number of clients returning to the Center for additional services. A focus on tax preparation, therefore, should be balanced with other Center offerings, such as financial education.
MEMBERSHIP

Another recruitment tool that has shown promise is the use of an enrollment or membership structure to identify those engaged in the Centers’ integrated services. The Greater Detroit Centers for Working Families, for example, has a process by which clients who have received one service affirm their interest in additional services by enrolling in the Center. The enrollment process involves completing an intake form and affirming interest in writing. Enrollment allows Center staff to track clients more carefully and provide case management services.

The SparkPoint Centers in Oakland, CA, also use a membership structure to ensure that both the client and Center staff are dedicated to positive change and to promote an environment of empowerment and ownership. The SparkPoint Center team, like Detroit, views this as an easy way to differentiate and track clients who are seeking to fully utilize the Center from those that may only use one service. Membership may also serve as an incentive for continued participation.

Under the membership structure the client’s first service, often a workshop or event, is free. While there is no monetary cost for the second service, the client must commit to participate in a minimum of 3 services based on a financial stability plan developed in consultation with Center staff.

The membership packet includes a pledge card, general information about SparkPoint, and detailed information about the specific services that are reserved for members, including special workshops, raffles, access to external resources like financial planning, and use of an online library subscription. Upon commitment, members are assigned a coach who coordinates the client’s participation in other services, tracks their progress on their financial goals, and maintains communication with the clients on a monthly basis.

Partnerships

Partnerships are essential to the design and operation of Financial Stability One Stop Centers. Very few community-based organizations have the expertise or capacity to deliver the array of services found in Financial Stability Centers or to manage the daily operations of such a complex undertaking, making it necessary to engage multiple partners that can provide the necessary services and oversight. United Ways identify an organization to serve as a lead agency, with broad responsibilities for the management and operations of the Center. Other agencies serve as service delivery partners, offering programs, workshops, case management, and financial services at the Centers and sometimes contributing to management and overall operations.

When identifying community partners, United Ways sought organizations that would be willing to focus on shared goals and that had the capacity to take on new ventures and serve additional clients. Other important qualifications included a willingness to take risks, an entrepreneurial mindset, and a productive approach to problem-solving. Other criteria used in certain communities included expertise with at least one of the financial services to be provided at the Center and experience with the identified target population.
Partner Recruitment

The number and type of partners needed varies according to the Financial Stability One Stop Center’s operating model. If the collaborative management approach is central to the design of the Center, it is important to identify potential partners with collaboration experience. If the Center’s structure depends on a lead agency for service delivery as well as management, an organization’s capacity to expand and deliver effective services should be the primary qualification. Finally, if the operating model requires opening and managing multiple sites, United Ways emphasize the need for partners with experience managing and expanding facilities in numerous communities.

While some United Ways had specific strategies to recruit partners, others developed partners organically, without an explicit design. United Way for Southeastern Michigan and United Way of Massachusetts Bay and Merrimack Valley were approached by community organizations that were also planning to launch a program similar to the Financial Stability Center. The approaching organizations became the lead agencies; United Way worked with them to put the key pieces in place.

In contrast, the partners of the Financial Resource Center in Hartford, CT were pre-selected by a third party, with little opportunity for relationship building between the organizations. The early stages of planning and implementation were challenging as the partners sought to align the Financial Stability One Stop Center concept with the strengths and capacities of each organization. The two organizations worked through their differences and currently have a strong and productive partnership.

PARTNERSHIP FORMATION

United Ways use a number of strategies to build strong working relationships among partners, including involvement in the earliest planning stages of the Financial Stability One Stop Center. Engagement throughout the planning process engenders a strong sense of ownership among partners and also allows them to incorporate the Center’s principles into their own organizations.

Among Learning Network members, United Ways established some aspects of the Center’s design, such as target population and targeted outcomes, though partner involvement was essential to an efficient and effective process. However, partners engaged in the planning and design work had to be able to make decisions on behalf of their organization and to respond quickly when needed.

United Ways also offered training and workshops to enhance partnership formation. United Way of Forsyth County engaged an expert to orga-
nize a collaboration-building workshop for prospective RFP respondents and the general nonprofit community. The workshop increased attendees’ knowledge and skills in building and managing a collaborative endeavor and provided an outlet for interested organizations to begin conversations among themselves about ways to collaborate and submit a joint proposal to the United Way.

**ESSENTIAL TOOLS FOR PARTNERSHIP DEVELOPMENT**

Partners engaged in Financial Stability Centers use a variety of tools to clarify and solidify their joint operations. These tools include:

- **Memorandum of Understanding:** The Memorandum of Understanding establishes the terms of the working arrangements and expectations among partners. These agreements are often developed in conjunction with the partners who sign it. A sample of a Memorandum of Understanding can be found on page 121.

- **Business Plan:** Business plans are developed during the Center’s planning and development phase to frame the need for Financial Stability Centers and the value of a collaborative strategy. They also include a market and landscape analysis, an operating plan, a return on investment model to gauge impact, and finance and fundraising needs and opportunities. A sample of a Center Business Plan can be found on page 124.

- **Communication Manual:** Due to the number of different partners in most Centers’ structure, written expectations and procedures related to public marketing and communications efforts should be formalized. Communications manuals outline the division of responsibilities and roles, frames key messages and terms, and describe how to present the Center’s services and results to different stakeholders.

- **Operating Manual:** By the end of the first year of operations, most Centers develop operating manuals outlining their policies and procedures. Topics addressed in the manual ranged from protocols for client service delivery to procedures for opening and closing the facility. The director of the Career Connections and Prosperity Center in Forsyth County, NC created their manual in collaboration with the Center’s staff, many of whom were partner agency employees located part-time at the center. The development of key rules and standards in collaboration with center staff provided an opportunity for essential team-building, but also instituted a personal commitment among the staff to implement the mutually created policies and procedures. A sample of an Operations Manual can be found on page 133.

**Partner Roles**

When establishing a Financial Stability One Stop Center, it is important to clearly define the role each partner will play. United Ways in the Learning Network first identified an organization to serve as a lead agency and then identified others to serve as service delivery partners.

Some communities, including the Career Connections and Prosperity Center in Forsyth County, NC, have a tiered structure that clearly outlines partner roles. Core partners provide staff and deliver services within the Center; secondary partners include organizations that offer English as a Second Language or GED preparatory courses to Center clients at external locations. Third tier partners provide services outside the Center’s mission and outcomes scope that address crises with housing, domestic violence, homelessness, or medical care.
LEAD AGENCY ROLE

The lead agency is responsible for the day-to-day activities at each Center, overall operations, and management. The job description for a lead agency may include:

• Managing partners, volunteers, and service delivery
• Engaging the target population
• Maintaining the facilities
• Data collection and management
• Control over quality of services delivered

Lead agencies in the nine Learning Network communities include community-based organizations, regional intermediaries, economic development corporations, and in one case, a childcare center. These agencies are engaged in workforce development, EITC outreach and free tax preparation campaigns, Individual Development Accounts, microenterprise, homeownership counseling and services, and community improvement. In each case, the agency’s leadership, credibility, and ties with the broader community, as well as its demonstrated effectiveness in fulfilling its mission, are common characteristics.

Most of the lead agencies have been in operation for a decade or more and were already deeply engaged with the Center’s target population. One such lead agency is Housing Partnership, which manages the four Prosperity Centers in Palm Beach County, FL. Housing Partnership has been engaged in affordable housing development and homeownership counseling since 1986 and has recently expanded the scope of its work to include family services, providing an ideal mix of skills and expertise for the Centers.

Others have used the Center as an opportunity to diversify the target populations they serve. SPIN in Lynn, MA has been providing transitional housing to low-income families for 22 years. Engagement with the Center provided an opportunity for the organization to expand their services to a population beyond those transitioning out of homelessness.

In other communities, the lead agency is a relatively new organization. The Gwinnet Village Community Alliance in Atlanta was originally developed to assist with the creation of a business improvement district in the neighborhood. Using an extensive community outreach process, the Alliance served as the administrative arm in this effort. When the district was approved and its own structure established, the Alliance was re-tooled to serve as a critical, complementary organization to promote other community-enrichment services.

SERVICE DELIVERY ROLE

In addition to the lead agency, other organizations play critical roles in the delivery of services contributing to the outcomes targeted by the Center. Service delivery partners often provide expertise in outcome areas that the lead agency does not target. An organization with expertise in workforce development programs, for example, may serve as the lead agency; while other organizations provide services at the Center such as housing counseling, benefits access, and financial coaching.
To ensure the array of services and supports for clients are comprehensively addressing the Center’s core outcome areas, service delivery partners locate staff members with relevant expertise at the Center to work directly with clients. For example, South Florida Urban Ministries serves as the lead agency for the United Way Center for Financial Stability in Miami-Dade; they manage the Center’s operations, provide the case management team, and offer financial education, job training, and job placement services. Their service delivery partners, Accion, Consumer Credit Counseling Services, and Neighborhood Housing Services of South Florida, provide specific supports in microenterprise, credit education/counseling, and homeownership counseling, respectively. Staff from the partner organizations shares their case notes, client data, and follow-up with the lead agency’s case management staff to create a comprehensive data collection point for each client.

UNITED WAY ROLES

United Ways serve in varied roles during the planning, start up, and ongoing operation of Financial Stability One Stop Centers.

- **Convener**: United Ways bring community members together to formulate the concept and design of the Center. They engage diverse partners to explore options and cultivate multifaceted feedback on the Center concept to strengthen the model. These gatherings increase and expand ownership and engagement in the Center beyond the United Way.

- **Thought leader**: United Ways cultivate core principles, theories, practices, and research on many topics related to the Center. They lead committees of volunteers in distilling these topics into essential tools for project design—theory of change, logic models, core definitions and benchmarks, and targeted locations/communities. In this role, partner organizations report United Ways have contributed significantly to their own understanding and overall integration of these core ideas in their organizations.

- **Capacity Builder**: United Ways provide technical assistance to build the capacity of their Center partners. Organizations report improved volunteer programs, communication campaigns, links to best practices and models, and improved data and collaborative management skills. United Way teams tailor these capacity-building efforts based on a unique understanding of their partner organizations. They often leverage key strengths within the United Way organization and in regional or national resources to support building capacity for Center partners.

- **Funder**: All of the United Ways in the Learning Network are providing funding to support the Financial Stability Centers in their communities. In many cases, the funds are awarded to the lead agency, which then disseminates the funds among the other partners. In other cases, the United Way provides funds to several partners to support their role in the Center’s operations or planning.

- **Resource Developer**: United Ways are committed to securing funds beyond those in their own budgets for the ongoing operation of the Center as well as plans for expansion.

- **Communications Expert**: Communications, marketing, branding, and public relations are critical components to the success of the Center. They increase awareness of the Center and improve its credibility. United Ways provide guidance and support in using editorials, media coverage, and other media outlets to garner broad community awareness of the Center.

- **Data gatherer**: United Ways are also deeply engaged in the collection, analysis, and sharing of Center data. Communities with Financial Stability Center locations benefit from a central data administrator to oversee cumulative reporting, track progress of each site, analyze results to
inform services, and provide hands-on assistance in refining and improving each site’s data collection practices. This centralized approach ensures consistency and quality of data collection and provides ongoing support as partner organizations evolve, change staff, and adapt their services.

**PARTNERSHIP MANAGEMENT**

Regularly scheduled meetings with key stakeholders and leaders during planning and operation stages of the Center are essential for strong and consistent management. For those Centers with a collaborative management model, regular meetings with program managers, Center staff, and executive leadership of partner organizations help identify and address challenges and obstacles.

In Forsyth County, the Center director meets regularly with senior managers who supervise the Center staff serving clients. The senior managers review data, address challenges in procedures, and explore issues related to case management to improve practice and operations. They work with the director to address all issues related to effective management of the Center. The director also meets with the partner organization’s executives to assess results and other important strategic matters.

The Greater Detroit Centers for Working Families also use several levels of meetings to keep Center partners engaged with each other and to address common management concerns. As the day-to-day manager of the five Centers, the United Way for Southeastern Michigan facilitates regular meetings at each site to review data reports and address errors or issues. The United Way team hosts meetings of representatives from all Centers to share effective practices and new ideas. The Center staff also meets in affinity groups related to their expertise, such as financial coaching, workforce development, and income supports.

In addition to staff engagement, the lead agency and/or the United Way may establish advisory committees to engage a multitude of community stakeholders. Committee members often have specific expertise or influence and can address larger issues and policies impacting clients as well as identify additional resources in support of the Center. The United Way of the Bay Area, for example, has convened a Regional Advisory Committee for its SparkPoint Centers comprised of funders, content experts, and policy leaders. Committee members help identify opportunities for long-term support as well as potential public and private entities that should be engaged to advance the vision of the Center.
Data Tracking and Results

Learning Network members identified data tracking as an ongoing challenge for many Centers. Coordinating multiple partners’ infrastructure and systems as well as their current data tracking tools can be a daunting task. However, all recognize the need to track outcomes and results to demonstrate the effectiveness of the Integrated Service Delivery concept.

In addition to demonstrating success, data tracking also helps identify areas of strength and those needing attention and reorganization. The areas below were identified by the Learning Network as important areas for data tracking and analysis.

**ASSESSING INTEGRATED SERVICE DELIVERY COMPONENTS**

United Ways are in the early stages of assessing the effectiveness of the Integrated Service Delivery components. Measures and targets related to assessing the component of bundling have been well established through the Centers for Working Families sponsored by the Annie E. Casey Foundation; these have been adopted by many Financial Stability Centers. Other components, such as assessing the effectiveness of sequencing or one-on-one services, are not yet developed, though several Centers are collecting data that will support the future analysis of these strategies.
The current results reported from Financial Stability Centers’ bundling data are promising and indicate the value of continuing to serve clients using this model. Five of the nine Learning Network communities tracked data on service bundling. While results are preliminary, they indicate that bundling helps more clients access more supports and achieve more in the designated outcome areas.

Gwinnett Village Financial Services Center in Atlanta, GA found that in their first months, 30 percent of their 330 clients used two or more services while 23 percent used three or more. These results often spanned outcome areas as well. Out of 50 clients that received foreclosure prevention counseling and training, 48 percent also accessed the Career Connections program; offering individual career coaching, resume building, and job searches.

The SparkPoint Center in Oakland, CA also tracks bundled service delivery and found that the greater the number of services bundled, the greater the extent of clients’ success in achieving targeted outcomes. In its first 36 weeks of operation, from July 2009 to March 2010, 80 out of 182 participants bundled two or more services and nearly half used two or more services in their first nine months of operation. Clients who bundled services were more likely to achieve mid-term outcomes, with those who bundled three or more services achieving two of their mid-term outcomes.

ASSESSING OPERATIONS

EFFECTIVENESS OF RECRUITMENT STRATEGIES

Financial Stability Centers defined their target population as low-to-moderate income individuals and families. In order for Centers to maintain cost efficiencies and meet their intended targets, their recruitment and retention strategies must be effective. One way of measuring recruitment success is by tracking the number of clients served by the Center.

FINANCIAL STABILITY CENTER NUMBER OF CLIENTS SERVED, FISCAL YEAR 2009-10
Because all but one of the Centers had been in operation less than two years during the convening of the Learning Network, the results achieved during that time period were preliminary. However, even in these early stages, initial results were quite promising, indicating that Centers are reaching their target population. The chart below summarizes the total number of clients served at each of the nine sites in the current operating year, reflecting less than a full 12 months of operation. Variations among the sites result from the different size and scope of each, as well as the different periods of operation. Not surprisingly, Detroit and Palm Beach County report the greatest number of clients served; these locations host five and four Centers respectively. Similarly, Tucson reflects smaller scale programming tailored to one childcare center partner, the Outer Limits Daycare.

Centers primarily measure the effectiveness of their recruitment strategies by setting annual quantitative targets related to the number of clients served. Using this yardstick, the majority are effective in their recruitment efforts as Centers reached all or most of their targets, even though the current program year was not yet complete. In all, the Centers served over 4,800 individuals and families since mid-2009. This is an important first in-road to targeted communities.

**EFFECTIVENESS OF SERVICES DELIVERED**

It is essential for Centers to track use and delivery of services because this data sets the stage for determining the attainment of outcome indicators. These outcomes, framed in four categories, represent client success in meeting identified indicators as a result of Center services.

The following table provides a sample of outcomes, indicators, and related services currently used by Financial Stability Centers.

<table>
<thead>
<tr>
<th>OUTCOME</th>
<th>OUTCOME INDICATOR</th>
<th>RELATED SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase Income</td>
<td>The client:</td>
<td>• Job training and placement</td>
</tr>
<tr>
<td></td>
<td>• Secures new or better job</td>
<td>• Post-secondary education supports</td>
</tr>
<tr>
<td></td>
<td>• Receives tax refund</td>
<td>• VITA/Earned Income Tax Credit (EITC) outreach</td>
</tr>
<tr>
<td></td>
<td>• Receives public benefits</td>
<td>• Benefits screening</td>
</tr>
<tr>
<td>Decrease Debt</td>
<td>The client:</td>
<td>• Credit counseling</td>
</tr>
<tr>
<td></td>
<td>• Improves credit score</td>
<td>• Credit workshops</td>
</tr>
<tr>
<td></td>
<td>• Improves debt to income ratio</td>
<td>• Financial education</td>
</tr>
<tr>
<td>Increase Savings</td>
<td>The client:</td>
<td>• Financial coaching</td>
</tr>
<tr>
<td></td>
<td>• Saves regularly</td>
<td>• Links to financial institutions</td>
</tr>
<tr>
<td></td>
<td>• Accesses financial services and products</td>
<td>• Financial education</td>
</tr>
<tr>
<td>Gain and sustain assets</td>
<td>The client:</td>
<td>• Matched savings</td>
</tr>
<tr>
<td></td>
<td>• Buys a home</td>
<td>• Homeownership counseling</td>
</tr>
<tr>
<td></td>
<td>• Avoids foreclosure</td>
<td>• Foreclosure services</td>
</tr>
<tr>
<td></td>
<td>• Starts a small business</td>
<td>• Microenterprise programs</td>
</tr>
</tbody>
</table>
Integrated Service Delivery components tie these different services together. One-on-one services guide participants to various services based on their individualized plans. Cross-trained staff ease the transitions between different services, while bundling tracks the extent to which each client engages in multiple services. Data tools such as management information systems, pre- and post-tests, and self-reported activity by clients are used to track use of services and attainment of indicators.

Preliminary results indicated that Centers were meeting their targets for the year, and in particular, they were exceeding targets in job training and placement and access to free tax preparation. Many Centers had not yet met targets related to increasing savings and gaining assets. Benefits screening, enrollment, and decreasing debt/improving credit had mixed results; some Centers met their targets in these areas, while others did not. This is likely due to the order with which clients take up services; access to jobs and to tax refunds are broad tools that tend to draw large numbers (particularly during a recession), while addressing debt and savings are often addressed after immediate income needs are met.

Nevertheless, Centers are encouraged by the positive results and set higher targets for the following year with a more informed sense of how defined targets tie into their outreach and recruitment efforts and their capacity for service delivery. In this way, these preliminary results helped Center teams complete a critical task—using the data to refine their practices.

COST EFFICIENCIES

The data on average cost-per-client offers insight into the relationship between the investment of resources and the initial impact, measured by the total number of clients served. While not indicative of efficiency or effectiveness by itself, this measure can provide a common view of diverse operating models. When used internally, it can also serve as a benchmark for sustainability.

FINANCIAL STABILITY CENTER AVERAGE COST OF CLIENTS SERVED, FISCAL YEAR 2009-10

![Average Cost per Client Chart]

- Hartford: $1,454
- Bay Area: $1,050
- Palm Beach County: $118
- Greater Detroit: $1,701
- Metropolitan Atlanta: $411
- Massachusetts Bay: $286
- Forsyth County: $269
- Tucson: $250
- Miami-Dade: $1,371
The average cost-per-client calculations provided here serve as a starting point for capturing outcome information on each Center. However, the data also indicates a need for more rigorous evaluation of impact to answer the core question—is this initiative worth the investment?

For example, the cost-per-client calculations in the chart below use a broad base for number of clients—those receiving at least one service. Those receiving multiple services, or returning several times to utilize Center resources, cost more than a client who attends one workshop or one counseling session and does not return. This measure, therefore, does not capture the cost of bundling; it does not offer any insights into comparisons between those using one vs. many services. Breaking this basic measure down to better track the cost of clients who are receiving bundled services compared to those who take only one is possible within each model. This method may be valuable for future development.

**EXCEEDING OUTCOME TARGETS**

**CAREER CONNECTIONS AND PROSPERITY CENTER, WINSTON-SALEM, NC**

The Career Connections and Prosperity Center in Winston-Salem, NC launched in March, 2008 and collected data for the nine months of operations that year, though they did not set numeric targets. The chart below includes the number of clients served in 2008; their goal for 2009; the actual number served that year; and their progress toward the target. The difference in performance between 2008 and 2009 reflects not only a longer period of operation, but also the

<table>
<thead>
<tr>
<th>OUTCOMES</th>
<th>2008 ACTUAL</th>
<th>2009 ACTUAL</th>
<th>2009 Goal</th>
<th>% t/wd goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved Earnings</td>
<td>Individuals who obtained a job or a better job.</td>
<td>69</td>
<td>207</td>
<td>200</td>
</tr>
<tr>
<td>Car Loans</td>
<td>Individuals approved for car loans.</td>
<td>1</td>
<td>40</td>
<td>24</td>
</tr>
<tr>
<td>Decreasing Debt/ Increasing Credit</td>
<td>Individuals/Families will be able to consistently pay their bills on time.</td>
<td>16</td>
<td>111</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>Individuals/Families who have improved their debt/income ratio.</td>
<td>69</td>
<td>244</td>
<td>220</td>
</tr>
<tr>
<td></td>
<td>Individuals who became banked (i.e. NC Saves)</td>
<td>n/a</td>
<td>109</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Individuals who completed Financial Literacy classes (i.e. IDA, CCCS).</td>
<td>13</td>
<td>43</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Individuals/Families who achieved $300 in savings w/in 6 months.</td>
<td>1</td>
<td>44</td>
<td>25</td>
</tr>
<tr>
<td>Earned Income Tax Credit (EITC)</td>
<td>Individuals who used their EITC for asset building activities.</td>
<td>n/a</td>
<td>93</td>
<td>50</td>
</tr>
</tbody>
</table>
benefit of setting targets and refining practices and operations over time. The Center exceeded their targets in all but one outcome area—completion of financial literacy workshops. They were particularly successful in credit management and building assets using Earned Income Tax Credit (EITC) outreach, areas that are often challenging overall.

UNITED WAY FINANCIAL STABILITY CENTER POWERED BY SPIN, LYNN, MA

The United Way Financial Stability Center powered by SPIN in Lynn, MA set targets for its first year in operation. Launched in September 2009, the Center has met or exceeded most of its goals for the year. The Center exceeded its target for free tax preparation services, serving four times the number of clients initially targeted. After only nine months of operation, they also met their target for financial education, including the resulting behavior change, as measured by a pre-and post-workshop survey.

“Clients in active case management” reflects those clients who completed an intake process, accessed at least one service, and were actively engaged with the counselors that track progress toward outcomes. While they had not yet met this target, they were likely to do so within the remaining months of the year.

ASSESSING COMMUNITY IMPACT

<table>
<thead>
<tr>
<th>OUTCOME FOR THE PERIOD, OCTOBER 2009 TO APRIL 2010</th>
<th>TARGET</th>
<th>ACTUAL RESULTS, YEAR TO DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients in active case management</td>
<td>500</td>
<td>300</td>
</tr>
<tr>
<td>Clients completing financial education</td>
<td>175</td>
<td>175</td>
</tr>
<tr>
<td>Financial education clients demonstrating changes in their financial behavior</td>
<td>125</td>
<td>125</td>
</tr>
<tr>
<td>Federal tax returns filed</td>
<td>165</td>
<td>540</td>
</tr>
<tr>
<td>Estimated amount of refunds</td>
<td>$231,000</td>
<td>$760,000</td>
</tr>
</tbody>
</table>

In addition to continuing to use the average cost-per-client to track progress over multiple years of operation, there is another measure that offers important insight into the overall value of time and resources invested relative to results: Return on Investment.

Return on Investment (ROI) has been used by similar models, such as the Annie E. Casey’s Center for Working Families initiative, and has been tracked by at least one site, the Greater Detroit Centers for Working Families. The ROI is based on tabulating the financial benefit to clients resulting from the services they received at the Center.
This return could be:

An increase in income due to...
- Securing a job
- Securing a wage increase
- Receiving new public benefits such as TANF or SNAP (formerly, food stamps)

An increase in net worth due to...
- Establishing savings
- Decreasing debt
- Purchasing an asset

The Greater Detroit Centers for Working Families developed a ROI model to frame their anticipated impact. The Detroit Centers anticipated an average return of $18,000 for each client who receives all three bundled services over a 36-month period. Assuming a total of 750 individuals and families receive three bundled services across all the Centers, they will yield $13.5 million for the greater Detroit community over three years.

The Detroit Centers are reporting the following returns during their second year of operations (Year-to-Date):
- 169 people are employed due to the Centers’ efforts (Average wage is $8.30 per hour)
- Nearly $300,000 in work supports were received by clients
- A total of $220,000 in income supports, such as SNAP or unemployment benefits, have been received by clients
- 99 clients have experienced an increase in income by an average of $1,400
- Net worth has increased for 32 clients by an average of $4,500

Few other Centers are currently developing such comprehensive measure, though several do track the financial value of outcomes attained by clients. Because the Center model is aimed at tangible financial results for clients, developing a ROI measure or range may prove a useful tool in assessing the larger impact of this work.

BUILDING OUTCOME TARGETS FROM RESEARCH AND PRACTICE

The United Way of Tucson and Southern Arizona is engaged in an iterative process to design services and target outcomes. They implemented an initial set of services and tools, tracked and reviewed results, and surveyed clients for further feedback. Based on the results, they adjusted services to better meet clients’ needs.

Based on clients’ stated interests, United Way developed a financial education series reaching a total of 80 participants, 11 percent of whom attended two or more workshops. Once the series completed, the team conducted another focus group and survey. Participants responded that some of the series content did not seem relevant to their needs and questions and expressed interest in individual coaching on budgeting.

United Way of Tucson and Southern Arizona is currently vetting a cadre of volunteer coaches to implement this new service. They have also adjusted the financial education series to better meet clients’ expectations. The template for this evaluation can be found on page 162.
Challenges

Learning Network members identified several challenges that other communities should be aware of when developing Financial Stability One Stop Centers.

THE COORDINATION OF DATA

Through data tracking and reported results, Centers are able to identify possible operational challenges and strategies for improvement; however, collecting data to measure results has been a common challenge among network members in the early stages of implementation.

Integrated Service Delivery requires an integrated data management system. However, most partner agencies have their own data management system to track work in their service area. These different data systems, along with confidentiality standards, can complicate information collection on services offered and results achieved.

Centers have sought to address these challenges in different ways—investing in a new data system, constructing a hybrid system among partners’ existing systems, or selecting one partner’s tool as the predominant one and tailoring it to meet the full slate of data needs for the Center. Since no clear solution appears to have met most members’ needs, this will continue to be a challenge of vital importance to address, given its centrality to measuring results.

FUNDING FOR THE FUTURE

Centers face many challenges in seeking investors dedicated to building a sustainable Center within their communities. Using the Integrated Service Delivery concept in Financial Stability Centers is a new concept that brings together numerous services and requires new systems, practices, and data tools. Private and public funders are often unwilling to fund innovations of this type, preferring instead to support efforts already “proven” by data results.

Further, the model necessitates a commitment to clients over 2-3 years, which means that Center funders must be committed to several years of costs while the full scope of outcomes may not be realized until the third to fifth year of operations. This challenges funders who are often looking for quick, meaningful results that can easily be attributed to the funding/intervention.

In addition, services at the Center often duplicate or overlap services offered elsewhere in the community (often by the same organization that is partnering with the Center), causing tension among community funders. Many asked, “Do I fund the stand-alone service or the center-based services?” This may put future United Ways and agency partners in the difficult position of “choosing” between funding sources for their work.

Learning Network members are also challenged by the perceived costs associated with the time it takes for clients to reach their goals and the necessary coordination between multiple partners. These costs, along with the cost of operating a large facility and building new infrastructure, initially deterred potential funders. Section Two provides more detailed information on how each of the Centers approached their present and anticipated funding issues.
CHANGING TRENDS
The Learning Network found changing economic trends can result in different outcome targets and uncoordinated results. Centers launched in 2008 found their robust homeownership services suddenly slow while clients increasingly came in requesting assistance to avoid foreclosure. Workforce development services targeting individuals who were under-employed found those unemployed coming in greater numbers.

Centers launching in 2009, like SparkPoint in the Bay Area or the Gwinnett Village Financial Services Center outside Atlanta, integrated foreclosure prevention services into their Centers before opening their doors. Both communities benefitted from partners with significant expertise in housing counseling services who were already shifting strategies to meet these changing community needs.

With unemployment on the rise, Centers have found requests for job training and placement have increased dramatically. Centers with models emphasizing financial services and income supports have increased the extent of job training and placements services available due to this increasing need. They are finding rising unemployment among the target population is the cause of decreasing participation in savings and asset building programs as clients focus on securing earned income.

Centers have increased partnerships with technical and community colleges, as well as with workforce development boards and area chambers of commerce to better connect their clients to jobs. Centers are additionally using the financial services (financial education and counseling) and additional income supports to reinforce their household budgets during this period of unemployment.

Sustainability
Sustainability of the Financial Stability One Stop Center is at the heart of local United Ways’ strategic plans. Community support, stakeholder investment, financial wherewithal, operating efficiency, and reaching impact are all aspects of the Center’s sustainability strategy. These strategies are built into each Center model during the planning process and then tested and refined during the operations phase.

Learning Network members recognize that the resulting community impact, overall cost, and changing systems validate continued investment into the strategy or provide substantive insight into a new, more effective approach. Members identified outcome measurement and effective cost structures as two main ways to gauge their impact and validate their Centers’ sustainability in the community.

DRIVING SUSTAINABILITY BY COMMUNICATING OUTCOMES
The Financial Stability One Stop Centers’ outcomes drive the sustainability of the Integrated Service Delivery concept and the Centers themselves. The outcomes are organized in four main categories: increase income, decrease debt, build savings, and gain and sustain assets. The outcomes themselves are intended to reflect a condition in clients’ lives that, when changed, lead toward financial stability.

Through data tracking, analysis, and reporting results, Centers can make a case for sustainability. Communicating results to stakeholders is important way to validate the community’s need for the integrated service. Learning Network members identified a few strategies to communicate the
Center’s impact in their local communities:

- **External champions:** like community leaders, volunteers, public officials, and even funders are sometimes more effective at telling the Center’s success story than partners. Those who have been directly engaged with the Center, like volunteers, provide a personalized perspective on the experience. In all, they may provide a degree of credibility to a broader field of potential stakeholders.

- **Engage with public entities:** They can provide valuable resources and are well-suited to partner for the long-term. Among Learning Network members, municipalities have offered several years of free space for Center operations. Public social service and housing agencies have served on planning committees and sought to integrate the Center’s work with their own. Municipal governments are currently working to alter their benefits enrollment process to allow providers like the Center to provide direct access to benefits. These contributions have value beyond the direct need they meet or the gap they fill.

- **Tie the Impact of the Center to Economic Development:** This is largely tied to calculating a return on investment for the work of the Center—cash returned to families, money saved by preventing foreclosure through counseling, or incomes increased due to new or improved employment. The recent economic decline has put a strain on communities and Center activities directly seek to slow or even reverse this decline for individuals and families. Gauging the economic development impact of the Center’s work resonates for many funding sources, particularly public sources, during times like this.

- **Engage Diverse Media Outlets to Tell the Story:** Learning Network members contribute opinion pieces in local newspapers, cultivate television media coverage of major Center events, and use new online outlets, like social networking sites, to reach a broad audience in their respective communities. Using diverse outlets affords an opportunity to share different facets of the Center’s underlying strategies and core purpose, while also reaching multiple audiences that access these different media sources.

**RESOURCES AND COSTS**

**Successful Financing Strategies**

The nine Financial Stability One Stop Centers included in the Learning Network are financed by a variety of sources:

- United Way campaign funds
- Private foundations
- Corporate philanthropy, particularly from financial institutions
- Government funding
- Redirected funds from lead agencies and partners

United Way contributions come from both campaign funds as well as funds raised from other sources. United Way’s connections to business, philanthropy, and nonprofit service organizations offer a valuable position to generate support for an innovation like Financial Stability Centers. United Way staff teams identified this as a productive role to assume on behalf of the greater partnership and engaged these stakeholders in the early stages of the Center’s development.

Both United Ways and their partners dedicate public funds to the Center. In most cases, the public funds are part of an existing award for a service offered prior to the Center’s opening. They are
re-assigned to cover that portion of services now offered at the Center. The United Way of Palm Beach County, for example, dedicates a portion of funds received from the Assets for Independence Program for their Individual Development Account program. The IDA program is available through the Prosperity Centers exclusively. They have also used funds from the recent American Recovery and Reinvestment Act legislation for foreclosure prevention counseling and homeowner-ship counseling, both of which are provided at the Centers. Federal, state, and county grants now provide 35 percent of the total annual support for the Center.

**LEVERAGING PARTNERSHIPS TO RAISE RESOURCES AND REDUCE COSTS**

There are several strategies Center partners have employed to secure the millions of dollars in support they needed to launch the Center.

United Ways dedicate financial resources to the endeavor, providing grants to lead agencies and other partners to support core activities that benefit all partners. In Detroit, for example, the two intermediary partners leading the network—Detroit LISC and the United Way for Southeastern Michigan—purchased licenses to the Efforts To Outcomes (ETO) software developed by Social Solutions and provided it to all five Centers in their network.

Lead agency partners also dedicate financial resources to the Center as well as raise funds from philanthropic sources for its core operations. Where appropriate, the United Way and lead agency engage a potential funding source together. United Way of Miami-Dade and South Florida Urban Ministries work closely together on most aspects of the Center’s operation, including how to approach potential supporters in both of their circles for future awards.

Expectations for financial contributions vary greatly among partners in the nine communities. United Ways generally provided 85 -100 percent of funding for the first one to three years. Future responsibility for fundraising is then stipulated in partner agreements, with most lead agencies taking on greater responsibility to secure funds over time.

In Detroit and surrounding counties, the division of resource development responsibilities has been established since the Network’s inception. The intermediaries for the Greater Detroit Centers for Working Families provide 25 percent of the operating budget (currently $100,000 in each of the last two years), while the Center operators provide 75 percent of the budget.

**IN-KIND RESOURCES DRIVE DOWN COSTS**

Building a Center that operates efficiently requires an iterative process whereby Center leadership continually assesses the cost of their operations and makes adjustments to the design and activities to reduce costs without sacrificing results. In-kind contributions are a common strategy used to reduce costs without losing impact.

In-kind contributions for Financial Stability Centers include volunteer hours and expertise, facilities, maintenance or utilities for the Center, as well as equipment and furniture. The four Prosperity Centers in Florida have been housed in municipal buildings since their inception and United Way of Palm Beach County has not had to pay rent, maintenance, or utilities for their Center offices for four years. This provides a substantial cost savings to the Centers’ bottom line. Other Centers, such as the United Way Financial Stability Center powered by SPIN and Gwinnett Village Financial Services Center, also receive complementary space, the value of which ranges from $50,000 to nearly $200,000 annually.
Volunteers are another significant in-kind resource for Centers, with the potential to provide significant cost savings for the overall model. Volunteers serve as tax preparers, budget or financial coaches, and members of advisory or oversight committees. United Ways provide significant support in building a volunteer program for the Centers.

Several Centers employ AmeriCorps volunteers to serve as intake specialists, as in the United Way Center for Financial Stability in Miami-Dade. The Gwinnett Village Financial Services Center in Atlanta accepts interns who are students from the local technical college, who provide job training and placement services for the Center. Volunteers provide thousands of hours of expert service that contributes significantly to the breadth of individual assistance for clients.

The United Way of Tucson and Southern Arizona, in its partnership with two area childcare centers, provides the primary conduit to volunteers, tapping into a network of asset building facilitators who have supported their efforts for several years. They are currently refining the network and offering training opportunities to volunteers interested in serving as budget coaches. This contribution yields significant cost savings for the model that has the lowest budget overall, at approximately $30,000 for 2009-2010 fiscal year. Volunteer hours contributed to date are valued at $10,000; nearly 1/3 the total annual budget.

Partner organizations also provide in-kind services in the form of staff that deliver services, management of staff, and serve as resources for planning, marketing and outreach efforts, finance, and resource development. These in-kind contributions are often a direct cost to the partner organization that is not compensated by grants.
Conclusion and Next Steps

Financial Stability One Stop Centers offer an important opportunity to comprehensively address the critical financial challenges faced by low-income individuals and families. The Bank of America and United Way Financial Stability One Stop Learning Network was formed to explore this emerging strategy and glean insights from the experience of nine United Ways and their partners immersed in this work.

Learnings include:

*Financial Stability Centers require an array of partners with specific expertise related to the diverse services and capacities driving the model.*

- United Ways provide distinct expertise in convening, raising resources, and shaping the idea.
- Developing a common set of values and priorities among the partners is critical to the planning and should inform its location, look and feel, mix of services, and approach to service delivery.
- Lead agencies require both capacities to deliver at least one of the core Center services and to manage operations.
- Center partners provide additional capacity in core services such as workforce development, financial education, credit counseling, and the like.
- Centers provide unique challenges to partners because the core feature of Integrated Service Delivery necessitates new ways of working together.

*Each of the nine Network members designed the Center’s location, look and feel, mix of services, and approach to service delivery with a common set of values and priorities regarding the quality of each feature.*

- Location of the Center was carefully considered in each community to facilitate access by the targeted population.
- Centers were designed to provide a professional, supportive, open atmosphere and to provide prospective clients with immediate resources to meet their current needs.
- The mix of services offered at each Center was tailored to meet clients “where they are,” addressing both their immediate needs as well as their future financial goals.
- Integrated Service Delivery is essential, particularly the use of individualized planning via one-on-one coaching or counseling, seamless service offerings (via cross-trained staff), and the use of seasonal services such as VITA/EITC.
- An essential aim and area for continued exploration is increasing client retention over time.

*Results to date, while preliminary and in the early stages, are promising.*

- Center teams are hitting their targets in terms of number of clients accessing specific services. Short-term outcome targets are also being met, particularly related to job training and placement and use of VITA/EITC services.
• For those tracking bundling activity, early results indicate that at least a third of clients are engaging in more than one service. Further, it appears that more of those using multiple services are achieving outcome targets.

• Recent shifts in the economy required adjustments to service delivery and outcome targets to accommodate rising unemployment, a shrinking job pool, and shifts in the homeownership marketplace.

• Other challenges include inefficiencies in data management systems and procedures.

_Sustainability is of paramount importance to each Learning Network member._

• United Ways and their partners are each leveraging their current capacities in resource development to support the Center’s first three to five years.

• Centers seek to reduce their costs through the use of in-kind contributions, particularly in the two high-cost areas: facilities and personnel.

• Personnel costs consume most Center budgets as the Center’s staff is the linchpin of Integrated Service Delivery.

• Over time, more insight on the Center’s cost structure will be gained. Measures such as the average cost per client and determining the return on investment may help round out any assessment of the value of this work.

• New strategies for sustainability are a high priority for each network member.

The United Ways and partners that participated in the Bank of America and United Way Financial Stability One Stop Learning Network identified a number of challenges to the Financial Stability Center approach as well as strategies to improve efficiency and future opportunities for expansion. As interest in the Integrated Service Delivery concept grows, it is important to continue to gather learnings from these and other United Ways that implement Financial Stability One Stop Centers. Additionally, more evaluation of data collection, outcome measurement, and return on investment is needed to demonstrate the effectiveness of the model and attract additional funders.
Introduction

Section 1 of this report provided an overview of Integrated Service Delivery, as well as a summary of the learning from the Bank of America Financial Stability One Stop Learning Network.

This section provides detailed information about the planning and implantation of the Financial Stability One Stop Centers in each of the nine communities that participated in the Learning Network. The successes and challenges faced by these pioneers will hopefully help facilitate the process for others, as they seek to adapt and expand this concept to the financial stability needs of their communities. Despite geographic and demographic differences, each of the nine One Stop Centers shared certain key characteristics:

• An under-served population of low- and lower middle-income families in need of financial stability programs
• A local United Way with strong partnerships across multiple sectors
• A long-term commitment to Integrated Service Delivery
• The ability to bring together a variety of financial stability services based on local needs

While each Financial Stability One Stop Center offered a variety of different services, they were built on the following core components of successful Integrated Service Delivery strategies:

• Bundling and sequencing of services to help clients increase income, decrease debt, and build savings and assets
• Multi-Year Commitment to Serving Clients
• One-on-One Coaching or Counseling
• Cross-Training Staff in Different Services

These essential features of Integrated Service Delivery promote ease of access to multiple financial stability services, help clients avoid financial crises, and offer long-term support to grow income and assets. Additionally, by using Integrated Service Delivery in physical centers located in respected community agencies, local United Ways were able to build on the trust inherent in existing client relationships.

Each of the nine case studies that follow highlight the local United Ways’ lessons learned during the 18-month Learning Circle and are organized into six sections:

• Background
• Operations
• Services
• Successful Strategies
• Challenges
• Future Outlook
This uniformity of presentation is intended to allow readers to easily determine how each Center adapted the Integrated Service Delivery concept to the needs of its community and to provide a framework for conveniently comparing the various strategies and services employed by each Center.

THE UNITED WAYS THAT ARE FEATURED IN THIS SECTION ARE AS FOLLOWS:

<table>
<thead>
<tr>
<th>UNITED WAY</th>
<th>NAME OF ONE STOP CENTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Way of the Bay Area (San Francisco, CA)</td>
<td>SparkPoint Centers</td>
</tr>
<tr>
<td>United Way of Miami-Dade (Miami, FL)</td>
<td>United Way Center for Financial Stability</td>
</tr>
<tr>
<td>United Way of Metropolitan Atlanta (Atlanta, GA)</td>
<td>Gwinnett Village Financial Services Center</td>
</tr>
<tr>
<td>United Way for Southeastern Michigan (Detroit, MI)</td>
<td>Greater Detroit Center for Working Families</td>
</tr>
<tr>
<td>United Way of Forsyth County (Winston-Salem, NC)</td>
<td>Career Connections and Prosperity Center</td>
</tr>
<tr>
<td>United Way of Central and Northeastern Connecticut (Hartford, CT)</td>
<td>Financial Resource Center</td>
</tr>
<tr>
<td>United Way of Tucson and Southern Arizona (Tucson, AZ)</td>
<td>Prosperity Center</td>
</tr>
<tr>
<td>United Way of Massachusetts Bay and Merrimack Valley (Boston, MA)</td>
<td>United Way Financial Stability Center</td>
</tr>
<tr>
<td>United Way of Palm Beach County (Boynton Beach, FL)</td>
<td>Prosperity Centers</td>
</tr>
</tbody>
</table>
United Way of the Bay Area
San Francisco, CA

<table>
<thead>
<tr>
<th>Financial Stability One Stop Center</th>
<th>SparkPoint Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agency Leading Operations</strong></td>
<td>United Way and its partners have or are in the process of opening SparkPoint Centers throughout the seven-county region. The structure and management of each Center are unique.</td>
</tr>
<tr>
<td><strong>Operating Model</strong></td>
<td>Network and Intermediary</td>
</tr>
<tr>
<td><strong>Center Development</strong></td>
<td>Planning—6 to 9 months Soft Launch/Pilot Phase —3 – 6 months Implementation — 12 to 18 months out</td>
</tr>
</tbody>
</table>

**BACKGROUND**

United Way of the Bay Area (UWBA) has invested more than $10 million in financial stability initiatives over the last decade, starting in 2002 with the launch of their Earn It, Keep It, Save It (EKS) campaign, which provides free tax preparation services in UWBA’s seven county service area. While the campaign is centrally managed, each county has an EKS Advisory Committee comprised of non-profit, public, and private partners.

In 2007, UWBA held a series of community meetings with public, non-profit, interfaith, and philanthropic stakeholders to identify the personal and/or systemic barriers that prevented families from achieving financial stability. Through these community conversations, UWBA learned that the changing economy, coupled with the current economic recession, left families with insufficient income, increasing levels of debt, and limited or no savings or assets to help them weather hard times.

Since many of the families struggling to make ends meet were free tax preparation clients, UWBA saw an opportunity to leverage the success of their EKS campaign to engage low-income earners.
in on-going financial stability programs. UWBA envisioned a system that would offer a continuum of integrated services in a single location to help families reduce debt, build income, purchase assets over the course of 2 to 3 years. Using their county-based EKS Advisory Committee structure, UWBA’s aim is to develop at least one Center in each of the seven Bay Area counties.

The goal of these Centers, which have been branded under the name SparkPoint, is to help individuals and families achieve financial stability, defined as a credit score of 650 or more, the elimination of or a manageable level of debt, income above the self-sufficiency standard, and a three-month reserve of assets. By 2015, UWBA hopes that 25,500 households will be served by the Centers and that at least 50 percent of their clients will be moving toward financial stability, while 10 to 15 percent will have achieved it.

OPERATIONS

The original SparkPoint implementation plan called for the creation of seven Centers by 2013. However, interest in the Centers and opportunities to open them has both accelerated the pace of development and increased the number of Centers needed. For example, two rural counties will each be served by two Centers in order to decrease the distance clients will need to travel to access services.

Currently, UWBA has opened 9 SparkPoint Centers that are dispersed throughout seven San Francisco Bay Area counties. Each Center is located in an area that is accessible to its target population and is designed with the clients’ needs in mind. Community conversations with potential clients, local organizations, and other stakeholders help UWBA and its partners determine the Center’s hours of operation, staffing structure, and support services it offers, such as child care or mental health counseling.

Although each Center has a unique look and feel, they achieve continuity by offering a set of core services in three key areas:

<table>
<thead>
<tr>
<th>INCREASED INCOME</th>
<th>DECREASED DEBT &amp; IMPROVED CREDIT</th>
<th>INCREASED SAVINGS AND ASSET OWNERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational training, counseling &amp; Placement</td>
<td>Credit/debt counseling</td>
<td>Access to checking and savings accounts</td>
</tr>
<tr>
<td>EITC campaign/free tax preparation</td>
<td>Financial coaching</td>
<td>Matched savings (IDAs)</td>
</tr>
<tr>
<td>Benefits screening</td>
<td>Financial education</td>
<td>1st time homebuyer assistance</td>
</tr>
<tr>
<td></td>
<td>Pre-paid debit cards</td>
<td>Small business development</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Foreclosure prevention counseling</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Education counseling &amp; enrollment assistance</td>
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</tbody>
</table>
In 2009, UWBA selected the Efforts to Outcomes (ETO) software by Social Solutions, Inc. to provide a common data management tool for all centers. Implementation of this tool required customization, an initial pilot or testing phase, and extensive training throughout 2010. Ongoing, effective measurement will demand continued training for center staff and regular monitoring to ensure accuracy.

RESULTS

In its first nine months of operation, the SparkPoint Oakland Center welcomed 198 unduplicated visitors, many of which received multiple services. Of the 198 unduplicated visitors, 182 (90 percent) had begun at least one service to repair and build their credit, increase their income or develop savings and assets. The most popular services were income supports enrollment and advocacy (31 percent), workforce development (20 percent), credit counseling (16 percent), tax preparation (13 percent), and education counseling (10 percent). Among these 182 participants, 80 (45 percent) have already bundled two or more services.

The table below provides greater detail:

<table>
<thead>
<tr>
<th>OUTCOME AREA</th>
<th>ANNUAL GOAL</th>
<th>RESULTS AT 9 MONTHS</th>
<th>PROGRESS TOWARD GOAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number people served</td>
<td></td>
<td>198</td>
<td></td>
</tr>
<tr>
<td>Number services provided</td>
<td>500</td>
<td>424</td>
<td>85%</td>
</tr>
<tr>
<td>Rate of Bundling</td>
<td>130 use 2 or more services</td>
<td>80 participants bundled</td>
<td>62%</td>
</tr>
<tr>
<td>Credit</td>
<td>75 people receiving financial counseling</td>
<td>63</td>
<td>84%</td>
</tr>
<tr>
<td>Credit</td>
<td>30 increase credit score by 50+ points</td>
<td>4 increased score by 40+ points</td>
<td>n/a</td>
</tr>
<tr>
<td>Debt</td>
<td>25% of participants reduce debt-to-income ratio by 5%</td>
<td>5 participants actively negotiating debts</td>
<td>No results yet</td>
</tr>
<tr>
<td>Income</td>
<td>125 participants in workforce development</td>
<td>60 participants</td>
<td>48%</td>
</tr>
<tr>
<td>Income</td>
<td>25% of those in workforce development increase income by 5%</td>
<td>1 achieved pay raise over 5%, and 12 became employed</td>
<td>N/A</td>
</tr>
<tr>
<td>Income</td>
<td>75 participants in education counseling</td>
<td>19 participants</td>
<td>25.00%</td>
</tr>
</tbody>
</table>
SUCCESSFUL STRATEGIES

SUCCESS STRATEGY #1: GALVANIZE A DIVERSE NETWORK OF STAKEHOLDERS

Because it spans seven counties in the Bay Area, UWBA relies heavily on a diverse set of leaders in the region to provide input, share resources, and build support for their community change initiatives.

UWBA’s Community Investment team recognized the need for community support around their Mobilization Plan, a written framework that outlines community needs, identifies promising practices, and establishes guiding principles. The document was broadly distributed and became the focal point of numerous conversations among groups of stakeholders.

SUCCESS STRATEGY #2: BUILD SUSTAINABILITY FOR EACH SPARKPOINT CENTER

UWBA’s Mobilization Plan led to the creation of a Regional Advisory Committee, the purpose of which is to ensure the longevity of the SparkPoint Centers. The Advisory Committee helps to harness regional resources for each county’s Center and is charged with three tasks:

• Ensuring that the SparkPoint Centers have instituted quality control measures
• Creating a diversified revenue generation strategy to support the SparkPoint Centers
• Supporting system reform and public policy advocacy

SUCCESS STRATEGY #3: FOCUS PARTNERSHIP DEVELOPMENT ON CORE PRINCIPLES

To successfully launch the first two SparkPoint Centers, UWBA needed to build partnerships that capitalized on the distinct resources and expertise present in each county. Therefore, UWBA did not restrict partner roles in the planning and/or implementation phases, but they did require partners to commit to a set of core principles:

• Adhere to a standard set of success metrics developed by UWBA
• Offer a core set of bundled and sequenced services, including benefits enrollment and free tax preparation
• Use 2-1-1 for information and referral to other services
• Seek to engage clients continually over at least three years
• Serve all those whose income falls below the California State Self-Sufficiency Standard
• Track and use common data via a system provided by the United Way

TOOL ALERT!

The SparkPoint Mobilization Plan is located in Section 3, page 96.

An electronic copy of this plan, as well as those of other Learning Network members, can be found at the United Way Worldwide website: http://liveunited.org/page/-/documents/IntegratedServiceReport.pdf
• Agree to use the SparkPoint Center brand architecture to list SparkPoint partners in printed and online materials
• Engage in joint resource development efforts

SUCCESS STRATEGY #4: CONDUCT A PILOT BEFORE THE OFFICIAL OPENING

The SparkPoint Oakland Center was the first Bay Area Center to open in August, 2009. Prior to the official opening, the planning team created a pilot site to test the integrated service delivery practices of the SparkPoint partners and assess client results. The Center design would then be adjusted as needed.

During the four month pilot phase, data on activity and results were carefully collected and tracked. Based on these initial findings the SparkPoint Oakland partners increased cross-training among Center staff and refined jointly developed goals and procedures.

SUCCESS STRATEGY #5: MAXIMIZE INTERNAL RESOURCES

UWBA leveraged multiple internal resources to add expertise to the planning process, resulting in significant organizational support. The executive office secured pro-bono consulting services from McKinsey and Company to help complete the business plan, cultivate donors, and engage board members in the expansion of the SparkPoint Initiative. The marketing department produced promotional materials and created a marketing and sales kit. The Chief Financial Officer identified office space to house the Centers and negotiated lease agreements. The IT and Data Central departments provided critical assistance by installing equipment and managing the data tracking system. In addition, the development team shared standard templates for proposals.

CHALLENGES

CHALLENGE #1: MANY OF THE SAME ENTITIES THAT FUND SPARKPOINT CENTERS FUND THE AGENCIES THAT PROVIDE SERVICES AT THE CENTERS

UWBA’s fundraising efforts have focused on several foundations and corporations that also fund many of the partner organizations that provide services at the Centers. In order to avoid competing against one another, it has been necessary for UWBA to work with its partners to develop an outreach plan that identifies funders that should be approached on behalf of the partnership and those that should be approached by one partner agency. This has required all parties to commit to being more transparent with their fundraising strategies.

CHALLENGE #2: MAINTAINING UNIFORMITY ACROSS MULTIPLE LOCATIONS

United Way and its partners recognize the importance of demonstrating the effectiveness of the integrated service delivery approach in a variety of different settings. This proof of efficacy requires uniformity of services, oversight and staff training as well as common data collection systems and practices. Creating uniformity could prove to be increasingly costly in terms of both fiscal and human resources.
**CHALLENGE #3: PUSHING THE LIMITS OF UWBA’S CAPACITY**

Interest from funders and other stakeholders accelerated UWBA’s timeline for replication of the SparkPoint Centers, consuming much of the organization’s capacity and available resources. To meet these unforeseen demands, they have had to be creative and nimble in their approach and strategic in engaging additional internal resources.

**CHALLENGE #4: IDENTIFYING THE RIGHT ROLE FOR UNITED WAY**

UWBA continues to evaluate their role to ensure that it is aligned with the capacity of the organization and the needs of the SparkPoint Centers. UWBA periodically asks, “How long should we stay involved with this program? When is it a permanent engagement? Is another agency better suited to lead this work? Is there sufficient political will for sustainability?” Answers continue to shift and change throughout the process and UWBA continues to adapt its practices to new information and ideas.

**FUTURE OUTLOOK**

As the SparkPoint or “one-stop, service bundling” concept permeates not only in the Bay Area, but throughout the country, thereby building a national movement, UWBA is concerned with the following points:

**QUALITY CONTROL**

UWBA has shared the SparkPoint concept not only with our United Way colleagues, with other non-profit organizations and public agencies across the country that are interested in adopting the “one-stop, service bundling” concept. As the concept spreads, UWBA struggles with how can those who are affiliating their work with SparkPoint are delivering the quality outcomes. What are the mechanisms to hold affiliates accountable? What are the supports that UWBA can or should provide to assist affiliates in delivering quality outcomes?

**SUSTAINABILITY**

Building sustainability is intractably connected with evaluation. The Urban Institute, under contract with the Annie E. Casey Foundation, is currently assessing whether the SparkPoint Centers will be included in a 2012 national, random assignment evaluation. The evaluation will determine whether “bundling or taking up two or more services” will actually increase the clients “odds of success”, and whether the “bundlers of services” are self-motivated.

Should the random assignment evaluation demonstrate positive results, UWBA is in the process of exploring the possibility of partnering with United Way Worldwide and the Annie E. Casey Foundation to host a Congressional briefing to explore policies and funding streams that could support the expansion of “one-stop, service bundling.” The briefing would be held in in 2014 or 2015 and would target the Departments of Health and Human Services (HHS), Labor (DOL), Housing and Urban Development (HUD), and others.
United Way of Miami-Dade
Miami, FL

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>United Way Center for Financial Stability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>South Florida Urban Ministries</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Single Agency Management</td>
</tr>
</tbody>
</table>
| Center Development | Planning—12 months  
Implementation—4 months |
| Launch Date | October 2009 |

BACKGROUND

United Way of Miami-Dade (UWMD) is dedicated to building a caring community strengthened by its diversity. In 2007, UWMD opened a state-of-the-art facility to promote effective practices in early childhood education that is now recognized as a Center for Excellence by United Way Worldwide. Operating both as a full-service childcare center as well as a training and development center for education professionals, the United Way Center for Excellence in Early Education has trained over 13,500 parents, teachers, childcare providers, and administrators on best practices in early care and education.

Interested in making a similar impact in the area of financial stability for Miami residents, UWMD envisioned a centralized location for multiple and complementary services provided by an array of experienced partners. Through site visits to other integrated service delivery centers and participation in the United Way National Financial Stability Task Force, UWMD developed the core ideas for the center.

With a defined vision, UWMD began a multi-phased partnership selection process to create buy-in among stakeholders, gauge service-provider interest, and identify the characteristics needed in a lead agency. Based on the partnership selection process, UWMD developed a lead-partner selection process and issued a “Request for Qualifications” to identify one organization to serve as the lead designer and operator of the center. Through this process that UWMD identified South Florida Urban Ministries as its lead partner.

South Florida Urban Ministries (SFLUM) was founded by the Florida Southeast District of the United Methodist Church and has been in operation in the Miami-Dade area since 1973. Its primary aim has been to promote social justice through advocacy, direct service, and empower-
ment. Recently, the organization has broadened its focus to include poverty alleviation through youth development, small business development, and hunger relief programs. SFLUM serves more than 500 students and 11,000 community members annually.

OPERATIONS
SFLUM staffs UWMD’s Center for Financial Stability with a center director, two full time financial stability coordinators, and three full time intake specialists, as well as interns and volunteers. The intake specialists serve as the clients’ first line of contact; during their first visit the specialists assess clients’ long-range goals and address any meet immediate needs. They are then paired with a financial stability coordinator who serves as a case manager or coach, building a relationship with clients, and ensuring linkages to the programs offered by partners. The Center’s 10+ partners provide the diverse range of integrated programs and services on-site.

The Center is housed in a new space that is part of a larger facility for all of SFLUM’s operations. It was renovated and outfitted to meet the physical needs of a One Stop facility and includes a reception area, computer center, meeting rooms, and office space.

SERVICES
UWMD’s Center for Financial Stability provides services that span three outcome areas: increased income, decreased debt, increased saving and asset building. Those services are listed in the table below.

<table>
<thead>
<tr>
<th>INCREASED INCOME</th>
<th>DECREASED DEBT</th>
<th>INCREASED SAVING/BUILD ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Free tax preparation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Free tax prep for small business owners</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Job training and development</td>
<td></td>
<td></td>
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<tr>
<td>• Low interest car loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Credit/debt workshops</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Budget coaching</td>
<td></td>
<td></td>
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<tr>
<td>• Individual Development Accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Homeownership training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Small business training and support</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

RESULTS
Since its opening in October 2009, the Center for Financial Stability has served more than 697 individuals/families with one or more services. Out of those clients:

• 97 have developed full financial stability plans
• 185 clients received free tax preparation services, resulting in $250,000 in total refunds
• 77 trainings have been hosted at the Center and 20 have occurred at other locations
SUCCESSFUL STRATEGIES

SUCCESS STRATEGY #1: CREATE A THOUGHTFUL, MULTI-PHASED PARTNERSHIP SELECTION PROCESS TO ENSURE STAKEHOLDER BUY-IN

As UWMD began the formulation of the Center for Financial Stability, it utilized a multi-phased partnership selection process to accomplish a number of goals:

• To engage a diverse set of stakeholders to participate in the Center’s design and implementation
• To cultivate interest among potential partners
• To define the key characteristics and qualification for an agency to lead the management of the center.

This initial research and development work led to a comprehensive lead-partner selection process. UWMD developed a Request for Qualifications, hosted a bidder’s conference, and engaged stakeholders to review proposals and to provide input into the lead agency selection.

SUCCESS STRATEGY #2: FOCUS ON OPERATIONS AND CASE MANAGEMENT, ALLOWING PARTNERS TO PROVIDE SERVICES BASED ON THEIR SPECIFIC EXPERTISE

UWMD’s partnership selection process uncovered an extensive pool of financial stability services available in the community. However, the process also identified the need for co-located services and a lack of individual coaching programs, which is where UWMD decided to focus its efforts.

Center staff focus on operations and provide intensive case management to ensure that clients receive services that are bundled and sequenced in such a way that helps them to achieve their goals. In addition, integrating eligibility screenings into the individualized coaching service provides counselors with a more complete financial picture of the client. This system also allows the partner organizations to dedicate their resources to efficiently enrolling and serving the clients in their specific programs.

SUCCESS STRATEGY #3: CREATE STANDARDS AND PROTOCOLS FOR FINANCIAL COACHING

SFLUM, as lead agency for the Center for Financial Stability, has broken-down the financial coaching process into a series of phases. They include the following:

1. Orientation Phase: The financial stability coordinator initiates first interaction with client, either through phone, email, or in-person. During this first conversation, the coordinator provides an overview of Center services, as well as the coaching program, requirements, and expectations.

2. Organization Phase: The client gathers documents and materials related to his/her financial activity and completes an initial assessment of needs and interests.

3. Planning Phase: The client and coordinator develop a plan that includes a set of goals and clear steps to achieve these goals.

4. Implementation Phase: The client works on steps related to their goals. The coordinator provides support, additional information and encouragement to complete each step. They also carefully track accomplishments and make any needed adjustments to the plan.

5. Evaluation Phase: The Center monitors clients’ financial situation via a survey administered at three, six, and twelve months after completion of their plan.

This clear protocol for each phase provides continuity and consistency to the coaching practice and embeds evaluation and tracking into the service delivery process.
CHALLENGES

CHALLENGE #1: FINANCIAL INSTITUTION INVOLVEMENT

Because of the Center’s financial focus, UWMD and SFLUM both anticipated that it would be of interest to area financial institutions. However, each institution has different and sometimes competing partnership, promotion, and funding expectations. To build meaningful and mutually beneficial relationships with financial institutions, UWMD and SFLUM have found that different financial institutions choose to support the One Stop Center differently – some provide funding and are not interested in participating in Center activities and other financial institutions want to be active in the Center. UWMD and SFLUM are discussing ways to ensure partnership balance and equity, especially as the banking partners change or their level of involvement/funding fluctuates.

CHALLENGE #2: DATA MANAGEMENT SYSTEMS DESIGN AND IMPLEMENTATION

Each of the Center’s partners has separate data management systems and procedures for data collection, monitoring, and reporting. SFLUM sought to systematize the data collection procedures among the Center’s service providers, but this has been more difficult and resource-intensive than expected. The partner organizations are concerned about altering their current procedures for this specific subset of clients. To date, SFLUM has identified a work-around to meet current data needs but not the systemic issues. They have hired a business analysis consultant to evaluate and determine the best data collection system that will not only benefit funders but the database users.

CHALLENGE #3: PARTICIPATION AND CONSISTENCY

Engagement among the fourteen agencies providing services has varied greatly. Some have been consistently active or are more involved than anticipated as their services are meeting a significant need in the community, while others are only sporadically engaged. A small group has not been active at all, despite initial agreements to do so. UWMD and SFLUM are instituting periodic partnership reviews to assess activity with each member, the member’s service goals, and determine the future of their engagement.

FUTURE OUTLOOK

UWMD and SFLUM continue to focus on refining both their practices and their partnerships to create the right mix of services for their target population. They are also focused on building the capacity of Center staff to better serve clients by engaging additional external resources. The Financial Planning Association has agreed to provide mentors to help staff improve their financial analysis and interview skills. The mentors will also train staff on Money 101, a financial planning software program. WorkSquare, a Florida-based temporary staffing firm, has been hired to develop in-house workforce assessments, training, and tools to better evaluate and serve individuals looking for work. Finally, the Center is hosting Financial Peace University, a program developed by Dave Ramsey. This is a financial behavior change program available nationally that focuses on debt reduction and savings.

UWMD and SFLUM continue to explore ways to increase the effectiveness and expand the reach of the Center for Financial Stability. The partners have begun implementing a satellite model so clients can access the Center’s services at selected public schools, banks, churches, workforce offices, and VITA sites. Their long-term goal is to create a virtual center to make programs and services accessible online. This site is already underway at www.miamifinancialstability.org.
United Way of Metropolitan Atlanta
Atlanta, GA

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>Gwinnett Village Community Alliance Financial Services Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>Gwinnett Village Community Alliance</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Single Agency Management</td>
</tr>
</tbody>
</table>
| Center Development | Planning—13 months  
Implementation—2 months |
| Launch Date | November 2009 |

**BACKGROUND**

United Way of Metropolitan Atlanta (UWMA) serves a thirteen-county region that includes both urban and rural communities. Since human services are unevenly distributed throughout the region, UWMA developed Opportunity Zones to strategically locate education, income, and health-related services in close proximity to one another, reducing transportation and other access barriers in remote areas. In most cases, these “hot spots” are communities with high poverty levels, low employment, and high dropout rates – communities that could also benefit from integrated services via a One Stop Center.

Since it was already designated as an Opportunity Zone, UWMA located its first Financial Services Center in the southern region of Gwinnett County to support residents that were experiencing high rates of unemployment and foreclosures. The Gwinnett Village Community Alliance was selected as the lead partner after demonstrating its capacity for developing and delivering integrated income and asset building services.

The Alliance, a four year old community-based organization, is the sister organization of the Gwinnett Village Community Improvement District, a public-private partnership in which area businesses pay an additional fee to fund improvements within the district’s boundaries. While the Community Improvement District ensures the area’s roads are maintained and commercial areas are safe and appealing, the Alliance provides for the human development needs of the community. The Alliance’s main services are the Financial Service Center and a program to support youth success in middle school.
OPERATIONS
The Gwinnett Village Community Alliance Financial Services Center offers year-round support services to neighborhood residents in the areas of employment, debt reduction, increased savings, and home purchase. By engaging partners both internal and external to the community, the Center adopted a triage model for service delivery.

All clients first participate an intake process to identify and address urgent needs, which are typically related to un- or under-employment. Resume writing and job search assistance are offered immediately and generally without an appointment; budgeting, debt management, and/or asset support services are provided by appointment, following the intake interview. After addressing immediate concerns, the Center’s counselors schedule clients in workshops or one-on-one sessions to meet other, less pressing needs listed at intake.

Two features that have proven especially successful in recruiting clients are the Center’s free internet access and its mobile satellite services. The Center has an “Internet café” that is free of charge for area residents. Many come to the Center to use its computers and discover other services that meet their needs. The Center also offers workshops and trainings at large housing developments or other locations embedded in the community. Participants learn of the Financial Services Center and often visit to take advantage of its services.

SERVICES
The Gwinnett Village Financial Services Center’s offerings span the following areas:

<table>
<thead>
<tr>
<th>Increased Income</th>
<th>Decreased Debt &amp; Increased Saving</th>
<th>Asset Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Career coaching</td>
<td>• Credit/debt workshops</td>
<td>• Homeownership workshops and counseling</td>
</tr>
<tr>
<td>• Resume writing</td>
<td>• Budget Coaching</td>
<td>• Foreclosure prevention workshops and counseling</td>
</tr>
<tr>
<td>• Job readiness training</td>
<td>• Access to bank accounts</td>
<td></td>
</tr>
<tr>
<td>• Job placement services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Free tax preparation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Benefits screening</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

RESULTS
In its first six months of operation, the Financial Services Center accomplished the following:

• More than 320 clients received one-on-one career coaching and resume services
• 28 individuals found employment, resulting in a cumulative annual total of $500,000 in new income
• 185 Federal and 178 State returns were filed, resulting in $315,000 in total refunds
• 53 clients were screened for eligibility for public benefits
• 52 families avoided foreclosure
• 2-1-1 information and referral specialists provided referrals for an average of 25 clients per month
From the outset, the Financial Services Center tracked client use of multiple services. More than 90 percent of clients used at least two services at the Center and 23 percent used three or more services. Service bundling occurred across several outcome areas, as well. For example, nearly half of the 52 clients who received foreclosure prevention services also accessed the career coaching and job search services.

SUCCESSFUL STRATEGIES

SUCCESS STRATEGY #1: ENGAGE PARTNERS WITH EXPERTISE NEEDED BY THE COMMUNITY

Gwinnett Valley Community Alliance partners with local and regional organizations that bring specialized expertise to the Center. Gwinnett Valley staff conduct client outreach and offer intake, case management, and resume writing services, which allows partner agencies to provide specialized services, including credit and debt management, homeownership counseling, free tax preparation services, benefit access services, and 2-1-1 referrals.

SUCCESS STRATEGY #2: ESTABLISH A CLEAR WORKING ARRANGEMENT WITH PARTNERS

Establishing the scope and terms of the partnership is essential to success. The Gwinnett Valley Financial Services Center’s partnership agreement emphasizes service delivery standards and includes a detailed scope of work for each partner, including a delineation of the resources needed to complete it. The agreement also includes a schedule of evaluation activities, required financial education topics, and a timeline for core deliverables. UWMA meets with partners regularly to check progress, address issues, and discuss the most effective approaches to implementing both short and long term plans.

SUCCESS STRATEGY #3: BUILD TRUST AND AWARENESS BY DELIVERING SERVICES OUTSIDE THE CENTER

Attendance at workshops was not growing as expected in the first months of operation. To get the word out about services and to address access issues, the Alliance partnered with Consumer Credit Counseling Service to provide financial education to parents with children enrolled in an existing early learning program at a housing complex. This outreach strategy increased residents’ awareness of the Center and piqued their interest in other services.

SUCCESS STRATEGY #4: TIE THE CENTER TO COMMUNITY ECONOMIC DEVELOPMENT EFFORTS

The Gwinnet Valley Community Alliance and the Community Improvement District target different but related socioeconomic issues. The positive result of each group’s work reinforces the efforts of the other. The Community Alliance has benefitted from this partnership in many ways:

• The Community Improvement District moved into a larger office to provide adequate space for the Alliance and the Financial Services Center, at no cost to the Alliance.

• The executive leadership of the Alliance overlaps with that of the District, providing diverse representation and engagement among the business, governmental, civic, philanthropic, and education sectors of the community.

• The work of the Alliance is viewed by District members as vital to the long-term success of the county as a whole. Improved employment, stable housing, and increased education among county residents are important considerations for community, and business leaders. The District’s belief in the value of the Alliance is likely to be a critical component in the sustainability and expansion of the One Stop approach.
**CHALLENGES**

**CHALLENGE #1: IMMIGRATION ISSUES**

Changes in Georgia’s immigration laws, combined with the state law that prohibits undocumented immigrants from holding drivers licenses, have increased the number of interactions between the immigrant community and local police. The fear and confusion among immigrants, like those in Gwinnett Village, have caused a decline in human and public service use. At issue are concerns about detention and deportation (regardless of legal status) and a related mistrust of all service organizations, public and private. Although the Alliance’s mobile programs have helped to counteract the reduction in demand, the decline still remains a challenge.

**CHALLENGE #2: USE OF VOLUNTEERS**

The Alliance has traditionally relied on volunteers to deliver several core services, including benefits screening and translation. While volunteers are a vital resource, they can be inconsistent in attendance and possess differing skill levels that impact the quality of services. Consequently, the Alliance reviewed its staffing structure to determine which roles required paid staff to ensure consistent quality and re-focused volunteer resources accordingly.

**FUTURE OUTLOOK**

The Gwinnett Village Financial Services Center has seen remarkable success in its first year. Its expert partners are providing quality services to residents who have typically been without access to such support. The business community contributes to this effort and sees the Center as part of an overall economic revitalization strategy; critical partners, such as UWMA and local Bank of America branches, provide technical assistance and financial support.

As the community’s resident population continues to diversify and as the economic impact of the declining housing market continues to unfold, the Center team strives to meet the needs of these distinct sub-communities.

United Way of Metropolitan Atlanta will use the experiences garnered from the Center to build a broad-based strategic plan for integrated service delivery throughout the region, which they anticipate implementing in 2011.
United Way for Southeastern Michigan
Detroit, MI

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>Greater Detroit Centers for Working Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>5 Centers are located throughout 3 counties and the city of Detroit. Each Center is managed by the organization in which it is housed.</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Network and Intermediary United Way shares the Intermediary role with Detroit Local Initiatives Support Corporation (LISC).</td>
</tr>
<tr>
<td>Center Development</td>
<td>Planning—12 months Implementation—6 months</td>
</tr>
<tr>
<td>Launch Date</td>
<td>July 1, 2008</td>
</tr>
</tbody>
</table>

**BACKGROUND**

United Way for Southeastern Michigan (UWSM) recently completed a ten-year Agenda for Change focused on addressing families’ most critical financial priorities: increasing financial resources; increasing financial management of those resources; and increasing the opportunity and ability to grow wealth. To successfully address these priorities, UWSM sought to build on its existing network of partners, which include neighborhood-based organizations, cultural alliances, county human service and labor departments, and the regional chamber of commerce.

As a result of this outreach, UWSM and the Detroit Local Initiatives Support Corporation (LISC) joined forces to create the Greater Detroit Centers for Working Families (CWF) Collaborative, a three-year pilot that could include up to 12 Centers in various locations throughout the Detroit metropolitan area.

LISC is the largest community development intermediary in the nation and operates in thirty cities and urban areas across the country, including Detroit. Detroit LISC had expanded its focus from a “bricks and mortar” investment strategy to “Building Sustainable Communities,” an initiative that integrates human, social, and infrastructure capital to further benefit neighborhoods and families. This effort was at the heart of Detroit LISC’s interest in partnering with UWSM to launch the Greater Detroit Centers for Working Families Collaborative.
OPERATIONS

UWSM and Detroit LISC created a network of CWFs throughout their three-county region, including the city of Detroit. To build on existing organizational capacity and client relationships, the Centers are housed in trusted neighborhood-based organizations serving low- to moderate-income residents that offer at least two of three key services: workforce development, financial management, and screening and enrollment in income supports. These organizations, referred to as Center Managers, agreed to integrate the third service into their existing programming and to offer this comprehensive suite of services to both new and current clients.

Due to the economic situation and the immediate need for the services CWFs were capable of providing, UWSM, LISC, and their key funders decided to concentrate on opening five centers, rather than the original twelve. By doing so, the partners could ensure the ones they did open were high functioning, serving a high volume of clients, and that they would be financially sustainable. At present, the following five organizations serve as Center Managers: HOPE, Southwest Solutions, Lighthouse of Oakland County, SER Metro-Detroit, and Goodwill Industries of Detroit.

Each Center Manager was chosen because it already had expertise in and offered services for two of the three targeted content areas: workforce development and financial management and access to income supports. As such, UWSM and LISC’s contribution to the Center Manager focused upon adding capacity for the third service, wealth building, to complete the CWF model. These services are then offered to their existing clientele as well as additional, targeted populations.

Each Center Manager has the following responsibilities:

• Provide and track the two “Platform Services”: workforce development and financial literacy, at its physical site
• Incorporate income support services into the model during the pilot phase.
• Work with intermediaries to develop performance goals concerning the number of CWF clients that apply for and receive public benefits and tax credits
• Ensure that core services are bundled, sequenced, and offered to clients in an integrated fashion
• Align internal resources with the CWF model in order to provide the full range of CWF services and at the same time continue to support and fundraise for the services they originally offered.

To do so, the organization may need to:

• Change staff roles and responsibilities
• Change the way resources are deployed
• Provide data to the Intermediary
• Participate in regular data review (platform) meetings with the Intermediary and other Center Managers
UWSM and Detroit LISC jointly serve as “one intermediary” for the CWF network and share responsibility for:

• Providing base-level funding for three years
• Training and technical assistance to build Center Managers’ capacity to deliver to services in each of the three areas that are appropriately bundled and/or sequenced
• Identifying and/or promoting promising methods for the delivery of income support services across the network
• Coordinating, collecting, and reporting performance data to ensure that baseline requirements established by the network are met or exceeded by each Center Manager
• Promoting and giving visibility to Center Managers to enhance their ability to fundraise
• Providing Center Managers with performance management software used to collect data as well as training and technical assistance needed to use it
• Troubleshooting software issues; managing upgrades
• Ensuring that lessons learned are shared throughout the network
• Providing leadership in growing the network and identifying new partners

SERVICES
The Greater Detroit Centers for Working Families’ offer services in the following areas:

<table>
<thead>
<tr>
<th>INCREASED INCOME — WORKFORCE DEVELOPMENT-</th>
<th>DECREASED DEBT — FINANCIAL MANAGEMENT &amp; ACCESS TO INCOME SUPPORTS</th>
<th>WEALTH BUILDING — INCREASED SAVINGS &amp; ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Career coaching</td>
<td>• Financial education</td>
<td>• Individual Development Accounts</td>
</tr>
<tr>
<td>• Adult education and up-skilling</td>
<td>• Financial coaching</td>
<td>• Access to accounts &amp; affordable financial products with financial institutions</td>
</tr>
<tr>
<td>• Job placement &amp; job supports</td>
<td>• Foreclosure prevention and mitigation</td>
<td></td>
</tr>
<tr>
<td>• Entrepreneurship supports</td>
<td>• Free tax prep</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Benefits screening and application, including tax credits (child, home heating, etc)</td>
<td></td>
</tr>
</tbody>
</table>
RESULTS
The Greater Detroit Centers for Working Families Collaborative has been operational from 2008 to 2010. During that time, the 5 Centers collectively yielded a 405 percent return on investment, serving nearly 2,465 individuals, sixty percent of which received bundled services (in at least two of the three CWF focus areas). Clients who received bundled services were five to six times more likely to experience an increase in income and net worth than clients receiving only one service.

Other Numerical results:

- $642,000 in approved income supports received by CWF clients
- 240 individuals placed into jobs
- $652,000 in savings through receipt work supports
- 63 checking and savings accounts opened

SUCCESSFUL STRATEGIES
SUCCESS STRATEGY #1: ALLOW SUFFICIENT PLANNING TIME FOR RESEARCH, BUILDING NETWORKS, CREATING QUALITY STANDARDS AND ALIGNING RESOURCES
UWSM and Detroit-LISC spent a year planning the Greater Detroit Centers for Working Families. They visited Centers in other communities, researched target neighborhoods, met with potential partners, and began vetting candidates - all with the primary aim of developing a comprehensive plan to open 12 One Stop Centers throughout the region. The results of this 12-month planning period are documented in a business plan.

SUCCESS STRATEGY #2: CLEARLY DELINEATE ROLES FOR ALL PARTNERS TO ENSURE CONSISTENCY AND EFFICIENCY
The network structure was carefully developed to provide the greatest degree of autonomy for the partners, while maintaining fidelity to the CWF model. This structure acknowledges the unique strengths and characteristics of each network partner and also assumes that each Center will operate to meet the specific needs of the clientele served by that partner.
Each Center Manager agrees to offer a set of core services in each of the three focus areas, but when client needs are identified they are also free to expand and enhance services by securing additional funds. In the spirit of transparency and efficiency, Center Managers must share with the intermediaries any proposal that includes programs or services marketed as components of the Greater Detroit CWF Network. To minimize competition for funding and to maximize the resources available for network members, Center Managers work together to seek new funding for core services as well as for enhancements and expansions of the core model.

SUCCESS STRATEGY #3: PARTNER WITH ORGANIZATIONS WITH EXPERTISE IN AT LEAST TWO OF THE THREE CORE CWF CONTENT AREAS
Each of the network’s five Center Managers were already providing financial stability services to their target communities. As they adopted the Center for Working Families model, their primary tasks included adding one new service to their existing portfolio and adapting their current practices to fully integrate service delivery.
Because of UWSM and Detroit-LISC’s well defined Center Manager criteria, the partners are able to assume the following will be true when opening a Greater Detroit CWF Center.

- An existing client base will already be established and the Center will already be running close to 100% capacity.
- Funding for their existing programs is already established, ensuring the Center is sustainable and financially sound.
- Experience in running effective financial stability programs has been demonstrated, allowing UWSM and Detroit-LISC to only enhance service delivery, not create it.

CHALLENGES AND OPPORTUNITIES

CHALLENGE #1: ADDING WORKFORCE DEVELOPMENT PROVED THE MOST DIFFICULT

UWSM and Detroit LISC found that partners who needed to add workforce development to their suite of services struggled more than those who needed to add financial counseling or benefits screening. The cost of integrating workforce development programs into their work often exceeded more than the $100,000 budgeted and often were not robust enough to meet clients’ needs. Partners that successfully launched workforce development programs did so by hiring new staff with extensive experience in the field.

CHALLENGE #2: DATA COLLECTION AND TRACKING

The Detroit CWF has developed a set of outcomes and indicators that must be tracked by all Center Managers using common data management software. During the pilot phase, Center Managers refined their data entry strategies to better align with the new software.

UWSM and Detroit LISC continually work with the Centers’ data collection, entry, and reporting procedures to ensure quality, providing additional training and technical assistance when needed. Staff turnover and internal capacity issues have necessitated an ongoing investment in quality control, which may result in the need for budget increases down the road.

UWSM and Detroit LISC have found that ongoing communication and training are necessary for Center Managers and the intermediaries to provide quality data in a timely and efficient fashion. The partners are consistently analyzing the data to refine their operations and garner more accurate outcomes. The intermediaries ensure that the software upgrades are efficient and effective for the sites.

CHALLENGE # 3: ALIGNMENT WITH THE CWF MODEL REQUIRES MORE THAN ADDING A THIRD SERVICE

Network members found that integrated service delivery required more than just adding a third service to their existing programs. It also required a change in data collection and entry procedures, new partnerships to expand services or reach new clients, and new, shared language and concepts to fully integrate their offerings to clients. Setbacks, delays, and challenges associated with program integration resulted in important learnings for network members.
CHALLENGE #4: STAFF TURNOVER AFFECTS MORE THAN JUST DATA COLLECTION

The majority of Center Managers, as well as the intermediaries, experienced staff turnover during the first year of operations. In addition to increasing the workload associated with data collection and management, the time required to fill vacancies and train new employees delayed outcome attainment. It also impacted the relationship between organizations and clients as they had to rebuild trust with new counselors and trainers.

FUTURE OUTLOOK

United Way for Southeastern Michigan and Detroit LISC are completing their three-year pilot phase and have shifted their original goal of twelve sites in three years, to fifteen sites over ten years.

The Intermediaries will continue to refine the supports offered to network members, focusing on data training and ongoing monitoring. They also secured resources to hire a master trainer for financial education and coaching to fine-tune the quality of these core services. Center Managers will continue to raise funds and garner additional resources to sustain and expand the promising work that has taken place thus far.

UWSM and Detroit LISC are also planning to expand their CWF model beyond the workforce and financial service organizations they have traditionally targeted. They are currently looking at organizations that are providing caregiver or parent programs and will attempt to integrate financial management services into the organization’s established programs. UWSEM will provide a data collection tool to measure the effectiveness of integrating financial stability services into other types of programs.
United Way of Forsyth County
Winston-Salem, NC

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>Career Connections and Prosperity Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>Goodwill Industries of Northwest North Carolina</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Collaborative Structure</td>
</tr>
<tr>
<td>Center Development</td>
<td>Planning—6 months</td>
</tr>
<tr>
<td></td>
<td>Implementation—3 months</td>
</tr>
<tr>
<td>Launch Date</td>
<td>May 2008</td>
</tr>
</tbody>
</table>

BACKGROUND

United Way of Forsyth County (UWFC) has had a nearly 80-year presence in Forsyth County, NC and focuses on building strong, successful families and vibrant communities. Historically, UWFC has worked with its partner organizations to provide basic needs services to individuals and families in crisis.

Since 2002, UWFC has supported several community projects to increase individual/family financial stability, including Individual Development Accounts and free tax preparation campaigns. In 2007, UWFC hosted a community conversation its plan to become a community impact-focused organization. During this conversation, community members expressed concerns about low and middle-income families and the need for integrated services that could help families achieve greater financial stability.

In response to the community feedback they received, United Way sought out community-based organizations with expertise and capacity to lead the implementation and ongoing management of a “one-stop” center that would offer bundled employment and financial services. UWFC selected Goodwill Industries of Northwest North Carolina as the implementation partner for the Career Connections and Prosperity Center, Goodwill Industries has been providing employment services in the region since 1926 and operates 12 Workforce Development Centers in 31 counties the state. Through classes, training, and work experience individuals develop marketable skills to obtain and maintain meaningful employment.
Goodwill has numerous strengths that bolster their ability to lead the implementation and operation of the Prosperity Center:

1. Previous experience—Goodwill’s Workforce Development Centers are similar to the Prosperity Center and the organization is experienced in identifying locations that are accessible and appealing to the target population. They also have the organizational resources and practices in place to support the facility management needs of the Center.

2. Partnerships—Goodwill works closely with other community-based organizations to shape their programs and investments.

3. Subject matter expertise—Goodwill is widely recognized as a leader in the area of financial stability and has significant experience in job training and placement throughout the state.

OPERATIONS

The Career Connections and Prosperity Center was designed as a collaborative effort of United Way, Goodwill Industries of Northwest North Carolina, Consumer Credit Counseling Services, Experiment in Self-Reliance, the Center for Home Ownership, and Family Services’ “Ways to Work” program. As the lead of operations, Goodwill Industries manages the Center’s daily activities and core functions, from maintenance to financial oversight. The other partners provide key services at the Center, under the direction of Goodwill.

Each partner originally had staff on site, providing 190 hours per week of financial stability services. The Center’s staff reports to the Career Connections and Prosperity Center Director, who is responsible for the day-to-day activities at the Center as well as for monitoring and reporting outcomes and successes, employee relations, and interdisciplinary client case management.

SERVICES

The services offered at the Career Connections and Prosperity Center include:

<table>
<thead>
<tr>
<th>INCREASED INCOME</th>
<th>DECREASED DEBT &amp; INCREASED SAVING</th>
<th>ASSET OWNERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Vocational assessment &amp; counseling</td>
<td>• Credit/debt counseling</td>
<td>• IDAs for homeownership</td>
</tr>
<tr>
<td>• Job readiness training</td>
<td>• Budget coaching</td>
<td>• Home Ownership counseling</td>
</tr>
<tr>
<td>• Job placement services</td>
<td>• Financial education</td>
<td>• Low interest car loans</td>
</tr>
<tr>
<td>• Free tax preparation</td>
<td>• Access to affordable car loans</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Low-cost bank accounts</td>
<td></td>
</tr>
</tbody>
</table>
RESULTS

The Center provides job placement and advancement services to increase clients’ income; affordable car loans to increase access to transportation; debt management services to increase savings and improve credit scores; and receipt of the Earned Income Tax Credit to facilitate asset purchases.

The Prosperity Center’s progress in helping clients to attain these outcomes has steadily increased since their first year in operation.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>2008</th>
<th>2009</th>
<th>1/01/2010 – 12/31/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job placement/advancement</td>
<td>69</td>
<td>207</td>
<td>210</td>
</tr>
<tr>
<td>Transportation access</td>
<td>1</td>
<td>40</td>
<td>*11 (n/a after 7/1)</td>
</tr>
<tr>
<td>Pay bills on time</td>
<td>16</td>
<td>111</td>
<td>256</td>
</tr>
<tr>
<td>Improved Debt to Income Ratio</td>
<td>69</td>
<td>244</td>
<td>235</td>
</tr>
<tr>
<td>Asset building with EITC</td>
<td>n/a</td>
<td>93</td>
<td>142</td>
</tr>
<tr>
<td>Completed free tax service; accessing EITC</td>
<td>n/a</td>
<td>93</td>
<td>306</td>
</tr>
<tr>
<td>Received Financial Education</td>
<td>13</td>
<td>43</td>
<td>113</td>
</tr>
<tr>
<td>Enrolled in NC Saves</td>
<td>n/x</td>
<td>364</td>
<td>1389</td>
</tr>
</tbody>
</table>

*In some cases, an initial partner may no longer fit within the mission of the Center or may have organizational changes that preclude them from further participation in Center activities. Due to the change in the economy and their organization’s budgetary concerns, Family Services’ Ways to Work is no longer continuing as a Prosperity Center partner. However, they remain a primary referral source for our center.

Following Ways to Work’s exit in mid-2010, the center management reviewed the transportation access outcome, found it no longer viable, and chose not to continue with another transportation-based partner. This decision was not only based on Ways to Work’s absence, but also on the change in our customer’s needs. Primarily due to the economy, the average PC customer no longer reported purchasing a car or home as a basic financial stability need.
SUCCESSFUL STRATEGIES
The Center’s improvements in 2009 and 2010 were due to improved service delivery methods resulting from five strategies.

SUCCESS STRATEGY #1: BUILD COLLABORATION AMONG PARTNERS
Recognizing that this type of collaboration may be new to some of the prospective partner organizations, United Way held two collaboration-building workshops during early stages of planning and development. The workshops were led by national expert and all potential partners were required to attend. The networking opportunities offered throughout the workshops allowed the eventual lead agency (Goodwill Industries) to build relationships with all of the potential partners and served as a catalyst for the collaborative team that currently leads the Center. All parties recognize the importance of these workshops in building partner relationships and laying the groundwork for the Center’s implementation and operation phases.

SUCCESS STRATEGY #2: HIRE AN INDEPENDENT CENTER DIRECTOR TO CREATE COHESION AND ENSURE ACCOUNTABILITY AMONG STAFF
In the first year of operation, Center staff focused solely on their particular area of expertise and did not interact in their daily activities or on client-specific issues, which may have been the cause of sluggish results. To create a culture of integration within the Center, an employee of one of the partner organizations was hired as the Center Director, but that did not resolve the issue, since the Director was perceived as responsible only for the work of that partner.

In July of 2009, the collaborative hired a Center Director whose job responsibilities were re-tooled to encompass the performance of all staff working at the Center and to emphasize outcome attainment and tracking. The director does not serve as a staff member of one partner organization but reports to the executive leadership of all of the collaborative agencies. This new, independent director had a dramatic impact on both team morale and the Center’s results.

SUCCESS STRATEGY #3: CREATE A DISTINCT CENTER IDENTITY:
The collaborative is an effective working partnership between agencies, however a number of steps needed to be taken to establish the Center as an independent entity:

- **Business cards** — Provided by the lead agency, each Center staff has a uniform business card, including Center name, Center logo, same type face, and same telephone number. The only variances are in staff name, title, and extension.

- **Phone system** — The phone system allows the Center to use one telephone number for all staff. Every customer receives the same Prosperity Center message prior to accessing individual voicemail. Telephones are always answered with the agency title, not by individual program name.

- **Customer intake** — Every customer completes a standardized intake form. The intake (1) further emphasizes to the customer all services available, (2) records vital customer information for statistical and evaluation purposes, and (3) identifies other financial stability needs the customer may have, providing a map for further follow-up by the initial program service and it Center partners.

- **Marketing materials** — To fulfill the marketing needs, the Center works with the lead agency’s information technology and marketing departments though Center staff and management are consulted on each marketing decision. With pro-bono support from the local university’s
graphic arts department, staff created a logo and design treatment that serves as the Center’s visual identifier in the community. The logo and design treatment is used on all Center materials, including flyers, brochures and the website.

- **Events, meetings, presentations, & media** — Center staff and partners increase their visibility in the community by participating in community events and meetings, giving presentations to local employers, partners, and other service-based agencies, and providing information to media outlets.

**SUCCESS STRATEGY #4: ALIGN CENTER STAFF**

The agency staff housed at the Prosperity Center staff did not function as a cohesive unit, focusing instead on their own agency ‘silos’. Recognizing that staff alignment would benefit themselves, the Center, and, most importantly, its customers, the director focused on creating a positive work environment and building a strong staff team.

1. **CREATING AN UNDERSTANDING AND POSITIVE ENVIRONMENT**
   - **Engaging staff**
     - The new director interviewed staff individually to better understand their work at the Center, how they viewed the other programs, what difficulties they had, and what parts of the Center they found personally beneficial or enjoyable. This effort was a great icebreaker. It allowed staff to ‘vent’, validated their opinions, and generated excitement about the positive changes that would be forthcoming.
     - Based on the feedback gleaned from the individual interviews, the staff now share job descriptions, talks about their programs, and discuss how they can help each other.
     - **Acknowledging needs** — The director requested that staff make ‘wish’ lists of what changes they would like to see happen in the Center. This list could include anything from housekeeping items to changes in procedure. The director quickly received responses from all staff, which were collated and divided into categories. Easily remedied items were completed and more complex items were presented to the management team. The director discussed with staff what had been completed, was in the works, and if it was an item that could not be addressed, what other options were available.
     - **Team meetings** — Approved by the partner management, the director requested Center staff attend monthly team meetings, lasting 1-1/2 to 2 hours and occurring on site. During these meetings, the team would: present cases they felt needed additional services and coordinated with the other staff delivery of the services; discuss the Center, making requests and recommendations as desired; and learn about new events, Center outcomes & processes, and presentation opportunities. The immediate results of holding team meetings were increased staff communication, mutual understanding and partnership, and investment in Center success.
2. BUILDING A STRONG TEAM:

In an effort to maintain positive team experiences, the director:

- Streamlined the referral process — A form was added to provide staff with a means to formerly refer customers to other programs. In turn, the director was able to track the referrals from program to program and report the results to the Center staff and management.

- Enhanced Team meetings — The team meetings continued to include the agenda items listed above. However, the director noticed a need for a more social aspect to the meetings.

- Guest speakers and trainers were invited to team meetings.

- Most recently, staff has alternated turns providing a team building activity at the end of each meeting. The activities are as varied as the individuals who present them. However, despite the random nature of the topic, the activity itself (no matter what it may be) gives ownership to the presenter and an enjoyable respite for the team.

- Communication & updates

  - In addition to referrals, team meetings, and providing resources, we improve staff communication by allowing a transition period between arrival and work. The ability for staff to have time in the morning to say “hello” and discuss life’s events was transforming.

  - The director consistently updates staff on the status of our Center, any program or outcome changes, progress of their wish lists, and any other items that may have an effect on them or Center function.

SUCCESS STRATEGY #5: CREATE A SEAMLESS SERVICE DELIVERY EXPERIENCE

The new director created a more collegial atmosphere among Center staff by focusing on a common task—the creation of a Center Operations Manual.

Each staff member contributed to the content of the manual and worked together to develop standard practices for a seamless client experience. For example, when at the Center, staff are required to use their Center identity rather than their organizational identity. In addition, staff members assigned to the Center are expected to attend cross-training sessions to develop a deep, working knowledge of the services offered by other partners and to establish protocols and expectations regarding the frequency and quality of internal client referrals.

The creation of the operations manual bridged the differences among various organizational cultures and ensured that all partners had a common understanding of desired outcomes and benchmarks for reaching them.

SUCCESS STRATEGY #6: TAILOR EXISTING CASE MANAGEMENT METHODOLOGIES TO MAXIMIZE BUNDLING OPPORTUNITIES

Despite follow-up on the part of case managers, clients were not returning for additional services at the rate anticipated. The Center’s protocol was to regularly contact clients by phone to assess their progress on, for example, getting a job or making loan payments. This protocol was expanded to ensure that case managers were also providing referrals to other services available at the Center and to screen them for eligibility during their regular case management activities.
With the addition of a full-time Center receptionist, the team has established a protocol of contacting each client six months after enrollment in their first service to discuss additional supports and programs that may be of value to that client.

**CHALLENGES AND OPPORTUNITIES**

**CHALLENGE #1: TROUBLED ECONOMY**

High unemployment rates and dramatic increases in foreclosures shifted the landscape of needs in Forsyth County and, consequently, the demand for services. Job readiness, training, and placement services were in greatest demand, while programs supporting first time home purchase had the fewest participants. The collaborative revised their initial plan and refined the debt counseling, affordable car loan, and financial education services to address issues related to job loss and decreases in income. The collaborative also discontinued the participation of one partner whose services were under-utilized.

**CHALLENGE #2: BROADENING THE CUSTOMER BASE**

Because of the economic climate, the Center initially attracted unemployed individuals seeking job placement services. While this was a key segment of the Center’s target population, United Way and its collaborative partners wanted to reach employed individuals as well, with the goal of helping them to maximize their income and pursue their financial goals. Accordingly, the Center is outreaching to area employers with large populations of low- and moderate-income employees. In 2011, the Center will also expand the hours of its free tax preparation efforts to include evenings and weekends, attracting individuals with earned income and increasing the Center’s visibility.

The Center is also reaching out to the community’s Spanish-speaking population through its free tax preparation efforts. United Way contracted with Makin’ It Work Pronto, a Hispanic Public Relations firm, to create radio, television and print advertising in Spanish to promote the Center’s free tax preparation services. The Center has expanded its free tax preparation services to 4 days a week, including weeknights and Saturdays, and has bi-lingual tax preparers available at all times. In addition, the Center hired a bi-lingual receptionist and counselor and is offering ESL courses in partnership with Forsyth Technical Community College.

**CHALLENGE #3: CLIENT OUTREACH**

The Center sees 1,200 new clients annually, with about 30 percent returning regularly for ongoing services and support. Their most effective outreach strategy is word-of-mouth; 70 percent of clients report that they learned about the Center from someone they know and trust. The Center is also expanding its outreach to the Hispanic community through radio, television and print media as referenced above.

Maintaining this level of participation from the target population is essential to United Way and its partners, as is increasing the number of clients that use more than one service. The Center Director and staff are continually evaluating the effectiveness of their current outreach methods and identifying promising new approaches.
FUTURE OUTLOOK

The Collaborative has built additional partnerships that have expanded the Center’s offerings:

• The Forsyth Technical Community College has conducted English as a Second Language (ESL) classes and provided interns to assist with case management. The interns greet clients as they enter and provide translation services as needed. Once trained, the interns help with client follow-up, job searches and resume building.

• In partnership with Legal Aid, the Homelessness Prevention and Rapid Re-housing program (HPRP) offered Tenant Clinics to provide information on tenant-landlord relationships and issues.

• The American Red Cross offered classes on Fire Safety.

• The Forsyth County Public Library provided staff and curriculum to teach Computer Basics classes.

• Consumer Credit Counseling continues to offer monthly “Best Tips” classes, which are classes in basic financial literacy.

• The Benefit Bank provided referrals that improved the Center’s attendance at financial education sessions by 329 percent.

Outcomes—and accurately measuring them—are the keys to the Center’s ongoing success. To demonstrate the value of its work, the Center strives to refine its methods for achieving desired outcomes and improving its outcome measurement systems. In its first two years of operation, the Prosperity Center has streamlined operations and management and reduced its costs by 15 percent, while increasing outcome attainment.

These results indicate a readiness for geographic expansion; Goodwill is considering the launch of a second center in northwest Winston-Salem. United Way and its partners have adjusted their implementation strategy for this anticipated new Center based on their experience:

• Approach potential partners early to determine the collaborative structure. Document the contributions of each partner, including target outcomes. Establish a contingency plan for improving or ending a partnership.

• Hire a Center Director early in the implementation phase to develop practices and policies.

• Involve the director in the hiring process for staff at each new Center to build staff alignment and cohesiveness.
United Way of Central and Northeastern Connecticut
Hartford, CT

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>Financial Resource Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>Co-opportunity, Inc.</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Single Agency Management</td>
</tr>
<tr>
<td>Center Development</td>
<td>Planning—12 months</td>
</tr>
<tr>
<td></td>
<td>Implementation—8 months</td>
</tr>
<tr>
<td>Launch Date</td>
<td>October 2008</td>
</tr>
</tbody>
</table>

BACKGROUND

United Way of Central and Northeastern Connecticut (UWCNCT) has been engaged in asset building and financial stability initiatives for more than a decade. Launched in January 2007, United Way’s Working Families Initiative has increased awareness of the challenges faced by lower income individuals and families; has meaningfully engaged volunteers; and has demonstrated measurable results in income, earnings, savings, and assets among lower-income individuals and families.

The Hartford Asset Building Collaborative is a network of social service and community development organizations that drives the Working Families Initiative in the Hartford area. Seeking to increase the impact of their efforts, UWCNCT and its partners began exploring integrated service delivery through a Financial Stability One Stop Center. They engaged Co-opportunity, Inc. as the lead partner and also brought together other funding partners, including Bank of America and the Annie E. Casey Foundation.

Co-opportunity, Inc. founded in 1987, seeks to improve neighborhood stability and economic prosperity by increasing the income, earnings, and wealth of residents. As the Hartford Asset Building Collaborative’s managing agency, Co-opportunity has demonstrated expertise in individual development accounts (IDAs), financial literacy/education/counseling programs, and access to income supports, including the Supplemental Nutrition Assistance Program (SNAP). In addition, the agency has successfully managed the volunteer tax preparation and Earned Income Tax Credit (EITC) campaign in Hartford and surrounding areas, growing both the volume of returns and the breadth of services provided. Its demonstrated expertise, coupled with its leadership of the Collaborative, made it the logical choice to manage the Financial Resource Center.
OPERATIONS

The Center is conveniently located on the first floor of Co-opportunity’s office building and is managed by a core team that directs and oversees the Center’s daily operations, provides intake and case management for clients, and coordinates with volunteers.

Specialized services are provided by additional Co-opportunity staff as well as the staff of key agency partners. Capital Workforce Partners, the regional workforce board, provides a full-time employment specialist one-day per week to provide clients with intensive support, while Food-share volunteers and United Way of Connecticut 2-1-1 provide screening and enrollment assistance for public income supports. The Center also offers year-round free tax preparation services, with a special focus on ensuring that filers claim the EITC and other tax credits. The site also helps clients complete the Free Application for Federal Student Aid (FAFSA) and is an Acceptance Agent for the IRS and can process Individual Tax Identification Numbers for immigrants.

SERVICES

A complete list of services offered by Co-Opportunity and its partners is below.

<table>
<thead>
<tr>
<th>INCREASED EARNINGS</th>
<th>ACCESSING INCOME SUPPORTS</th>
<th>ASSET BUILDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Job training</td>
<td>• Free Tax Prep Services</td>
<td>• Financial education workshops</td>
</tr>
<tr>
<td>• Job placement</td>
<td>• Benefits screening and application assistance</td>
<td>• Budget coaching</td>
</tr>
<tr>
<td>• Referrals to training and education programs</td>
<td>• FAFSA completion</td>
<td>• IDAs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Homeowner education &amp; counseling</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Foreclosure Prevention</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Credit/Debt Counseling</td>
</tr>
</tbody>
</table>
RESULTS

The table below provides cumulative results from the start of each specific service. It does not reflect the extent to which clients are bundling services.

<table>
<thead>
<tr>
<th>FINANCIAL RESOURCE CENTER</th>
<th>TOTAL CLIENTS SERVED:</th>
</tr>
</thead>
<tbody>
<tr>
<td>March - December 2008</td>
<td>160</td>
</tr>
<tr>
<td>January- December 2009</td>
<td>175</td>
</tr>
<tr>
<td>January - March 2010</td>
<td>53</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>388</strong></td>
</tr>
<tr>
<td>VITA</td>
<td></td>
</tr>
<tr>
<td>2008</td>
<td>164</td>
</tr>
<tr>
<td>2009</td>
<td>242</td>
</tr>
<tr>
<td>2010</td>
<td>366</td>
</tr>
<tr>
<td><strong>SNAP Outreach: 08/08-03/31/10</strong></td>
<td></td>
</tr>
<tr>
<td>Total Awarded</td>
<td>$14,480</td>
</tr>
<tr>
<td>Average Award</td>
<td>$275</td>
</tr>
<tr>
<td>Clients referred</td>
<td>57</td>
</tr>
<tr>
<td>Clients approved</td>
<td>53</td>
</tr>
<tr>
<td>Percent</td>
<td>93%</td>
</tr>
<tr>
<td><strong>LIFE Program: 12/08-3/31/10</strong></td>
<td></td>
</tr>
<tr>
<td>(CT One Stop Center/Capital Workforce Partners program)</td>
<td></td>
</tr>
<tr>
<td>Clients referred</td>
<td>41</td>
</tr>
<tr>
<td>Accepted</td>
<td>25</td>
</tr>
<tr>
<td>Currently employed</td>
<td>11</td>
</tr>
<tr>
<td>Percent</td>
<td>44%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>UNITED WAY OF CONNECTICUT</th>
<th>2-1-1 FINANCIAL STABILITY CALL SPECIALIST: 1/10 - 3/10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of callers</td>
<td>52</td>
</tr>
<tr>
<td>Numbers tracked</td>
<td>34</td>
</tr>
<tr>
<td>Number connected to other services</td>
<td>53</td>
</tr>
<tr>
<td>Applied for SNAP benefits</td>
<td>9 of 12 referred</td>
</tr>
<tr>
<td>Attended job training/interview</td>
<td>11 of 24</td>
</tr>
<tr>
<td>Completed resumes</td>
<td>11 of 24</td>
</tr>
<tr>
<td>Secured employment</td>
<td>5 of 24</td>
</tr>
<tr>
<td>Received housing/shelter assistance</td>
<td>11</td>
</tr>
<tr>
<td>Received energy assistance</td>
<td>9</td>
</tr>
</tbody>
</table>
The “Total Clients served” measure includes clients who engage in a Financial Resource Center service beyond free tax preparation. This numbers does not include all free tax prep clients. Additionally, Co-opportunity’s Budget Coaching program has expanded beyond the Center; however, these numbers represent Budget Coaching clients who are enrolled through or at the Center only.

SNAP refers to those who received assistance with the completion of a Supplemental Nutrition Assistance Program (formerly food stamps) application by trained Foodshare volunteers assigned to the Center on specific days.

The LIFE (Low Income Family Employment) Program refers to a workforce development initiative developed by the regional workforce development board. The Center’s employment specialist works with a small caseload to provide individual intensive assessment and support during an 18-24 month process.

United Way of Connecticut 2-1-1’s financial stability call specialist maintains a revolving caseload of approximately 50 clients, tracking them for related outcomes as well as types of referrals. Of the 34 clients tracked in the first quarter of 2010, 100 percent were connected to additional services.

SUCCESSFUL STRATEGIES
SUCCESS STRATEGY #1: RELATIONSHIPS WITH COMMUNITY ORGANIZATIONS CAN HELP TO IDENTIFY COMMON SERVICE DELIVERY NEEDS

UWCNCT is uniquely positioned to identify and connect community-based organizations that offer similar programs and services in order to better align efforts, reduce redundancy, and accelerate clients’ progress toward financial stability.

Following their successful Center for Working Families pilot for young working families, UWCNCT and Co-opportunity decided to expand their work in the area of integrated service delivery by launching the Financial Resource Center. At the same time, United Way was having conversations with several other nonprofit organizations about specific financial stability programs:

- Foodshare (the region’s only America’s Second Harvest food bank) was interested in increasing SNAP enrollment by recruiting and training volunteers to provide application assistance to eligible individuals
- United Way of Connecticut was interested in increasing enrollment in income supports by providing a dedicated 2-1-1 call specialist to conduct ‘light’ case management through its 24/7 information and referral system
- Capital Workforce Partners was interested in implementing its LIFE Program in Hartford following successful pilots in other communities
- Funding and operational partners from Hartford’s free tax preparation campaign were interested in testing models for year-round tax sites that would deepen the services provided

UWCNCT and Co-opportunity recognized that all of these organizations were targeting a similar population and that comprehensive, aligned services provided through a center-based model could improve client outcomes.
SUCCESS STRATEGY #2: DEVELOP A STAFFING PLAN TO IMPLEMENT INTEGRATED SERVICE DELIVERY

The Financial Resource Center is operated by a senior manager, three budget coaching managers, and a life coach, all of whom are employed by Co-opportunity.

This core team directs and oversees the Center’s daily operations, provides intake and case management for clients and coordinates with the volunteers, who provide financial coaching. The core team ensures that the Center’s services are sequenced appropriately to help each client achieve his or her goals. The core team’s responsibilities have been refined to better emphasize their role in case management and daily operations.

The Center’s life coach is the initial point of contact for all clients other than tax filers. The life coach conducts an intake interview to collect basic demographic information and work history and completes a family financial assessment. This information is the basis for the creation of a financial plan that outlines goals, needs and barriers in education/employment, budgeting, credit and assets. The life coach serves as the primary debt and credit counselor, as well.

Other Co-opportunity employees offer additional services in matched savings, home buyer counseling, financial education/counseling and foreclosure prevention services. Staff members of partner organizations also provide services on-site one or more days a week and offer specific services related to workforce development and benefit screening.

SUCCESS STRATEGY #3: ADAPT EXISTING, RELEVANT INITIATIVES TO THE CENTER MODEL

UWCNCT, with Co-opportunity, Inc., developed an effective and popular volunteer budget coaching program that was launched in January 2007, nearly two years before the launch of the Financial Resource Center. Because of its popularity, including increasing numbers of volunteer budget coaches, Co-opportunity, the implementation manager, continued to refine the program, including its volunteer training process, and used it to anchor the Financial Services Center. The Center has benefited from an established practice with access to an existing pipeline of trained and experienced volunteers, many of who are recruited through UWCNCT’s relationships with area workplaces.

SUCCESS STRATEGY #4: ENGAGE FUNDERS AS PARTNERS

The Center’s core financial supporters are also partners of the Hartford Asset Building Collaborative and were involved in the process that led to the development and launch of the Financial Resource Center. These philanthropic organizations are committed to the work and view themselves as part of the team seeking effective practices to benefit the community.

The inclusion of funding partners provided critical support during the start-up phase, including financial resources, equipment donations, and access to experts in various areas of financial stability. They played a key role in recruiting volunteers, as well. These stakeholders also serve as ambassadors for the work, sharing with their peers both its importance and its potential.
CHALLENGES

CHALLENGE #1: ENSURE THAT SERVICES ARE INTEGRATED, NOT JUST CO-LOCATED

Though the Center’s core team is responsible for overall case management, it has been challenging to integrate the services of multiple organizations that are focused on their respective ‘theory of change’ and/or meeting individual agency goals. These challenges are compounded by UWCNCT’s decision to fund the partner organizations individually (i.e., United Way of Connecticut/2-1-1, Foodshare, Capital Workforce Partners, and Co-opportunity), rather than one award to the lead entity who could then broker and manage services based on client needs. With partner representatives onsite only once a week, maintaining consistent communications and sharing client information has been difficult.

CHALLENGE #2: ADAPT TO CHANGING EMPLOYMENT NEEDS

The recent economic downturn has resulted in significant job losses and an increase in unemployed clients looking for work. It has been challenging to adapt the service plan that is currently designed for under-employed clients seeking to advance to higher paying jobs to those who are out of work. Additionally, unemployed clients find it difficult to focus on improving financial stability when they lack stable income.

CHALLENGE #3: ALIGN LONG-TERM GOALS WITH SHORT-TERM ECONOMIC REALITIES

As one of the financial supporters of the Center, UWCNCT is challenged to maintain its investment as its own fundraising ebbs and flows in accordance with the changing economy. Since other funders are similarly impacted, UWCNCT, Co-opportunity, and their partners continually seek new strategies to create long-term scale and sustainability.

FUTURE OUTLOOK

UWCNCT and Co-opportunity are exploring ways to strengthen appropriate connections to the workforce and more fully integrate current services in a client-centered approach. In addition, both organizations are committed to developing a resource plan for sustainable financial and volunteer resources while also evaluating the model and adapting as necessary. These are seen as essential steps before replicating the model elsewhere in UWCNCT’s service area.

Concurrently, UWCNCT and Co-opportunity will be bringing financial education services to a community school in Hartford as part of United Way’s Women’s Leadership Initiative (WLI). This model will explore the potential of schools to serve as another ‘portal’, for offering health and human services programs to parents and neighborhood adults. Drawing on the lessons from the Financial Resource Center, the WLI award will be made to the community school’s lead agency which, in turn, will contract with Co-opportunity for the financial education services identified by the families it serves.

The strong relationship between UWCNCT and Co-opportunity, as well as the results achieved by the Financial Resource Center and Budget Coaching program, led to increased interest in integrated service delivery by other United Ways and nonprofits in Connecticut.

A second Financial Resource Center opened in Bridgeport, Connecticut, in 2009. Co-opportunity agreed to serve as the Center manager for its first year of operation. While Co-opportunity will continue its involvement in the new Center through the Budget Coaching program, in 2010 management of the Center successfully transitioned to a locally-based agency.
BACKGROUND

United Way of Palm Beach County (UWPBC) was the first in the United Way system to launch a financial stability One Stop Center. In 2003, United Way created an initiative to dramatically increase uptake of the Earned Income Tax Credit through volunteer-based free tax preparation efforts. Launched as the Prosperity Campaign, in the first year, the initiative quadrupled the number of free returns prepared over the previous year.

On the heels of this success, the Prosperity Campaign expanded to include several financial stability one-stop centers that offered year-round free tax preparation and other programs and services to help working families increase their income, build savings and gain and sustain assets, with a specific focus on Individual Development Accounts (IDAs).

In October of 2005, following an intensive 6-month planning process, the first Prosperity Center opened. Over the next 18 months several other Centers were strategically opened throughout the County. UWPBC managed the Centers’ operations and contracted with community partners to provide additional services, e.g. credit and housing counseling, education and job skills, legal services, and financial management.

At the conclusion of the three-year pilot, UWPBC made two critical adjustments to the structure of the Prosperity Campaign in order to increase operating efficiency and reduce program costs. First, UWPBC reduced the number of partners delivering services at the Centers. This further integrated the services offered and provided funding for cross-functional case management. Second, UWPBC transitioned management and oversight of the Prosperity Centers to Housing Partnership, Inc., a trusted community-based organization with an innovative, holistic approach to providing affordable housing and financial stability services for low- to- moderate-income families, as well as
persons with disabilities. By selecting a lead agency with the capacity to provide bundled financial stability services, UWPBC was able to focus its efforts on leveraging additional community resources to bring the Prosperity Centers to scale.

**OPERATIONS**

The four Prosperity Centers located throughout Palm Beach County are open two days a week and are staffed by two full-time personnel from Housing Partnership. While walk-in clients are welcome, the majority of services are provided by appointment. Staff are trained to provide services in each of the core areas, ensuring that the client’s needs are met with minimal referrals.

Housing Partnership collects data on a number of the Centers’ activities to measure initial, intermediate, and long-term outcomes. The partners agree that long-term changes need to be measured to validate effectiveness. Some indicators they have identified include the percentage of clients completing a credit improvement workshop, establishing an IDA account with $500 in savings, and becoming homeowners within a 36 month period.

Partner organizations, including Consolidated Credit Counseling Services, Habitat for Humanity, and PNC Bank, provide workshops and individual counseling as well as referrals for specialized programs offered offsite.

UWPBC’s Prosperity Center services include:

<table>
<thead>
<tr>
<th>INCREASED INCOME</th>
<th>IMPROVED CREDIT</th>
<th>INCREASED SAVING/ASSET BUILDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Financial Case Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Free tax prep services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Education and Vocational counseling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Benefit screening and enrollment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Credit counseling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Money management and budget development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Financial case management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual Development Accounts (home and small business)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• First-time homebuyer education and counseling (pre and post)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Foreclosure intervention intake</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Micro-enterprise education and counseling</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**RESULTS TO DATE**

Palm Beach County’s Prosperity Centers are one of the few financial stability one-stop centers with multi-year results to report. Since the launch of the Centers in 2005:

- 110 families have become first-time homeowners (through IDA Program). No foreclosures.
- 300 participants have opened IDAs for homeownership
- $310,000 has been deposited in IDAs
- 2,000 participants have received credit counseling services
- 1,100 have attended financial education workshops
• 2,250 participants have been counseled about an educational/vocational plan or have received assistance with financial aid applications
• 525 participants have enrolled in a college-level course
• 50 participants have received comprehensive case management counseling and psychosocial assessments
• 59,440 tax returns have been processed free of charge for households earning less than $49,000 annually
• $92 million in tax refunds has been returned to residents
• $37 million in Earned Income Tax Credits (EITC) has been returned to residents
• $7 million (estimated) in tax preparation fees have been saved

SUCCESSFUL STRATEGIES
SUCCESS STRATEGY #1: DEVELOP A FRAMEWORK AND TOOLS FOR OUTCOME MEASUREMENT: THE PROSPERITY PATH

The Prosperity Path is a framework developed by UWPBC to define client needs and track their progress toward financial stability. This holistic framework and its related tools assist in effective case management and provide critical information for outcome measurement. The tracked outcomes have also helped the Prosperity Centers be responsive to community needs.

To measure success, the Prosperity Path looks at the number of clients who have improved their financial situation in sustainable ways. For example, Prosperity Center staff receive bank statements for IDA program participants to record progress. Clients also work with the Prosperity Center staff to obtain credit scores to measure improvement over time.
UWPBC is considering a data collection tool currently being used by a local substance abuse program. The tool not only measures a client’s quantitative improvements but also the client’s perception of their counseling/education sessions at the moment of participation and how they feel the Center is helping them progress over time. By measuring numerical achievements as well as client behavior and their perception of the process, UWPBC and Housing Partnership can improve overall performance measurement.

SUCCESS STRATEGY #2: CUT COSTS BY MAINTAINING MULTIPLE CENTERS WITH LIMITED HOURS
As the initial three-year pilot phase came to an end, United Way sought to reduce operating costs and increase the long-term sustainability of the Centers. Personnel is the Center's largest cost; staffing five Centers 5 days per week consumed a significant amount of resources. In contrast, physical plant costs were minimal, since the majority of the Centers were located in partner agencies and the space was provided in-kind.

Recognizing the importance of access in a large geographic region, UWPBC determined that maintaining each location with reduced hours was preferable to centralizing services and continuing to operate five days per week. Although each Center is open only two days per week, client numbers have increased.

SUCCESS STRATEGY #3: CROSS-TRAIN CORE STAFF IN INTEGRATED SERVICE DELIVERY
The Prosperity Campaign is staffed by a team that includes a senior prosperity manager, four counselors, a senior housing counselor, an administrative assistant, and an education advisor. The prosperity center manager and the counselors are cross-trained to provide the Center’s core services: financial case management, income tax preparation, budget and money management, credit counseling, benefits screening, enrollment, educational, and vocational counseling, and Individual Development Accounts. The housing counselor and education advisor provide specialized services in these areas and meet with clients based on appointments scheduled by the administrative assistant.

Cross-training staff ensures that when a client seeks assistance for an immediate need, the staff person available has the requisite expertise and knowledge to take action during the client’s first visit. This holistic approach builds trust with clients, increases the efficiency of personnel resources and maximizes the number of interactions between client and staff that lead to results.
CHALLENGES AND OPPORTUNITIES

CHALLENGE #1: CONTINUING FINANCIAL SUPPORT FOR THE PROSPERITY CAMPAIGN

The Campaign model has been refined and adapted during its eight-year history to accommodate changing budgets, client needs and partner capacities. Several public and private philanthropic sources have been accessed to support the initiative, and both United Way and Housing Partnership are seeking new resources and financing strategies to continue the Campaign’s operations.

With Housing Partnership as the managing agency, the initiative is now positioned to receive financial support from grant programs not previously accessible to United Way, a promising development for long-term sustainability. Currently, the United Way’s annual funding support remains essential for each Center’s success.

CHALLENGE #2: DEFINING OUTCOME TARGETS

When the Prosperity Campaign was first designed, the model focused on output targets such as the number of clients enrolled in credit workshops or attending individual sessions. The model at that time did not include follow-up measures to determine whether clients experienced improvements in their credit score or relief of their debt loads after the credit services were delivered. In addition, the Campaign realized it was just as important to measure the behaviors and perceptions of clients to determine client commitment to long-term change.

Incorporating these outcomes is a critical but difficult task. It requires alignment of existing data tracking practices to include these new measures and resources for both new data collection and follow-up. Gauging results, difficult as it may be, is a critical component in building ongoing support from stakeholders.

FUTURE OUTLOOK

A number of new endeavors point to refinement and expansion of the Prosperity Campaign as it enters its eighth year:

- United Way of Palm Beach County has participated in a southeast Florida initiative to develop and implement a web-based system that would integrate benefit screening, enrollment and follow-up for area residents. The creation of this eligibility software is the result of more than two year’s worth of work on the part of many public and private organizations in the region and will certainly enhance service delivery at the Prosperity Centers.

- Housing Partnership received a grant from a local taxing district to establish Bridges programs throughout the county. Bridges seeks to provide services to low-income families and promote the well-being of children. It is the intent of UWPBC to co-locate Prosperity Centers with Bridges Programs, when appropriate. The Campaign hopes to further increase its long-term client success by bundling family support services with financial stability services.

- United Way is participating in a community initiative –the Transition from Jail to Community (TJC) Project - to support formerly incarcerated individuals as they re-enter the community. Financial Stability services under this project will be available at the Prosperity Centers.
United Way of Tucson and Southern Arizona
Tucson, AZ

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>Prosperity Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>Outer Limits School The Pio Decimo Center</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Single Agency Management</td>
</tr>
<tr>
<td>Center Development</td>
<td>Planning—5 months Implementation—7 months</td>
</tr>
<tr>
<td>Launch Date</td>
<td>May 2009</td>
</tr>
</tbody>
</table>

BACKGROUND

The United Way of Tucson and Southern Arizona (UWTSA) advances the common good by focusing on education, income and health. To that end, United Way created the Financial Stability Partnership (FSP) to help individuals and families in Southern Arizona increase their income, build savings, and gain and sustain assets.

FSP has been the driving force behind a number of community-based financial stability efforts, including:

- The Earned Income Tax Credit (EITC) Task Force of Southern Arizona’s Volunteer Income Tax Assistance (VITA) Program, which has completed more than 25,000 tax returns since 2004, saving taxpayers approximately $5 million in tax preparation fees and returning more than $33 million in Federal tax refunds and credits.

- The Financial Education Collaborative of Southern Arizona (FECSA), which increases the community’s access to and knowledge of financial education and other asset building opportunities.

- The Supporting Work Project, funded by the Ford Foundation, which promoted public-private sector partners to help employers of all sizes educate their lower-wage workers about publicly funded work supports.

As these efforts have grown, UWTSA identified integrated service delivery as an effective means to reach more low income individuals in the region. UWTSA believes that financial stability programs should be available in highly-trafficked areas, such as workplaces and childcare centers. Taking
all of those factors into account, they designed their Prosperity Centers to provide information and access to bundled financial stability services with built-in child care.

**OPERATIONS**

UWTSA partnered with two childcare centers that target low income working families: the Outer Limits School and the Pio Decimo Center. Both Centers operate twelve hours per day, providing day-long care for pre-schoolers as well as after school programs for older children. The majority of parents at both Centers receive childcare subsidies through Arizona’s Department of Economic Security, a program that is only available to employed parents.

At Outer Limits, financial stability services are coordinated and, in some cases, provided by the administrative staff of the Center, leaving teachers to focus solely on the children in their care. Volunteers, recruited and managed by UWTSA, also conduct financial education workshops. The school’s administrative team is housed in the main office of the school and is a hub for communication with parents. Computer stations were installed at the school for parents and staff and are frequently used to assist with job searches and job applications, an important service to the Center’s families.

Outreach is conducted as parents drop-off and pick-up their children each day and is also integrated into the school’s regular communication channels, including newsletters, letters to parents, and signage at the school’s entrance. Because the staff have established relationships with many of the parents, word of mouth is the most common and effective form of outreach.

As a Prosperity Center, the Pio Decimo Center aims to find an effective practice for linking the families in their childcare center with other services. The Center offers an array of services in addition to early childhood education, including housing and family services, asset building, and youth programs, many of which are on-site. Like Outer Limits, volunteers lead financial education workshops and provide other services.

**SERVICES**

The Prosperity Centers focuses on three major outcomes:

<table>
<thead>
<tr>
<th>INCREASED INCOME</th>
<th>DECREASED DEBT</th>
<th>INCREASED SAVING AND/OR ASSETS</th>
</tr>
</thead>
</table>
| • Free Tax Preparation Services  
  • Benefits screening/enrollment  
  • Rent/utility assistance  
  • Computer use for resume writing; job search and applications | • Financial education workshops  
  • Financial coaching | • Individual Development Accounts  
  • College Savings Accounts |
RESULTS

UWTSA has not yet developed explicit outcome targets because they are employing an experimental design framework. This is a multi-step process to assess the community’s needs, identify opportunities, build and implement a model, and measure results in order to adapt the design and begin testing again. Outcome targets and measures will be established through the experimental design framework, tested, refined, and then implemented to collect data.

During this initial phase, 80 parents participated in financial education workshops at the Outer Limits School, with 10 percent of them attending 2 or more workshops. Additionally, 10 families accessed utility assistance, and 25 percent of Outer Limits’ families and staff used the free tax preparation services.

The Pio Decimo Center’s data has yet to be released to UWTSA due to a confidentiality concern that revealed itself late in the process. This issue has stifled UWTSA and the Prosperity Centers’ evaluation of the program. Had the confidentiality issue been uncovered earlier, UWTSA would have built a data collection system that addressed the concern. At this time, Pio Decimo is working with UWTSA to transport the data into a different system that keeps confidential client records secure.

SUCCESSFUL STRATEGIES

SUCCESS STRATEGY #1: LOCATE SERVICES IN CHILDCARE CENTERS TO MAXIMIZE ACCESS AND TO REDUCE OPERATING COSTS

Housing the Prosperity Centers in facilities that working families visit twice daily increases possible client exposure to financial stability services, removes common barriers to participation and capitalizes on an existing level of trust between families and their childcare provider. In addition, use of an existing facility eliminates not only physical plant costs, but also staffing costs by integrating marketing, coordination and outreach efforts into the duties of existing personnel. Costs are further contained by the use of a volunteer corps for specialized services, such as workshop delivery.

SUCCESS STRATEGY #2: RESEARCH THE TARGET COMMUNITY EXTENSIVELY BEFORE DEVELOPING SERVICES

UWTSA employed a detailed approach to identify ideal locations for their Prosperity Centers. First, the team utilized GIS mapping and census data to identify regions with large numbers of families eligible for state childcare subsidies (indicating that these are low-income working families). They then cross-referenced that information with the locations of state-certified childcare centers. This demographic information provides UWTSA and its partner with the baseline data for the families entering the Prosperity Center program.

After identifying certified childcare centers in targeted neighborhoods, UWTSA narrowed the search to those with which they already had strong relationships and that had the capacity to implement a new initiative. The Outer Limits School and the Pio Decimo Center rose to the top of this list. UWTSA then conducted surveys and focus groups of the families whose children attended these childcare centers to better understand their needs and potential interest in financial stability services.
After analyzing the research data, UWTSA developed an implementation plan and introduced services at the two locations. Following the completion of a 3-6 month service cycle, UWTSA conducted a second round of surveys and focus groups to gather feedback on the value and impact of services and then revised services accordingly.

SUCCESS STRATEGY #3: FIND A CHAMPION AMONG THE LEADERSHIP OF THE PARTNER ORGANIZATIONS

The Executive Director of Outer Limits School was inspired by the Prosperity Center concept and believed that offering such services could benefit their students as well as the parents. The Director convinced his staff of the importance of integrating financial stability services into their current daily activities and added such tasks to their job descriptions.

UWTSA saw many positive results from the “buy-in” on the part of the school’s leadership. Services were integrated and implemented quickly and efficiently. Staff members were also highly responsive to feedback from families and adjusted service delivery promptly.

SUCCESS STRATEGY #4: IDENTIFY APPROPRIATE ROLES FOR VOLUNTEERS

Fifty UWTSA volunteers participate in the Financial Stability Partnership annually. This cadre of volunteers serves as a speaker’s bureau for topics related to finances and also serves as a pool of financial education trainers for the Prosperity Centers. The use of volunteers has dramatically reduced operating costs for the childcare centers. It also minimizes the space required to implement financial stability programs. This consortium of knowledgeable volunteers provides significant advantages for the Prosperity Centers and makes the expansion of financial stability services to other childcare facilities a viable option and a promising prototype for expansion.

CHALLENGES

CHALLENGE #1: LOW PARTICIPATION RATES IN FINANCIAL EDUCATION WORKSHOPS

The primary service offered when the Prosperity Centers were launched was financial education, taught by UWTSA volunteers. While Outer Limits parents overwhelmingly identified financial education as a high priority in surveys, fewer than 50 percent of those who expressed interest attended. Because Pio Decimo is also a community center with a larger client base, they are not experiencing the same attendance problem as Outer Limits.

Post-workshop feedback indicated a number of possible reasons for the low participation rates. Some parents reported that, despite the convenient location, they were unwilling or unable to extend their day after work. Others attended one or more workshops but were disappointed with the quality of the training; still others found the content not sufficiently tailored to their particular circumstances. In response to this feedback, UWTSA applied for and received a FINRA grant to offer one-on-one financial coaching, and will conduct similar post-coaching surveys to determine its effectiveness in comparison to the workshop model.

CHALLENGE #2: GATHERING PARTICIPANT DATA

Data collection and analysis is a critical component of the experimental design process. UWTSA manages data collection and analysis for the Prosperity Centers. However, like in the Pio Decimo case, confidentiality regulations associated with childcare centers and their families can add substantial barriers to consistent, efficient data collection. Over time, as the number of Prosperity Centers increases, ongoing data collection will increase costs for both the United Way and its partners.
CHALLENGE #3: MANAGING THE EBBS AND FLOWS OF THE CHILDCARE INDUSTRY

Outer Limits’ enrollment levels are sensitive to both government funding and the local job market. These fluctuations, in turn, impact the extent to which financial stability services can be initiated. When government funding is tight and childcare subsidies are reduced, fewer families receive support for childcare. As a result, the Center’s own administrative and personnel budgets are squeezed, reducing the capacity of the administrative staff to add financial stability tasks to their workload. While its enrollment has been strong throughout the past year, a change in financial outlook is nonetheless possible.

FUTURE OUTLOOK

United Way of Tucson and Southern Arizona is expanding the number of community hubs (childcare centers, workplaces, etc.) into which Prosperity Centers can be embedded. They will continue to use the criteria of high needs areas, capacity for expansion, and the strength of existing relationships with United Way.

United Way will continue to provide expertise on financial stability programs, identify ways to improve service bundling, build its volunteer network, and use feedback tools to adapt services.
United Way of Massachusetts Bay and Merrimack Valley
Boston, MA

<table>
<thead>
<tr>
<th>One Stop Center</th>
<th>United Way Financial Stability Center, powered by SPIN</th>
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<tbody>
<tr>
<td>Agency Leading Operations</td>
<td>Serving People in Need, Inc. (SPIN)</td>
</tr>
<tr>
<td>Operating Model</td>
<td>Single Agency Management</td>
</tr>
<tr>
<td>Center Development</td>
<td>Planning—7 months</td>
</tr>
<tr>
<td></td>
<td>Implementation—13 months</td>
</tr>
<tr>
<td>Launch Date</td>
<td>September 2009</td>
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</tbody>
</table>

BACKGROUND
United Way of Massachusetts Bay and Merrimack Valley (UWMBMV) has aligned a network of more than 200 independent health and human service organizations in their region to achieve the following goals: (1) Children are ready to learn when they enter school; (2) Youth are engaged in learning so they graduate from high school with options for the future; and (3) Families attain financial stability. This third goal will be achieved when families have adequate incomes to meet their basic needs; live in safe, affordable housing; and have employable skills and opportunities to build better futures.

UWMBMV has promoted financial stability through an array of initiatives and programs including free tax preparation, workforce development, homelessness prevention services, and financial education. In 2008, United Way began connecting and integrating their diverse partners and financial stability programs. A one-stop financial stability center was on the horizon as a tangible example of this integration of service for more successful outcomes for families.

Serving People in Need, Inc (SPIN) is a 22-year old organization with a reputation as an innovative and effective housing service provider. In order to help its clients achieve housing stability and greater financial stability, SPIN’s leadership sought to expand its scope of services to include those that would help their clients increase basic literacy and education levels, get jobs, and manage debt. SPIN envisioned a central location that would provide workshops, counseling and case management for a variety of needs including employment, education, health.
In August 2008, United Way and SPIN began to develop the basis for what later would become the One Stop Financial Stability Center (FSC).

**OPERATIONS**

The United Way Financial Stability Center, powered by SPIN, is centrally located in a former bank branch in downtown Lynn, MA. The Center is staffed by SPIN with key partners offering workshops and other financial stability programs onsite. The FSC serves SPIN’s regular program participants as well as walk-ins and referrals from a vast array of social service organizations, government entities, and financial institutions in the community.

The core FSC team provides assessment and ongoing case management services as well as financial education courses (for youth and adults, in Spanish and English). Partners offer additional courses that are of interest to clients, including English as a Second Language and basic literacy skills. Clients in need of financial services are referred to a nearby credit union that has agreed to provide low-cost and flexible terms on savings and checking accounts. Volunteers provide free tax preparation and budget coaching.

Future program offerings include matched savings and small business/workforce development, onsite courses taught by the local community college, and potentially, benefit enrollment.

**SERVICES**

The United Way Financial Stability Center offers services that span the following areas:

<table>
<thead>
<tr>
<th>INCREASED INCOME</th>
<th>DECREASED DEBT</th>
<th>INCREASED SAVING</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Free Tax Prep Services/EITC</td>
<td>• Credit/debt workshops</td>
<td>• Financial education workshops</td>
</tr>
<tr>
<td>• Literacy workshops</td>
<td>• Budget Coaching</td>
<td>• Access to accounts with financial institution, including matched savings</td>
</tr>
<tr>
<td>• College counseling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Business coaching</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Service</th>
</tr>
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<tbody>
<tr>
<td>Free Tax Prep Services/EITC</td>
</tr>
<tr>
<td>Literacy workshops</td>
</tr>
<tr>
<td>College counseling</td>
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<tr>
<td>Business coaching</td>
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<tr>
<td>Credit/debt workshops</td>
</tr>
<tr>
<td>Budget Coaching</td>
</tr>
<tr>
<td>Financial education workshops</td>
</tr>
<tr>
<td>Access to accounts with financial institution, including matched savings</td>
</tr>
</tbody>
</table>
RESULTS

In the first seven months of operation, the FSC has reached most of its targets and, in key areas, greatly exceeded them, reflecting the effectiveness of outreach efforts as well as the need and interest for the Center’s services among low-income families.

<table>
<thead>
<tr>
<th>OUTCOME</th>
<th>TARGET FOR YEAR</th>
<th>RESULTS, AS OF APRIL 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients in active case management</td>
<td>500</td>
<td>300</td>
</tr>
<tr>
<td>Clients completing financial education</td>
<td>175</td>
<td>175</td>
</tr>
<tr>
<td>Financial education clients demonstrating changes in their financial behavior</td>
<td>125</td>
<td>125</td>
</tr>
<tr>
<td>Federal tax returns filed</td>
<td>165</td>
<td>540</td>
</tr>
<tr>
<td>Overall tax refunds</td>
<td>$231,000</td>
<td>$760,000</td>
</tr>
<tr>
<td>Amount of EITC refunds</td>
<td>$184,400</td>
<td>$313,000</td>
</tr>
<tr>
<td>Clients using Direct Deposit</td>
<td>82</td>
<td>214</td>
</tr>
<tr>
<td>Clients counseled re education/job planning</td>
<td>300</td>
<td>n/a</td>
</tr>
<tr>
<td>Clients in basic and job skills training</td>
<td>130</td>
<td>n/a</td>
</tr>
<tr>
<td>Referrals to supportive services</td>
<td>500</td>
<td>225</td>
</tr>
</tbody>
</table>

Clients are considered active in case management upon identifying goals and completing a budget and personalized financial plan. They engage regularly with their case manager, who tracks their use of services and progress toward the goals outlined in their financial plan.

The FSC uses the pre- and post-training evaluation tool available in UWMBMV’s Financial Education Toolkit to assess changes in behavior brought about as a result of the financial education classes. The behaviors measured include living within a budget, opening bank accounts, reducing debt and saving consistently.

Note: Data regarding education and job counseling and training was not tracked during the first six months of the Center’s operation.
SUCCESSFUL STRATEGIES

SUCCESS STRATEGY #1: INVEST IN OUTREACH

SPIN engaged a robust outreach and communications strategy to reach three key audiences: (1) the FSC’s target population, many of whom were not familiar with SPIN; (2) area service organizations, who needed to be aware of potential partnership and referral opportunities; and (3) businesses and civic stakeholders, who could be engaged as supporters.

SPIN hired an Outreach Coordinator that serves as an ambassador to the wider community on behalf of the FSC. Since brought on-board, the Outreach Coordinator has distributed more than 18,000 pieces of literature about the United Way Financial Stability Center, powered by SPIN and meets regularly with residents, business owners, churches, community leaders and nonprofit executives to raise awareness. The Coordinator’s efforts were enhanced by several opinion and editorial pieces in local newspapers, written by key community leaders, including the United Way’s Chief Executive Officer.

The FSC’s massive outreach campaign brought in a large number of lower-income residents into the Center, and was directly responsible for their success during the first year of operation.

SUCCESS STRATEGY #2: BUILD ON A PROMISING RELATIONSHIP

The positive effects of a partnership in which each organization built on its strengths has resulted, not only in a Financial Stability Center serving the community, but in a stronger SPIN and a stronger United Way.

Both organizations are trusted and enmeshed in the community, though with different connections and in different contexts. Both were able to connect with new partners and jointly engage stakeholders. United Way was able to reach its goal of further engaging community leaders around integrated service delivery and is developing a renewed model of place-based collaboration. In United Way, SPIN found a major supporter (including technical assistance) that helped it to grow its capacity, expand services and reach new target markets. SPIN developed relationships with the local media increasing its capacity to expand its communications.

SUCCESS STRATEGY #3: INTEGRATE DATA COLLECTION INTO PROGRAM ACTIVITIES

Financial education classes were one of the first services SPIN developed and are a core component of client support. FSC used United Way’s Financial Education Toolkit as their guide, as it offers a multi-stage measurement tool to assess gains in knowledge as well as changes in behavior. By integrating this tool into their programming from the start, FSC garnered information on behavior change that provided a crucial foundation for evidence-based practice.

Use of a ready-made data collection tool also saved time and resources before the intervention, immediately after and again at some later date.
SUCCESS STRATEGY #4: BUILD A VOLUNTEER PROGRAM FOR HIGH VOLUME SERVICES

Although SPIN had no previous experience in engaging volunteers, they needed an extensive volunteer management program to meet client demand for free tax preparation services.

UWMBMV shared its best practices with SPIN to help the organization build a volunteer recruitment and management structure.

The volunteers served more than three times the number of taxpayers than were originally projected, demonstrating the demand for and value of this core service. As the tax season closed, half of the 45 volunteer tax preparers extended their involvement with the Center by serving as budget coaches, while others chose to participate in outreach and support activities. By sharing their positive experiences with friends, family and colleagues, volunteers have been the catalyst for increased interest from new clients, volunteers, and donors.

CHALLENGES AND OPPORTUNITIES

CHALLENGE #1: GENERATING LONG-TERM FINANCIAL SUPPORT

While United Way is committed to its partnership with SPIN for four to five years, both parties are beginning to strategize to increase and diversify funding for the Center. United Way and SPIN recognize that a record of measurable results backed by a robust data collection strategy is critical to generating additional resources.

CHALLENGE #2: BUNDLING SERVICES TO ACHIEVE MAXIMUM IMPACT

SPIN launched the FSC with a suite of services designed to meet its target audience’s most pressing needs: financial education, budget coaching, case management, literacy training, post-secondary counseling and access to bank accounts. While preliminary indicators highlight these as effective strategies, SPIN is now experimenting with different combinations of these services to identify the mix that will best meet the new and emerging needs of their clients as they strive to attain financial stability. “What package of services will produce the greatest result?” is the question which lies at the heart of SPIN’s expansion planning.

CHALLENGE #3: REPLICATING THE MODEL

Both United Way and SPIN are interested in expanding the model in Lynn as well as replicating in neighboring communities. At the same time, both recognize that their initial success is due, in large part, to a unique set of circumstances, including the facility where the Center is housed, which was available rent-free for at least the first year. Additionally, both organizations were in the process of strategically positioning themselves to launch a Center-based integrated service delivery program, and with significant community goodwill and trust, they were able to launch the Center in record time. Finally, the teams from both organizations possess a critical combination of skills that facilitated their success to date, including an entrepreneurial orientation and adaptive capacity. These sets of circumstances are distinctive and would be hard to replicate in other communities.
Nonetheless, there are elements that can be replicated:

- United Way provided technical assistance and financial support that allowed SPIN to expand personnel and increase staff expertise and also helped SPIN build contacts and practices for engaging local media.

- SPIN leveraged its effective case management capacity to strengthen their initial data collection tools and processes, allowing them to refine their service offerings and engage clients with an emphasis on bundling services.

- The Financial Education Toolkit provided critical tools and content to the Center’s core activities. Another United Way developed, web-based resource, Smart Choices at Tax Time, integrates financial education into tax preparation (www.mass211.org).

As new ventures move forward, capitalizing on the success of the first FSC is sought.

**FUTURE OUTLOOK**

As the United Way Financial Stability Center, powered by SPIN, completes its first year, its staff is focused on recruiting new partners to further refine its services. The FSC will add new workshops and services to its array of offerings, including: an on-site financial institutional partner to provide basic banking transactions; basic literacy courses; and a business coaching program.

United Way is also working with another agency to solidify plans for a second Financial Stability Center in Lawrence, MA, where resident engagement will be the foundation. The FSC in Lynn will serve both as a model and a source of technical assistance for this and other future partner(s) and locations.
THE FOLLOWING TOOLS HAVE BEEN DEVELOPED AND USED BY THE NINE LEARNING NETWORK MEMBERS HIGHLIGHTED IN THIS REPORT. THE CONTENT OF THESE TOOLS HAS NOT BEEN ALTERED TO PRESERVE THE VOICE AND UNIQUENESS OF EACH UNITED WAY’S APPROACH.

ALL THE LEARNING NETWORK MEMBERS HAVE RELEASED THESE TOOLS FOR PUBLIC USE.

The tools are also available online at http://liveunited.org/page/-/documents/IntegratedServiceReport.pdf

I. A Case for Center Support ................................................. 96
   United Way of the Bay Area (San Francisco, CA)

II. Partner Selection .......................................................... 108
    United Way of Miami-Dade (Miami, FL)

III. Partner Formation ...................................................... 121
     United Way of Metropolitan Atlanta (Atlanta, GA)

IV. Project Planning .......................................................... 124
    United Way for Southeastern Michigan (Detroit, MI)

V. Center Operations – Work Flow and Procedures ............... 133
   United Way of Forsyth County (Winston-Salem, NC)

VI. Operations – Staffing .................................................... 140
    United Way of Central and Northeastern Connecticut (Hartford, CT)

VII. Client Intake ............................................................. 147
     United Way of Palm Beach County (Boynton Beach, FL)

VIII. Program Evaluation and Needs Assessment .................. 162
      United Way of Tucson and Southern Arizona (Tucson, AZ)

IX. Data Collection .......................................................... 168
    United Way of Massachusetts Bay and Merrimack Valley (Boston, MA)
United Way of the Bay Area
San Francisco, CA

MOBILIZATION PLAN
BUILDING SPARKPOINT CENTERS

I. PROBLEM STATEMENT

In 2004, using the Self-Sufficiency Standard1, United Way of the Bay Area (UWBA) partnered with the National Economic Development and Law Center (now Insight Center) to report on the ability of families in the nine Bay Area counties to make ends meet.2 The results were disturbing: one in four Bay Area families has household incomes too low to meet their basic needs.3

United Way of the Bay Area has been working for decades to support essential social services that support low-income workers and their families. Over the past five years, we have focused our work more and more on helping those workers achieve financial stability. While we have seen success for individual families and incremental improvement for many, the underlying causes of working poverty are complex and increasing as our economies change and as new poor emerge through immigration and changing circumstances.

At UWBA we believe there are important connections between the economic sustainability of families, the viability of our social service system, and a healthy economy. Having supported the needs of the working poor in our community for decades and learned what practices best move people toward self-sufficiency, we advocate a holistic approach to help individuals:

• manage debt through financial education and counseling;
• avoid predatory lending through access to low-cost banking services;
• access training and education to secure jobs that pay a self-sufficient wage;
• enhance workers’ ability to build savings and develop and protect assets; and
• access public and private benefits that increase income.

A CASE FOR CENTER SUPPORT

Because it spans seven counties in the Bay Area, United Way of the Bay Area relies heavily on a diverse set of leaders in the region to provide input, share resources, and build support for their community change initiatives.

United Way of the Bay Area’s Community Investment team recognized the need for community support around their Mobilization Plan, a written framework that outlines community needs, identifies promising practices, and establishes guiding principles. The document was broadly distributed and became the focal point of numerous conversations among groups of stakeholders.

1 The Self-Sufficiency Standard is an alternative to the Federal Poverty Line for measuring income adequacy. Unlike the Federal Poverty Line, the Self-Sufficiency Standard demonstrates how much income is needed for a family of a certain composition in a given place to adequately meet its minimal basic needs. In contrast, the Federal Poverty Line is based on the cost of a single item: food. It does not vary by the local cost of living in different locales, and it relies on the outdated assumption that food represents one-third of a family’s budget.

The two biggest barriers that prevent individuals from moving toward stability are the difficulty for clients of accessing help for the full array of challenges they face and of staying on a continuum of support over time as clients move or nonprofits and benefits shift. United Way of the Bay Area intends to invest in a strategy that evolved from all the best practices and challenges we have observed: we will build SparkPoint Centers that bring organizations together across sectors and fields to coordinate services for clients and support them over time.

WHY THIS MATTERS

Thirty-seven million Americans live below the official poverty line. Millions more struggle each month to pay for basic necessities, or run out of savings when they lose their jobs or face health emergencies. Poverty imposes enormous costs on our society and nation including: the lost potential of children raised in poor households, lower productivity and earnings of poor adults, poor health for a large percentage of the population, increased crime, and broken neighborhoods. Persistent childhood poverty is estimated to cost our nation $500 billion each year, or about four percent of the nation’s gross domestic product. In a world of increasing global competition, we cannot afford to squander these human resources.4

II. RESEARCH—NEEDS

A. Debt Loads Are Crippling American Families

American families, particularly those with low-incomes, are struggling under debt loads higher than ever before. According to the California Budget Project, as many as 190,000 California families may lose their homes to foreclosure; in the seven counties served by UWBA, between 17.4% and 20.7% of families spend more than half their monthly income on mortgages.5 In the nine-county Bay Area (including Santa Clara and Sonoma), a total of 12,704 homeowners received default notices from their lenders in the final quarter of 2007, up 137% from a year earlier.6

B. Income is Often Inadequate for Basic Needs

According to the Self-Sufficiency Standard, a single parent raising an infant and a preschooler would need to work at least 125 hours per week at minimum wage in order to pay for the market costs of food, rent, child care, health care, transportation and miscellaneous expenses in most Bay Area counties.7 In San Francisco, self sufficiency for a two-adult, two-child family is 374% above the poverty level. Not surprisingly, 493,058 Bay Area households have incomes too low to make ends meet.8

C. Few Low-Income Families Have Even Emergency Funds

Up to one in three working families do not have enough cash reserves or equity to meet basic needs for three months in the event of joblessness, health emergency, divorce, or other unexpected hardship.9 A 2005 study found nearly half of all U.S. personal bankruptcies are associated with medical debt.10


7 Minimum wage is $7.50 per hour in all Bay Area counties except San Francisco.


10 D. Himmelstein et al., “Market Watch: Illness and Injury as Contributors to Bankruptcy” (Journal of Health Affairs, February 2005), available at http://content.healthaffairs.org/cgi/content/full/hlthaff.w5.65/DC1.
III. RESEARCH—SUPPORTING STRATEGIES

A. Support Services Help Workers Transition to Self-Sufficiency

DEBT MANAGEMENT STRATEGIES

Forty percent of the population (nationally) has either no credit score or a credit score below the level needed to access credit. One promising strategy is emerging: community lenders are making small loans to individuals to build up a credit history. However, these individuals’ on-time payment records are not captured in their credit score. Industry leaders have created the Credit Builders Alliance, which is a way for community lenders to report loan repayment data to the three major credit bureaus. Other promising strategies are also under development.

INCOME STRATEGIES

Long Term: Increasing Income

Research has shown that investment in higher education makes a significant difference in the earning capacity of individuals, making education a costly and long-term but highly effective strategy to increase financial stability. Nationally, the United States Census Bureau’s 2005 Current Population Survey estimated annual earning power as follows:

- $19,169 – high school dropout
- $28,645 – high school graduate
- $51,554 – college graduate
- $78,093 – advance degree

Research conducted by Education Testing Services and the Center for Law and Social Policy found similar results; each year of higher education increases an individual’s annual earning capacity by $10,000.

Another long-term education strategy focuses investment in industry specific training programs, often referred to as “sector” strategies. This has proven to be one of the more successful employment training strategies. Advocates work with specific industries to develop appropriate training opportunities and build career ladders to help workers stay in and progress in the industry. Aspen Institute and Public Private Venture each completed a three-year longitudinal study of industry specific training and found those workers who completed the training increased their median income from $8,580–$17,732, and from $10,486–$18,875 per year respectively.

Finally, the Center for Working Families (CWF) is a new approach that helps low-income families reach financial stability and move up the economic ladder. Pioneered by the Annie E. Casey Foundation and now supported by other major funders, the CWF model offers an innovative framework.

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for how families can increase their earnings and income ("Earn It"), reduce their financial transaction costs ("Keep It"), and build wealth for themselves and their communities ("Grow It"). The CWF approach brings together – or bundles – access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. CWFs make it easier for families to tap into all of the services and supports for which they qualify, filling in the gaps and helping them weather unexpected setbacks. Located in one dozen US cities, CWFs are integrated into trusted community organizations and institutions and work with families on a long-term basis, providing supports to them as their needs change. Data from one of the CWF sites showed that clients who completed a vocational training certificate earned at least $9,000 more per year than workers with less than a high school diploma.\(^\text{16}\)

**Short Term: Increasing Benefits Uptake**

Many public benefits can help workers increase income through subsidies in the short-term while engaged in efforts to increase their long-term earnings potential. The Earned Income Tax Credit (EITC) often has the greatest impact in raising a family’s income, sometimes returning several thousand dollars per family on an annual basis. The Center for Budget Policy reported, in an August 2005 publication, that households with two children with earnings between $31,000 and $37,000 received an average EITC refund of $2,662, thereby helping to boost the household income significantly.\(^\text{17}\) Such a boost can also help family members finance education or training that will help in the long term.

Additionally, preliminary data show how other public benefits such as child care, transportation, food, housing, or low-cost utilities help low-wage workers stay in the workplace longer. Without adequate work supports, many workers miss too many work days and either get fired or have to give up their positions. Benefits and adequate local access can help people keep their jobs. We see this through Seedco’s Center for Working Families (CWF) site in New York City, which has helped 2,642 working poor access more than $9 million in public benefits.\(^\text{18}\)

**ASSET DEVELOPMENT STRATEGIES**

Many nonprofits that help low-income workers have introduced matched savings accounts. These accounts, known as Individual Development Accounts (IDAs), encourage individuals to build savings – for narrowly proscribed purposes such as higher education or home purchase – by providing a 1-1 or 2-1 match for every dollar saved. The match is contributed through government grants, philanthropic dollars, or employers. IDAs have proven to be one of the more successful strategies to encourage savings. The American Dream Demonstration (ADD), the first systematic study of IDA programs nationally, showed that even low-income people can save; external evaluation of the four-year program found that the typical ADD participant saved about $700 per year.\(^\text{19}\)
Currently San Francisco is participating in a national demonstration project to develop Lifelong Learning Accounts (LiLAs). This is a portable, employer-matched savings account that can be used for continuous learning and skills upgrading. The Department of Labor found in a report in 2000 that as individual skills and education rose, the percentage of job stability increased by at least .5% for each level of increased education, and earnings rose by at least $5,000 or more as the education level rose.20

Micro-enterprise initiatives have also proven successful. Women In Self Employment (WISE) recently completed a study of more than 600 women they have helped over the past five years to start or expand businesses. Their research found a direct correlation: for each $1.00 increase in the business’ net worth, the household net worth rose by $.94. Not only does small business development help increase household assets, but the study also found that personal income rose by $10,000 after one year of business training.21

A study presented to the Federal Reserve in September 2006 by the Center for Community Capitalism at the Department of Public Policy, University of North Carolina at Chapel Hill, revealed that low- and moderate-income (LMI) homeowners have a median liquid asset of $3,250 (liquid assets defined as assets that can be readily converted to cash), while LMI renters hold median liquid assets of just $900. To support asset accumulation for LMI households, homeownership is still a worthwhile investment.22

B. Workers Need Integrated, Supportive Services over Several Years

Successfully moving toward financial self-sufficiency is a process that takes most low-income workers several years. Bon Secours, located in Chicago, Illinois, provides a case in point. Bon Secours operates a Center for Working Families (CWF) site that bundles employment, work support and asset building services. They demonstrate how the bundling of services made a real difference for one working family. Ms. Joan Smith, who supports two children, participated in CWF from 2004–2007. Over the three years, Ms. Smith received employment training services and was able to find steady work earning more than $21,500 annually. In 2006, she received free tax preparation services at CWF, receiving $3,100 through the EITC and $1,500 through the Child Tax Credit. Ms. Smith also received financial counseling services that helped reduce her debt from $3,900 to $0 over the three-year period. During this time, her credit score rose from 488 to 525 and eventually to 578. Ms. Smith also participated in a matched savings program, saving a total of $1,700 over the three years. While not yet financially self-sufficient, this head of household made substantial progress toward that goal and accessed several programs to support the family during this process.23

From June 2004 to June 2007, Bon Secours has reached 25,000 people through their tax preparation and employment training services. Of the 25,000 participants, 8,200 enrolled in their Center for

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23 Power point presentation by Kevin Jordan, Director of the Economic and Community Development Initiatives at Bon Secours of Maryland Foundation on December 2007
Working Families and 3,600 clients received at least two bundled services. Results were strong among those who received bundled services: 2,800 clients received skills training and experienced subsequent wage increases; 354 clients saved on a regular basis; and 30 clients purchased homes.24

Two early but crucial findings emerge from the twelve Annie E. Casey Foundation’s Center for Working Families sites: 1) the median length of time it takes to help families achieve financial stability is 21 months; and 2) financial stability requires a bundling of work support, income building and asset building services.25

IV. LOCAL DATA

A. Local Needs

The basic cost of living is so high in the San Francisco Bay Area that many families struggle to support rents or mortgages and endure long, expensive commutes.26 For low-income families, the availability of affordable work supports are often the only things that prevent a family from having to choose between paying the rent or putting food on the table. The statistics are staggering:

Childcare. In 2004, licensed childcare was available in the Bay Area for less than one-third of children, ages 0-13, whose parents were employed. This means nearly 500,000 children in our region are in need of affordable child or after-school care.27 And with annual costs above $10,000, many working families cannot afford such care on their own.

Housing. The median 2-bedroom monthly rental cost in 2007 was $1,702 in the San Francisco metro area, $1,352 in the Oakland metro area, and $1,073 in the Vallejo-Fairfield-Napa area.28 In addition, with the softening of the housing market, anecdotal evidence indicates that median rents increased significantly during 2007.29 Housing costs consume a significant percentage of household income, especially among families with moderate or low incomes.

Transportation. Transportation costs, on average, are the third largest budget item and account for 13% of the typical household budget.30

Healthcare. In 2005, employer based health insurance coverage in the Bay Area fell 4.6% from 65.8% in 2001 to 61.2%.31 Approximately 896,000 children and adults in the Bay Area were uninsured for all or part of 2005.32

24 Ibid
25 Power point presentation by Susan Gewirtz, Program Manager at Annie E. Casey Foundation, on December 2007.
As we look at the Bay Area economy from a systemic view, several further challenges are apparent. Some 400,000 jobs were expected to be created in California from 2005-2007, about 30,000 in our region. Yet only 49% of these are projected to offer a sustainable wage, with 32% requiring at least a bachelor’s degree. The Bay Area can be an extraordinary place in which to live and work; we want to bring that experience to all families. But some of the diversity that makes the region so unique also presents challenges and new layers of complexity:

- The gap between poverty and sustainability disproportionately affects people of color; for instance, two-thirds of families below the Federal Poverty Line (FPL) and more than half of families between FPL and 200% above FPL were headed by Latinos in 2005.

- 29% of California immigrant households are linguistically isolated, meaning no English is spoken in the home, and 12% of all K-12 students are English learners.

- Bay Area seniors are increasingly vulnerable as one in four—or more than 100,000—live below the poverty line. Others must continue to work because they have insufficient assets or face food insecurity, declining health, isolation, or limited access to the help and transportation they need to age in place. Over the next decade, the California Department of Finance estimates that the number of Bay Area seniors will have grown from nearly 600,000 in 2000 to more than 1 million in 2020.

United Way of the Bay Area is determined to close these gaps. Despite these very real challenges, grants and partnerships with local agencies have created real change or developed promising models. For instance, United Way’s Earn it! Keep it! Save it! program has helped more than 67,000 Bay Area residents receive income tax credits and refunds totaling more than $154 million since 2002, demonstrating the potential to make a difference in this region. And United Way has helped broker several innovative coalitions that help people not just access benefits like the Earned Income Tax Credit but also access the year-round supports that can move a family toward real sustainability.

B. Our Community Engagement

During October and November 2007, the Community Investment Task Force of our Board, along with staff, led a series of town hall meetings in each of the seven counties. Engaging more than 400 community leaders, nonprofit leaders, county and city officials, and business leaders, we brought people together to weigh in on a set of strategies we were considering for our next five-year plan to achieve community impact.

Our Community Conversations sought to better understand the needs of residents in each county, particularly focusing on children and youth and on low-income workers. The challenges faced by these two populations are remarkably intertwined. The meetings provided UWBA with an awareness of over-arching themes across the area, robust breakout discussion on the most effective strategies to address the challenges in each area, and rich local data on variation and gaps.

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FINDINGS ON WORKING FAMILIES FROM UWBA COMMUNITY CONVERSATIONS

Over-arching needs affect working families:
- Availability and access to better paying jobs with opportunities to advance
- More access to reliable and affordable transportation, childcare and health care
- Affordable housing
- Education including English as a second language (ESL), adult literacy, and skills training

Best strategies to manage debt
- Financial education
- Specialized, affordable bank services for low-income workers

Best strategies to build income
- High quality workforce development programs
- Support for micro-enterprise
- Advocate for higher minimum wage, self-sufficiency wages
- Engage businesses in workforce development
- Benefits outreach and enrollment

Best strategies to build savings and develop and protect assets
- Assistance to help families retain housing through medical, work or personal crises
- Matched savings accounts, known as Individual Development Accounts (IDAs)

C. Mapping the Community Resources

For many years, United Way of the Bay Area staff have invested in individual nonprofits and coalitions of agencies that serve low-income workers across our seven counties. Our knowledge has grown with that of our partners, and we have seen how solutions arise within the context of different communities and counties.

Recent efforts such as our Earn it! Keep it! Save it! (EKS) program, have taught us the value of leading and convening collaborations that together can better serve individuals in need than any single organization. We will continue to use our relationships to help bring nonprofits, government agencies, and businesses together to solve the difficult challenges facing low-income workers across our region. While we will continue to fund individual organizations implementing the best practices in the areas of debt management, income building, and asset development, we plan to build at least one SparkPoint Center—modeled on the Annie E. Casey Foundation Centers for Working Families—in each of the seven counties. In some counties, coalition building and planning is well underway, while in others we are still mapping resources and determining the best way forward.
V. THEORY OF CHANGE

By providing debt management services, helping individuals build income, and fostering asset development, we will increase the financial stability of thousands of low-income workers in the Bay Area. We will develop and spread best practices in a comprehensive approach that provides a continuum of services throughout a family’s multi-year journey to financial stability by building and investing in several large-scale coalitions to create multi-service SparkPoint Centers. Multi-service centers, modeled after the successful Centers for Working Families, can provide the integrated supports necessary over several years to change the trajectory of individual families and, ultimately, communities.

By 2013, we envision 25,500 households will be served by seven SparkPoint Centers. Of the 25,500, 50% will have moved closer to economic self-sufficiency (the ability to earn enough to make-ends meet). 10% - 15% of the 25,500 will achieve financial stability (the ability to accumulate 3 months of assets).

VI. STRATEGIES AND RESOURCES

Our experiences supporting working families, especially over the past five years, convinced us to become the first United Way to adopt the Self-Sufficiency Standard as a framework to guide our investments and measure our impact. We are working closely with United Way of America as it launches the Financial Stability Partnership. As part of that national initiative, UWBA is now helping to develop and test local models to move families toward self-sufficiency by providing services that represent the full continuum of necessary family financial supports as shown in the figure above. We are already working with partners across all seven counties to develop a more comprehensive, integrated approach to these issues.

---

RESULTS:

Home Ownership
Senior and Retirement Planning
Personal Savings Account
Small Business Development
Crisis Management
Quality Childcare
Reliable Transportation
Continued Education

---

Increased Financial Literacy/Education Access and Use of Mainstream Banking Products and Services

Source: United Way of America
In addition to this particular investment and partnership, as we move forward, UWBA will continue to use its grant making, projects, policy work, and convening efforts to invest in and partner with organizations that share our goal to help low-income working families and to develop an integrated approach across the counties we serve. All too often individuals are helped by agencies without considering the challenges of their entire family. We are committed to promoting a more holistic approach that serves whole families through integrated networks of strategies or multi-service centers where each client family can access the full array of services they may need, including income building, asset development, and debt management.

We particularly emphasize debt management and financial literacy as a key component to halt the debt trap so many strapped families fall into; such strategies are particularly important as we have seen in the recent sub-prime mortgage debacle in which many first-time, low-income home owners face foreclosure due to predatory lending and a lack of financial literacy or stability and still others who rent are being summarily evicted as their landlords face foreclosure.

**A. Build SparkPoint Centers**

SparkPoint Centers developed and supported by United Way of The Bay Area will offer a one-stop source of services to help families manage debts, increase household income and build assets as a pathway to financial stability. In the seven Bay Area counties served by UWBA, we have partners and potential partners who are ready to implement the SparkPoint Center model or who are positioned to be transformed into a SparkPoint Center.

We believe, based on the experience of the Centers for Working Families that this concept is the best, proven way forward for individuals and families who want to change their circumstances. There will be some local variation depending on the resources available and service gaps in each community; however, to ensure that the SparkPoint Centers include all the elements that combine for success, each must offer an array of services in the following three areas:

- **Credit Enhancement** - Financial and credit counseling services, as well as debt restructuring, will help individuals improve credit scores and reduce their debt-to-income ratios.
- **Income Building** – Workforce development services, as well as education counseling and micro-enterprise development, will help individuals achieve certifications, narrow income gaps toward their Self-Sufficiency Standard, and complete units toward a degree.
- **Building/Preservation of Savings and Assets** – Savings, IDA, microenterprise development, and home ownership programs will help individuals to save regularly, integrate them into the financial mainstream, and help them achieve benchmarks in micro-enterprise or home ownership programs.
UWBA has also begun to look at how we might bring our experience with grantees and partners to bear at a systemic level to bring about social change in these areas. While known for our grant making, we will more strategically engage all our “muscles”—grant making, project management, partnerships, and policy—in the effort to make financial stability an attainable goal for many of the disenfranchised residents of our area. We will continue to work with a variety of partners to bring earnings back to people through the United Way of the Bay Area project Earn it! Keep it! Save it!, which helps workers file for the Earned Income Tax Credit, and each SparkPoint Center will serve as a year round ViTA site to provide free tax filing assistance. We are forging new partnerships across sectors to bring more holistic solutions to these complex problems. And, for the first time, we have devoted staff to policy engagement and look forward to finding like-minded partners with whom to collaborate to bring about policy change that can serve all families.

To date, staff has already taken steps in applying our different “muscles” to build the SparkPoint Centers. United Way has served as a convener, broker, facilitator, thought partner, educator, collaborator, program manager, capacity builder, funder, fundraiser, and fiscal sponsor. Staff will also explore how we can leverage our relationships with corporate donors and volunteers to support the SparkPoint Centers.

VII. RESULTS AND TIMEFRAME

**Goal: Serve 25,500 families of which 50% will move closer to self-sufficiency and 10% - 15% families will achieve financial stability during the first five years**

A. Investment

To create the SparkPoint Centers, UWBA will invest significant talent and funds in both the core operations of the Centers and in continuing to support grants for the operation of partners’ programs, which are offered in each SparkPoint Center.

B. Evaluation, Refinement, and Replication

UWBA and its partners are investing in the development of a customized web-based platform (Efforts to Outcomes, a product of Social Solutions), which will enhance partners’ ability to assess and track each client’s progress toward their self-sufficiency goals. The system will provide UWBA and its partners with robust data to track not only individuals, but also to evaluate the impact of each SparkPoint Center and its component partners.

UWBA is committed to careful benchmarking throughout the launch process to document, assess, and continuously refine the operation of each SparkPoint Center as it develops within the context of its community and available resources. We will participate in a national evaluation of the CWFs to leverage external evaluation. By the conclusion of this five-year plan, we expect to be able to identify the best practices in this model and continue to spread it within our region and to share it more broadly within the United Way system.
C. Work Plan

Our work plan to implement these strategies across our region is outlined below.

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<tr>
<th>TENTATIVE TIME FRAME</th>
<th>WORK TO BE COMPLETED</th>
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<tr>
<td>FY2009</td>
<td>Launch Alameda, Napa and Marin SPC</td>
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<tr>
<td>FY2010</td>
<td>Launch San Mateo and San Francisco SPC</td>
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<tr>
<td>FY2011</td>
<td>Launch Contra Costa and Solano SPC</td>
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<tr>
<td>FY2012 &amp; FY2013</td>
<td>Support one SparkPoint Center in each of the 7 Counties</td>
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For more information, please contact Tse Ming Tam, Vice President for Community Investment and SparkPoint Initiative Director, at (510) 238-2420, ttam@uwba.org.
United Way of Miami-Dade
Miami, FL

REQUEST FOR QUALIFICATIONS

PURPOSE

The purpose of this Request for Qualifications is to solicit from 501©3 health and human services organizations, information regarding their qualifications to act as the lead agency for United Way’s Center for Financial Stability. The selected agency will sign a two-year contract with United Way of Miami-Dade to function in this capacity. It is our hope that the United Way Center for Financial stability would be sustainable beyond the two-year contract and replicated throughout Miami-Dade County.

BACKGROUND

Nationally, United Way of America has launched the Financial Stability Partnership which seeks to empower and assist hard working families in accessing the tools and developing the skills that they need in order to ensure their long term economic independence and financially stability.

Locally, United Way of Miami-Dade has been selected as one of two national pilot sites to launch this new initiative. Bank of America is a key national sponsor for this initiative. The vision is to build and sustain state-of-the-art financial stability one-stop centers in various communities across the United States. The one-stop centers would become community institutions for neighborhood residents. Centers would offer comprehensive, accessible and integrated services for the community at large.

The one-stop center model would build upon the wide array of already existing programs and services available in Miami-Dade County and enhance those services by providing financial coaching/case management to improve access and coordination of services and create greater impact for clients leading to long term financial stability.

Miami-Dade residents need a trusted, well-known source in their community to help connect them to the appropriate resources that can support and empower them so they are financially stable. This one site would provide a full financial assessment for each client, ongoing financial coaching/case management and on site referrals to a wide variety of financial education and other services such as free tax preparation, benefits enrollment, employment services, credit counseling and individual development accounts.

PARTNER SELECTION PROCESS

As United Way of Miami-Dade began the formulation of the Center for Financial Stability, it utilized a multi-phased partnership selection process to accomplish a number of goals:

• To engage a diverse set of stakeholders to participate in the Center’s design and implementation
• To cultivate interest among potential partners
• To define the key characteristics and qualifications for an agency to lead the management of the center.

This initial research and development work led to a comprehensive lead-partner selection process. United Way of Miami-Dade developed a Request for Qualifications, hosted a bidder’s conference, and engaged stakeholders to review proposals and to provide input into the lead agency selection.
TIMELINE
Below is a proposed timeline for the application process for the United Way Center for Financial Stability. This schedule is subject to change.

- Release of RFP/Bidders Conference – February 13, 2009
- Applications due – March 20, 2009
- Finalists selected – May 1, 2009
- Site visits to finalists – May 20-22, 2009
- Grantee notification – June 30, 2009

UNITED WAY OF MIAMI-DADE ROLE
The United Way Center for Financial Stability will be a program of the United Way of Miami-Dade, and a pilot site for United Way of America. As such, United Way will be responsible for the following:

- Partnering with the lead agency on the design and development of the United Way Center for Financial Stability
- Participating in the ongoing implementation of the United Way Center for Financial Stability
- Marketing
- Fundraising
- Monitoring
- Reporting to funders secured by United Way of Miami-Dade

LEAD AGENCY ROLE
The Lead Agency for the United Way Center for Financial Stability will function as the operator for the center. As such, the Lead Agency will be responsible for the following:

- Partnering with United Way of Miami-Dade on the design and development of the United Way Center for Financial Stability
- Leading the implementation of the United Way Center for Financial Stability
- Leading the development and coordination of partnerships and services provided at the United Way Center for Financial Stability
- Providing financial coaching/case management
- Assisting United Way of Miami-Dade with fundraising
- Managing and coordinating the program
- Evaluating and measuring program success
- Reporting to United Way of Miami-Dade
- Reporting to funders secured by the Lead Agency
- Participating on the United Way Financial Stability Advisory Council
- Leading and coordinating regular Financial Stability Provider Meetings
ELIGIBILITY CRITERIA

In order to be eligible for funding, applicants must:

• Be a 501 (c) 3 health and human services organization
• Have an active voluntary board
• Conduct an independent annual audit
• Directly provide two or more of the following services:
  • financial assessments
  • financial coaching/case management
  • free tax preparation
  • benefits enrollment
  • employment services
  • credit counseling
  • debt management
  • financial education
  • Individual Development Accounts
  • other asset building services

APPLICATION SUBMISSION INSTRUCTIONS

• Submit the application narrative, budget information and additional attachments via email by 5:00 p.m. on March 20, 2009 to Vanessa Benavides at benavide@unitedwaymiami.org.

• If there are documents that cannot be emailed, they must be mailed or hand delivered by 5:00 p.m. on March 20, 2009 to United Way of Miami-Dade, Ansin Building, 3250 SW 3rd Avenue, Miami, Florida 33129.

• Proposals will be reviewed by volunteers and finalists selected by May 1, 2009.

• Site visits will be conducted on May 20 – 22, 2009.

• Applicants will be notified of final decision by June 30, 2009.

Contacts: Please contact Vanessa Benavides at (305) 646-7085 or benavide@unitedwaymiami.org or Norie del Valle at (305) 646-7082 or delvalle@unitedwaymiami.org for any questions regarding this RFQ.
UNITED WAY OF MIAMI-DADE CENTER FOR FINANCIAL STABILITY

PARTNER APPLICATION

Please provide the following information:

1. CONTACT INFORMATION

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2. ORGANIZATION INFORMATION

a. Provide the agency's mission and a brief description of its history of providing services.

b. Describe the agency's current programs including population served, geographic area, services provided, and results achieved in the previous program year. Please be sure to emphasize those programs and services related to financial stability.

c. Provide a list of all current partnerships and a description of the role those partners play within the agency's various programs.
3. ORGANIZATION’S VISION FOR THE UNITED WAY CENTER FOR FINANCIAL STABILITY

a. Describe in detail how the organization would prepare for the opening of the Center for Financial Stability in each of the areas below and include target dates for each component.

   Staffing (Please provide sample job descriptions for each proposed staff person):

   Location Preparation

   Partnership Building:

   Training:

   Outreach:

   Resource Generation:

   Other:

b. Provide an estimated number of clients to be served during a program year and a description of the target population including typical client profile.

c. Provide a detailed description of how a client would access services at the Center for Financial Stability. Include intake/assessment process and coordination of services. Attach a flow chart that illustrates this process.

d. Describe the case management services currently provided at your agency.
e. Define empowerment-based approach to case management and/or financial coaching.

f. Explain how use of an empowerment-based approach is utilized in your current case management services. Describe how it is utilized in your current case management services.

g. Explain how an empowerment-based approach would be incorporated into the United Way Center for Financial Stability.

h. Provide a list of factors/elements required as part of a financial assessment to adequately determine a client’s financial situation and needs.

i. Describe all of the financial stability services that your organization will directly provide at the Center for Financial Stability.

j. Provide a list of partners you would expect to work with and the types of services they would be able to provide at the United Way Center for Financial Stability.

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<th>NAME OF PARTNER AGENCY</th>
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k. Describe your data tracking and measurement system by responding to the following question:
   i. What data will you collect?
   
   ii. Who will collect the data?
   
   iii. How will the data be collected? Include the type of technology/software that will be utilized.
   
   iv. How often will the data be collected?
   
   v. How will this information be utilized for program improvement?

l. Describe the proposed outcomes that you would expect to achieve through the United Way Center for Financial Stability. Explain how the data collected will indicate that the clients have achieved the outcome.

m. Explain whether the agency would be able to house the United Way Center for Financial Stability or whether it has access to a site where the Center for Financial Stability could be located. Describe and provide the address of the site.

n. Explain why this site would be appropriate for this effort and provide supporting data.

o. Provide any costs associated with operating this site.

4. FINANCIAL INFORMATION (BUDGET – APPROXIMATELY $300,000 OVER 2 YEAR PERIOD)

a. Complete and submit the attached budget form for the program.

b. Provide a budget narrative that details each line item including cost allocations.

c. Discuss the agency’s ability to secure additional resources for the sustainability and possible replication of the Center for Financial Stability.
d. Provide the agency’s projected sources of income broken down by funding sources.

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5. ATTACHMENTS

a. 501(c) 3 - IRS tax exempt letter
b. Most current board membership list with names and affiliations
c. Most recent annual financial audit and management letter
d. Most recent Form 990
e. Most recent annual report
f. Sample job descriptions for proposed staff (question 3a)
g. Flow Chart (question 3c)
h. Letters of support from all proposed partner agencies
# UNITED WAY OF MIAMI-DADE CENTER FOR FINANCIAL STABILITY

**ADVISORY COUNCIL RFQ COMMENT TOOL**

**Date:** __________________________________________________________

**Applicant Name:** ________________________________________________

**Reviewer Name:** ________________________________________________

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<th>SECTION 1 – No scoring/comments</th>
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<td><strong>SECTION 2 – Questions A – C</strong></td>
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Describe the strengths and weaknesses of the applicant’s capacity to be the Lead agency based on the agency’s mission, history of providing relevant services successfully, and established community partners.

**Strengths**

**Weaknesses**

| SECTION 3 – Question A |

Describe the strengths and weaknesses of each component of the applicant’s proposed implementation plan.

**Strengths**

**Weaknesses**

| SECTION 3 – Questions B – I |

Describe the strengths and weaknesses of the applicant’s proposed plan to provide services which includes their target population, intake process, financial assessment, case management, and provision of services.

**Strengths**

**Weaknesses**
### SECTION 3 – Questions K - L
Describe the strengths and weaknesses of the applicant’s proposed data tracking and measurement system including methodology, outcomes and indicators relevant to the progress of achieving results.

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### SECTION 3 – Questions M – O
Describe the strengths and weaknesses of the applicant’s proposed plan for the location of the site.

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### SECTION 4 – Questions A – D
Describe the strengths and weaknesses of the applicant’s proposed budget, narrative and sustainability plan.

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## UNITED WAY OF MIAMI-DADE CENTER FOR FINANCIAL STABILITY

### IMPACT COUNCIL EVALUATION FORM

**QUESTION 1**  – No scoring

**QUESTION 2**

A. The agency's mission and history in providing services demonstrate it has the stability, background, and expertise to be the Lead Agency  

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B. The services currently provided by the agency demonstrate that the agency has the knowledge and expertise to provide services, especially those related directly to Financial Stability and has achieved successful results in those programs.  

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C. The agency's list of community partners demonstrates that it has strong relationships with key organizations in the community, especially those directly involved in Financial Stability services.  

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**Subtotal for Question 2**  

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**QUESTION 3**

A. The proposed implementation plan proposed by the applicant in each of the areas listed below is thorough, logical, and feasible and will lead to the development of a strong Center for Financial Stability  

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<td>TRAINING</td>
<td>2</td>
<td></td>
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<tr>
<td>OUTREACH</td>
<td>2</td>
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<tr>
<td>RESOURCE GENERATION</td>
<td>2</td>
<td></td>
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B. The proposed estimated number of clients to be served is reasonable and the description of the target population and typical client profile demonstrates that the agency has a good understanding of the Center for Financial Stability concept.  

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C. The proposed intake, assessment and coordination of services (including the flow chart provided) is reasonable and logical. The coordination of services will ensure that the client is accessing the necessary services in an efficient manner.  

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D. The current level of case management services provided demonstrates that the applicant has the knowledge and capacity to provide the proper level of case management at the Center for Financial Stability.  

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</table>
United Way of Miami-Dade — Partner Selection

<table>
<thead>
<tr>
<th>E. The description of empowerment-based approach to case management and/or financial coaching provided demonstrates that the applicant has an understanding of the model/concept.</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>F. The explanation demonstrates that the applicant is currently utilizing an empowerment-based approach to case management in their case management services.</td>
<td>3</td>
</tr>
<tr>
<td>G. The proposed methodology of incorporating the empowerment-based approach into the Center for Financial Stability demonstrates that the applicant has an understanding of the model/concept and will be able to implement it.</td>
<td>3</td>
</tr>
<tr>
<td>H. The proposed factors/elements to be included as part of the financial assessment are sufficient to evaluate and understand the client's current financial status.</td>
<td>3</td>
</tr>
<tr>
<td>I. The financial stability services that the applicant proposes to directly are key/vital services for the Center for Financial Stability.</td>
<td>5</td>
</tr>
<tr>
<td>J. The proposed list of partners (and attached letters of support) the applicant expects to work with demonstrates commitments with the appropriate agencies that will be able to provide the remaining key/vital services.</td>
<td>5</td>
</tr>
<tr>
<td>K. The proposed data tracking and measurement system demonstrates that the applicant has a strong data collection and methodology and will collect the appropriate and necessary data to properly evaluate the success of the clients and the Center for Financial Stability.</td>
<td>5</td>
</tr>
<tr>
<td>L. The proposed outcomes that the applicant hopes to achieve are reasonable and demonstrate an understanding of the concept and purpose of the Center for Financial Stability. The data collected will allow the agency to determine whether the outcomes are being achieved.</td>
<td>3</td>
</tr>
<tr>
<td>M, N. — The applicant has access to a program site that is accessible and appropriate for the Center for Financial Stability.</td>
<td>6</td>
</tr>
<tr>
<td>O. The costs associated with operating this site are reasonable.</td>
<td>3</td>
</tr>
<tr>
<td><strong>Subtotal for Question 3</strong></td>
<td><strong>65</strong></td>
</tr>
</tbody>
</table>

**Question 4 — BUDGET**

| A, B. The proposed budget is appropriate and reasonable for the scope of the Center for Financial Stability. | 5 |
| C. The applicant demonstrates the ability to assist with securing additional resources for the sustainability and possible replication of the Center for Financial Stability. | 5 |
| D. The projected sources of income seem reasonable and reliable. | 5 |
| **Subtotal for Questions 4** | **15** |

**TOTAL** | **100**
UNITED WAY OF MIAMI-DADE CENTER FOR FINANCIAL STABILITY
PARTNER REQUEST FOR PROPOSALS TIMELINE

January 28 – Financial Stability Advisory Council meeting to review RFP

February 2-6 – Announce release of RFP

February 13 – Bidders Conference

February 20 – Impact Council meeting to review process

March 20 – Applications due

March 23-27 – Staff review of applications

March 30 - April 10 – Advisory Council review of applications

April 15 - May 1 – Impact Council review of applications
Impact Council meeting – May 1 from 2 to 4 pm

May 20-22 – Site visits to finalists & selection of lead agency
Site Visits – May 21 from 12 to 5 pm

May 28 – CIC approval

June 10 – Executive Committee approval

June 17 – Board approval

June 30 – Notify grantee

July – September – Planning, training, implementation

October 1 – Center opens
PARTNER FORMATION

Establishing the scope and terms of partnerships are essential to success. The Gwinnett Valley Financial Services Center’s partnership agreement emphasizes service delivery standards and includes a detailed scope of work for each partner, including a delineation of the resources needed to complete it. The agreement also includes a schedule of evaluation activities, required financial education topics, and a timeline for core deliverables.

United Way of Metropolitan Atlanta meets with partners regularly to check progress, address issues, and discuss the most effective approaches to implementing both short and long term plans.

United Way of Metropolitan Atlanta

Atlanta, GA

MEMORANDUM OF UNDERSTANDING
GWINNETT VILLAGE COMMUNITY ALLIANCE AND CORE SERVICE PROVIDERS

BACKGROUND

The Gwinnett Village Financial Services Center (Center) is managed by the Gwinnett Village Community Alliance (GVCA), a nonprofit organization that works to improve the quality of life of those who live, work, play, and stay in the Gwinnett Village area.

In partnership with United Way of Metropolitan Atlanta and several key funders, the Center is designed to help the residents, employees, and small business owners in the Gwinnett Village area improve their economic health and promote financial stability in the community.

PURPOSE OF THE GWINNETT VILLAGE FINANCIAL SERVICES CENTER

The overriding goal of the Financial Services Center is to increase lower to moderate income families’ economic well-being. The objectives focus on financial stability and connections to meaningful employment at livable wages. Services at the Center will help customers in reducing family debt and growing family savings, increase opportunities to gain assets such as affordable home ownership and small business ownership, expanding the use of Earned Income Tax Credits, and improving their ability to earn higher wages.

The Center is a collaborative of several organizations, each with a specialized expertise that meets the mission of the Center. The full-time Center staff serves as Financial Navigators; they assist customers with identifying their needs and interests and directing them to the appropriate resources provided by its partners – either on-site at the Center, through web-based services, or with warm referrals to the provider’s primary place of operation (i.e., Gwinnett Technical College).

CULTURE OF THE CENTER

The Center promotes a professional, friendly, customer-focused atmosphere. Rather than greet customers with a stack of forms to complete, the customer is engaged in a conversation to better understand her/his needs and interests. From the conversation, the Financial Navigator will identify the appropriate services and see if those meet with the customer’s
approval. From that point, general information is gathered to facilitate a smooth referral (whether registering for a class or scheduling a meeting with a housing, financial, or academic counselor).

SERVICES AT THE CENTER

**Workshops & Classes:** Partner agencies will provide classes and workshops at the FSC. Sessions will include 1-hour, 4-hour, and 8-hour programs.

**Services:** Seasonal Tax Preparation (free) through the VITA program; Work-Ready Testing through the Georgia Work Ready mobile unit.

**Financial Internet Café:** Since many resources to accomplish our objectives are available through the internet, we will have an area for internet use. Customers will be able to log-on to the websites of our partner agencies to access services, set appointments, and research options. This area will be supervised by staff who can assist the customers with locating the appropriate on-line resources.

**Registration and Warm Referrals:** The Center staff will assist clients to register for classes offered on-site as well as with partner organizations. Warm referrals will also be made to streamline the connection between the customer and the resource.

**Languages:** Marketing and service delivery will be provided in languages of the local residents (primarily English and Spanish).

GWINNETT VILLAGE FINANCIAL SERVICES CENTER (“CENTER”)

Managed by the GVCA, the Center will provide the following to its programmatic partners at the Center:

1. Office space for professional services (such as guidance/counseling on employment, education, credit, finances, homeownership, and foreclosures) to Program Partner personnel.
2. Office equipment required to perform professional functions at the Center (i.e., internet access, computers, printers, copier, fax machine, projector for workshops, break room)
3. Secure storage for client or other confidential information.
4. Classroom space with projector equipment and supplies for workshops.
5. Registration and scheduling system for workshops and counseling appointments.
6. Marketing of Partner’s services to the community.

PROGRAM PARTNERS

Each Program Partner will provide services at the Center consistent with a specific scope of services attached to this MOU. Generally, each Program Partner will:

1. Provide appropriate personnel to deliver agreed-to services at the Center according to the schedule determined in the attached scope of services. This may include workshops, classes, individual assessments, and guidance/counseling within their scope of expertise.
2. Share specified reporting data on clients served at the Center for program evaluation and donor reporting purposes on a monthly / quarterly basis.
3. Ensure that staff assigned to the Center commits to coordinate with other professionals at the Center to maximize the positive impact on the customers.
SERVICE INTEGRATION
All personnel working at the Center function as a team with regard to customer service. Regular team meetings will be scheduled to ensure all professionals are aware of the services available at the Center. Trends observed will also be discussed, which will inform planning and scheduling of events at the Center.

TIMELINE
Program Partners are asked to commit resources through December, 2010. Some staff training and coordination will be required the first week of October, 2009. Services are expected to be available to the community beginning October 16, 2009.

EVALUATION
It is expected that this collaboration will include ongoing communications with the spirit of continuous improvement. The Center will convene all program partners for a quarterly review of progress made in several areas:
- Effectiveness of outreach to the community
- New customers served
- Results for customers
- Customer satisfaction
- Effectiveness of inter-agency staff coordination

COMPENSATION
The Center does not charge a fee for use of its facilities. Partner organizations provide the services at the Center at no cost to the Center unless specified in the attached Scope of Services.

SCOPE OF SERVICES
Will include:
- What services will be provided, when (daily, weekly, monthly...), and at what cost (if any).
- What staff person(s) will be designated to work from the Center
- To whom the staff report
United Way for Southeastern Michigan
Detroit, MI

BUSINESS PLAN FOR GREATER DETROIT CENTERS
FOR WORKING FAMILIES
MAY 22ND, 2008

Prepared with assistance from: Colton Group, Detroit LLC

EXECUTIVE SUMMARY
BUILDING A GREATER DETROIT CWF: BACKGROUND AND MODEL OVERVIEW
In the fall of 2007, United Way for Southeastern Michigan and Detroit LISC formed a planning team with Focus: HOPE and Lighthouse of Oakland County to study, plan and implement the Annie E. Casey Foundation (AEC) Center for Working Families® (CWF) model in the greater Detroit area. As a result of the study and the interest and assistance of two additional agencies, Southwest Solutions and SER Metro, this group of six agencies will launch a pilot for the Greater Detroit Centers for Working Families in July of 2008.

The need for a CWF project in greater Detroit continues to grow. Over half of the population in the City of Detroit and nearly 40 percent of the population in the tri-county area are living below 200% of the federal poverty level, an income considered necessary to allow a family to consistently meet their basic needs. These low to moderate income families are also often asset poor with negative net worth, which makes them less stable and more susceptible to life’s challenges and downturns.

The Center for Working Families® (CWF) model is designed to assist these families in moving to financial stability by providing them with convenient access to an array of coordinated economic-focused services: Workforce Development, Financial Literacy/Coaching and Access to Income Supports such as tax credits and benefits. CWF sites are built on the existing capacities of trusted, neighborhood-based organizations, and they provide low to moderate income residents with access to high quality one-on-one career and financial coaching over an extended period of time as needed.

PROJECT PLANNING
United Way for Southeastern Michigan and Detroit-LISC spent a year planning the Greater Detroit Centers for Working Families. They visited Centers in other communities, researched target neighborhoods, met with potential partners, and began vetting candidates - all with the primary aim of developing a comprehensive plan to open 12 One Stop Centers throughout the region. The results of this 12-month planning period are documented in a business plan.
The Greater Detroit CWF pilot will begin with a network consisting of an intermediary and four centers: 3 in Detroit and 1 in Pontiac. The plan is to add an additional 1 to 2 sites to the network within the first year. The network, consistent with the CWF philosophy, will have a regional scope for growth and a neighborhood focus for delivery. The planning team worked to establish the criteria for membership in the network and the performance metrics, which will be used to monitor initial and ongoing impact.

MAXIMIZING THE VALUE OF THE NETWORK: THE ROLE OF INTERMEDIARY IN CWF

United Way for Southeastern Michigan (UWSEM) and Detroit LISC will implement and manage the Greater Detroit Centers for Working Families network (Greater Detroit CWF, or the Network). Detroit LISC and UWSEM will serve collectively as the Greater Detroit CWF Intermediary, with UWSEM providing the day-to-day management. Both organizations have targeted wealth building and financial stability as goals. Detroit LISC is focused on Detroit proper with an interest in first ring suburbs, while United Way’s footprint includes all of Wayne, Oakland and Macomb counties. Combined, the two organizations bring a robust set of relationships and resources to serve the region. See section III for full explanation of the role and value and of the Intermediary role.

MARKET NEED IN THE TARGET MARKETS

Geography: The Greater Detroit CWF market area covers the counties of Wayne (other than Detroit), Oakland, Macomb, and the City of Detroit. Our target market for the initial Pilot is four neighborhoods: Vernor (Southwest), Chadsey/Condon (Southwest), Central Woodward (including Northend), and Pontiac. The target neighborhoods through the first three years include Cody, Osborn, Northwest (including Brightmoor), and Lower East-Far East. Areas outside the City of Detroit and the City of Pontiac will be identified and targeted as the pilot progresses toward the planned 12 sites across the tri-county area. The scan and target market data contained in this plan concentrates on the City of Detroit and Pontiac, where the initial sites will be located.

Target Population: Greater Detroit CWF will target low to moderate-income households in the neighborhoods mentioned above. Per SRC, LLC (Appendix B) this target population for the initial pilot includes an estimated 43,600 households. The target neighborhood population in the three-year plan for the City of Detroit and the City of Pontiac (6-7 CWF centers) is over 75,000 households.

Need: Between 1999 and 2006, there was a 12% drop in median income adjusted for inflation across the state and a 19% drop for the city of Detroit (Metzger 2006). While unemployment has risen, those who remain employed often have lower paying jobs. There is a clear need for employment with opportunities for advancement, as well as access to income supports and financial coaching to stabilize and improve the family economic situation. Furthermore, there is also a population facing chronic unemployment that needs assistance in attaching to the labor market. Greater Detroit CWF has the flexibility in design to respond to all of these situations.

As further evidence of the need, the UWSEM 2-1-1 report for March 2008 (Appendix E) demonstrates community need clearly in Wayne, Oakland, and Macomb Counties. The top two service requests in all counties are for income support assistance with utilities. Job Search/Placement services are 4th, 5th and 6th for Wayne, Oakland and Macomb Counties, respectively. Both Income Support and Employment Services are key focuses of CWF and show a clear alignment of the model to community need.
IMPACT OF CWF MODEL—“RETURN ON INVESTMENT”

The impact of the CWF model can be described as a “Return on Investment” to the client and the community. In one measure, AEC and Bon Secours CWF in Baltimore tracked several families over a 3 year period and created a composite family (the “Smiths”), to show the impact of applying the disciplined application of the integration or ‘bundling and sequencing’ of the three CWF service areas (see Section VI). The “Smiths”, starting with a significant income deficit, showed a positive impact of $17,921 over this period. This is nearly a 400% return to the client on the approximate $4,500 spent providing services to the “Smiths” over three years.

Extrapolating this model, if Greater Detroit CWF replicates this approach over a similar period of time (assuming a conservative 3.4% market penetration of the target market in the four initial pilot neighborhoods and that 50% of clients access all three services), the “ROI” to the Greater Detroit community would be approximately $13,500,000. This estimate is very conservative, as it does not include the ROI gained through accessing one or two of the services or the ROI from the additional sites that will be added. Furthermore, there are additional community and individual benefits associated with asset accumulation, skill enhancement, and access of income supports such as tax credits, which are all intended outcomes of the model. Many of these benefits stimulate economic growth and clearly indicate the potential for CWF to act as a driver for community economic development across the region. In fact, we estimate an additional benefit to the community of at least $4,716,000; this amount reflects the economic activity that will result from assisting CWF clients in receiving tax credits and refunds.

PRODUCTS AND SERVICES

As described above, the Greater Detroit CWF integrates three types of services to assist low to moderate income families to achieve financial stability and move up the economic ladder: Workforce Development, Wealth Building (Financial Literacy/Coaching), and Access to Income Supports. We identify these three as the Core Services, or the three “legs of the stool”. We identify Workforce Development and Financial Literacy/Coaching as the Platform Services, given that the model must begin with one of the two. In each “leg” category, there is a wide possible range of services. Some types of services are required and considered Core (Category 1- Required Core Services), some are considered Core but are not mandated in order to receive CWF designation and base level funding (Category 2- Additional Core Services); and some are considered to be supplemental in that they are not counted as Core or included in project budgets, but they clearly supplement the goals of the CWF model (Category 3- Enhancement Services). Key services are listed below, and a complete table is included in Section VI:

Workforce Development – Assessment/Individual Development Plan, career coaching, job placement, access to career training

Wealth Building – Assessment/Individual Development Plan, one-on-one financial coaching, financial literacy/education, foreclosure prevention

Access to Income Supports – Benefit and tax credit screening/application assistance; access/referral to free tax preparation (with potential to integrate benefits software into model)
ORGANIZATION AND MANAGEMENT

The Organization is structured as a network that includes an Intermediary partner (UWSEM and Detroit LISC) that raises base level funds (as described in Section VII of this plan) for the launch and stability of the centers, manages the network, provides technical assistance and compiles and reports on performance. The network also includes Center Manager sites, where the delivery of all three services takes place. Each organization functioning as a Center Manager is responsible for creating, managing and fundraising (beyond the base funding) for its site. The roles of each have been clearly defined in a Letter of Agreement (Appendix C), which structures the network to allow for growth through the leverage of capacity and expertise of all partners, while maintaining the independence of each. The structure of the network provides opportunities for collaboration, exchange of lessons learned, leverage of each partner’s strengths, and a shared collective voice to influence systemic change and public policy.

NETWORK GROWTH, FUNDING AND FINANCIALS (BUDGET):

*The Intermediary and Center Manager budget numbers:* While the Intermediary budgeted numbers below reflect expected administrative costs, as well as network building and site support costs, based on center adoption schedule, the Center Manager budget is a composite budget based on CWF experience. The level of funding needed to launch a CWF provided below is a composite example, and it is based on estimates of center budgets obtained from CWF projects in Chicago and Baltimore, which range from $150,000 to $600,000 annually and are mature sites. The Greater Detroit sites will likely represent this range over time.

**CENTERS FOR WORKING FAMILIES BUDGET SUMMARY**

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<th>YEAR 1</th>
<th>YEAR 2</th>
<th>YEAR 3</th>
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<tbody>
<tr>
<td><strong>Intermediary</strong></td>
<td></td>
<td></td>
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<tr>
<td>Operating Costs</td>
<td>$195,000</td>
<td>$212,000</td>
<td>$218,000</td>
</tr>
<tr>
<td>Support Costs for sites (software, development &amp; AmeriCorp match)</td>
<td>$128,200</td>
<td>$211,700</td>
<td>$250,700</td>
</tr>
<tr>
<td><strong>Total- Intermediary Level</strong></td>
<td>$323,571</td>
<td>$423,657</td>
<td>$468,926</td>
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<tr>
<td><strong>Composite Center</strong></td>
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<tr>
<td># of Centers (12 prorated over 3 yr launch schedule)</td>
<td>4.75</td>
<td>7.5</td>
<td>11.25</td>
</tr>
<tr>
<td>Costs- Center Level</td>
<td>$1,853,000</td>
<td>$3,015,000</td>
<td>$4,658,000</td>
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<tr>
<td><strong>Totals</strong></td>
<td>$2,177,000</td>
<td>$3,439,000</td>
<td>$5,127,000</td>
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Funding the CWF Network - The Intermediary (UWSEM and Detroit LISC) will commit $625,000 in year 1 to launch the project, and it is committed to securing this amount, along with additional funds needed for expansion, in years 2 and 3. This money will help to operate the Intermediary site and will provide $100,000 in base level funding to each Center.

In keeping with the CWF model to leverage existing capacity, the Center Manager agencies will redirect the resources of their current core Platform Service (Workforce Development or Financial Literacy/Coaching) and any income support services that they are providing today to implement the model.

Additional Funding Source Opportunities: Foundations and financial institutions have demonstrated interest in CWF locally. The Skillman Foundation has provided funding to commission a business plan so that they can determine further interest. Other foundations have been in contact with UWSEM and Detroit LISC, and Focus Hope and Lighthouse of Oakland County also report contact with potential funders interested in CWF. A report on this business plan will be delivered to a meeting of several interested potential funders, organized by Skillman Foundation in June.

Executive Summary: Attachment #1

GREATER DETROIT CENTERS FOR WORKING FAMILIES
CAREER ADVANCEMENT AND WEALTH BUILDING SERVICES

Client Pool
- Chronically unemployed
- Low-skilled, low-income, unemployed
- Low-skilled, low-income, employed
- Skilled, med-income, asset poor, employed

Intake
- Orientation
- Initial Assessment

Individual Life Plan
- Match with a continuum of services

Client Engagement
- Career Prep
- Train & Work
- Update Life Plan

Employment Services: On-site or Referral
- Job readiness training
- Basic Education
- GED/ESL
- Job placement & follow-up

Training & employment thru sector-based Workforce Partnership
- Post-secondary and vocational education
- Interview prep
- Job placement & follow-up

Income Support and Financial Coaching
- Food stamps
- EITC
- Child care subsidies
- Medicaid
- Debt reduction
- Eviction prevention
- Credit repair
- Access to checking & savings accounts
- Savings incentives
- Access to IDAs
- Foreclosure prevention
- Homeownership Counseling, IDAs
- Retirement & financial planning

Bundled Services: clients are able to access income supports, financial coaching and workforce development at same time and as needed
Dear:

The purpose of this letter of understanding is to describe the shared mission of the members of the Greater Detroit Center for Working Families Network (the Network), to outline the membership criteria for the Network, and to articulate roles and responsibilities for the pilot phase of this proposed project. This letter also describes the commitment made by United Way for Southeastern Michigan and LISC-Detroit (collectively the Intermediary that will maintain the Network’s infrastructure) to Agency X (one of several Center Managers that develop and provide direct services to families), as part of a pilot to launch Center for Working Families sites at various locations in the greater Detroit area. This is a letter of understanding, and a grant agreement will be developed and agreed to separately.

The Network partners share two common goals: to test and deliver bundled services that help move families to financial stability and to build the capacity of organizations in Greater Detroit to implement the Center for Working Families (CWF) model in multiple neighborhoods and communities. The mission of the Network is set forth below:

The Greater Detroit Network for Working Families provides a framework for working families to define and accomplish their dreams. We meet families “where they are”, and assist them in their journey to financial stability, well being, and wealth building. We accomplish this by providing them with a unique, targeted blend of services for employment, career training and advancement, income enhancements, and financial literacy.

The Greater Detroit Center for Working Families model includes three main service components: workforce development (employment and career coaching and training), financial literacy (education and coaching) and access to income supports. The Network identifies workforce development and financial literacy as the Platform Services needed to launch the Greater Detroit Center for Working Families pilot.

NETWORK MEMBERSHIP

The Network will be made up of organizations that develop and provide direct services to individuals and families (Center Manager or CM) and organizations that develop and maintain the Network’s infrastructure (Intermediary). The following written selection criteria for Center Managers has been developed and agreed to by the piloting Network Members. In order for entities to become and remain Center Managers, they must:

1. Begin with strong expertise in workforce development OR financial literacy
2. Serve a desired target population not served by another CWF within a desired geography
3. Have a mission that is aligned with Greater Detroit Center for Working FamiliesTM (CWF) network mission and the guiding principles or must be an organization that demonstrates a willingness to adopt the CWF mission and guiding principles (e.g. must be customer-focused, have a long-term and holistic approach to serving families, etc.)

4. Be willing to commit to outcomes; not process-driven. The new organization must be committed to changing the quality of life of individuals (increase in net worth vs. completion of program)

5. Embrace change and innovation

6. Have a capacity to collect data related to outcomes

7. Have a champion for CWF model at leadership level

INTERMEDIARY RESPONSIBILITIES AND COMMITMENTS

The Intermediary shall have the following responsibilities:

1. Provide Agency X and other Center Managers with a base level of annual funding for three years. The base level of funding is to be used by each CM to: 1) add on and integrate the missing Platform Service (financial literacy or workforce development) with the existing Platform Service offered at the CM’s physical site, and 2) support the bundling and sequencing of workforce development, financial literacy and income support services. The Intermediary will be responsible for fundraising for the base level of funding and will share its fundraising plan with the Center Managers. The Intermediary will include Center Manager(s) in fundraising efforts for the base level of services when appropriate and if so desired by the Center Manager(s). In addition, the Intermediary may assist two or more Center Managers in collaborative fundraising efforts for core services, enhancements and expansions of program services when requested by the Center Managers. The Intermediary will coordinate (collect related information and share as appropriate) the fundraising efforts of the Center Managers to secure additional funding for enhancements and expansions that directly affect more than one Center Manager.

2. Support Center Managers as they determine how to provide access to income supports, including public benefits and tax credits. Commit resources to researching and developing potential and promising methods to delivering income support services across the Network.

3. Provide each Center Manager with access to performance management software that will be used by each member of the Network. The Intermediary will work with the Annie E. Casey Foundation and LISC National to ensure that the software used by the Greater Detroit Center for Working Families network tracks outcomes that align with the CWF model. The Intermediary will provide each Center Manager with the technical assistance and training needed to implement and use the software.

4. Collect and analyze performance data from each Center Manager and provide feedback to the Network. Monitor the performance of each Center Manager to ensure that baseline requirements established by the Network are met or exceeded.

5. Develop and provide technical assistance and training, including responding to the needs expressed by Center Managers, to assure quality implementation of all of the elements of the Center for Working Families model at each service site. Work with struggling Center Managers to improve their performance.
6. Provide leadership in managing the Network, including convening meetings between members and serving as the primary contact with other Center for Working Families national intermediaries, funders and sites. In addition, ensure that lessons learned at each site are shared throughout the Network and that Center Managers are made aware of innovative models and best practices from Center for Working Families sites across the country.

7. Provide leadership in growing the Network and identifying new partners, using the Center Manager criteria developed by existing Network Members and listed above.

CENTER MANAGER RESPONSIBILITIES

Each Center Manager shall have the following responsibilities:

1. Prior to acceptance into the Network, Center Managers have been determined to have a strong capacity in providing at least one of the Platform Services. Upon joining the Network and receiving the base level of funding from the Intermediary, each Center Manager must provide and track the two Platform Services, workforce development and financial literacy, at the same physical site.

2. In addition, Center Managers should work towards incorporating income support services into the model during the pilot phase. At a minimum, Center Managers should maintain any pre-existing formal and informal efforts to connect clients to public benefits and tax credits that supplement income and/or reduce monthly expenses, and Center Managers should track these efforts through the CWF performance management software. Center Managers should be committed to finding ways to ensure that all CWF clients maximize their use of public benefits and tax credits for which they are eligible. Examples could include: partnering with another organization, re-aligning and training current staff to assist clients in accessing income supports, and/or fundraising to develop their ability to provide income support services. Center Managers will develop their own performance goals, with respect to the number of CWF clients screened for and accessing public benefits and tax credits, in partnership with the Intermediary.

3. In line with the Center for Working Families model, Center Managers should ensure that core services are bundled and sequenced and are offered to clients in an integrated fashion.

4. Align internal resources against the CWF model in order to continue to provide the pre-existing Platform Service and continue to fundraise for the pre-existing Platform Service.

5. Provide to the Intermediary, data that tracks the outcomes of clients who participate in the CWF model using the performance management software provided by the Intermediary.

6. Participate in monthly meetings with the Intermediary and other Center Managers to discuss the successes and challenges associated with bundling and sequencing CWF services and to share lessons learned during the pilot.

7. Center Managers have the freedom to build upon and fundraise for their CWF model, and expand and enhance the services offered. In the spirit of transparency and efficiency, Center Managers must share with Intermediary their fundraising plan for any enhancements and expansions that are marketed as a component of the Greater Detroit Center for Working Families network. Fundraising for enhancements and expansions should be clearly communicated as distinct from the base level of funding provided by the Intermediary. In order to minimize competition for funding and to maximize the resources available for Network Members, Center Managers are encouraged to work together to seek new funding for core services, as well as enhancements and expansions of the program model.
TERM AND TERMINATION OF THE PILOT

The Network Pilot will commence on July 1, 2008 and continue until June 30, 2009. However, Center Managers may terminate their participation in this Agreement at any time with or without cause upon written notice to the Intermediary. Upon termination, the Center Manager will no longer be a part of the Greater Detroit Center for Working Families network. If even after receiving technical assistance from the Intermediary, a Center Manager is unable to meet the baseline requirements and performance standards of the Greater Detroit Center for Working Families network, the Intermediary may terminate their grant award to the Center Manager with a 30-day written notice.

UNITED WAY FOR SOUTHEASTERN MICHIGAN

By: ________________________________

Name: ______________________________

Title: _______________________________

DETROIT LOCAL INITIATIVES SUPPORT CORPORATION

By: ________________________________

Name: ______________________________

Title: _______________________________

AGENCY X

By: ________________________________

Name: ______________________________

Title: _______________________________
United Way of Forsyth County
Winston-Salem, NC

CAREER CONNECTIONS & PROSPERITY CENTER
A UNITED WAY COLLABORATIVE EFFORT BETWEEN CONSUMER CREDIT COUNSELING SERVICES, GOODWILL INDUSTRIES OF NWNC, FAMILY SERVICES “WAYS TO WORK” PROGRAM, THE CENTER FOR HOMEOWNERSHIP, AND EXPERIMENT IN SELF-RELIANCE

OPERATIONS MANUAL
This Operations Manual is designed to assist staff at the Career Connections & Prosperity Center (Center) to achieve the outputs and outcomes outlined in the United Way Breakthrough Initiative.

Concept: The Center is loosely designed on the holistic approach to personal success as outlined in the book “Dream Manager” by Matthew Kelly, which emphasizes that a key and critical role in leadership is the ability to recognize the dreams of those we work with and help them to achieve those visions. The Center is set up to be seamless to customers. To achieve this:

- All staff and partners while working the Center will use the title of Prosperity Counselor and will wear Prosperity Counselor badges (supplied by Goodwill). Staff badges will read, for example, “Prosperity Counselor, Transportation Specialist” to specify area of expertise.
- The Dream Intake Form was designed to be holistic in its approach to serving the educational, vocational and financial needs of families and individuals. For the Center concept to be successful all Center staff and partners must embrace the concept of the form and support its necessity in achieving the outputs and outcomes set for the Center. Each Prosperity Counselor will utilize the intake form. It is recognized that the Intake Form may be modified as Center needs change. A copy of the original Intake Form is attached.

Hours of Operation: The Center is open daily 9:00 a.m. to 5:00 p.m. Goodwill staff will be in place from 8:00 a.m. till 5:00 p.m. daily to open and close the Center. When the Center is open late to accommodate classes, etc. the sponsoring agency is responsible for providing personnel to cover. There are to be 2 people on site at all times - see Security for details.

Center Usage: The Center is designed to be open to the public and to that end, it is appropriate that the Center be used by other non-profit and civic agencies for meetings, etc., particularly those having to do with economic and workforce development. Staff and partners should use their discretion in allowing agencies to use the Center and should try to
confine Center usage to normal operating hours. If an agency needs the Center at times other than normal operating hours, the partner agency that books the Center will be responsible for opening and closing the Center and having staff on hand to facilitate. Requests to use the Center should go to the Center Coordinator in writing for scheduling purposes. Food for meetings is limited to light refreshments and those using the Center will be expected to clean up after themselves.

**Reporting Structure:** The Center is designed as a collaborative effort with each agency providing staff that will work together as a team. The Center Coordinator will accept responsibility for building scheduling, submitting maintenance requests, acting as Safety Marshall (which will include performing and documenting fire and other emergency drills quarterly and assigning safety duties as needed), and serving as general liaison for the Center.

In case of emergency or catastrophic event at the Center, Bill Haymore, Goodwill’s VP of Facilities (Cell 336-408-0731) is to be notified immediately. Mr. Haymore will be responsible for contacting the landlord and taking care of facility issues. If the Center is closed due to an emergency, the Center Coordinator or her supervisor will post a notice on the door of the building and attempt to contact partner agency staff.

**INITIAL STAFFING AT THE CENTER IS AS FOLLOWS:***

<table>
<thead>
<tr>
<th>AGENCY</th>
<th># OF STAFF</th>
<th>TIME AT CENTER</th>
<th>CENTER DUTIES (CURRENT STAFF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goodwill</td>
<td>2</td>
<td>Both Full Time</td>
<td>Center Coordinator</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Employment Specialist</td>
</tr>
<tr>
<td>CCCS</td>
<td>2</td>
<td>One Full Time Equivalent</td>
<td>Certified Credit Counselor</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Certified Credit Counselor</td>
</tr>
<tr>
<td>CHO</td>
<td>2</td>
<td>One Part Time Equivalent</td>
<td>Housing Educator</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Housing Educator</td>
</tr>
<tr>
<td>Ways/Work</td>
<td>1</td>
<td>Full Time</td>
<td>Ways to Work Expert</td>
</tr>
<tr>
<td>ESR</td>
<td>4 plus IDA Team</td>
<td>1.5 Full Time Equivalent</td>
<td>Housing Expert, Self-Sufficiency Expert, VITA/EITC Expert, Self-Sufficiency Expert</td>
</tr>
</tbody>
</table>

**Center Manual:** Center staff will collaboratively design a Center Manual which will include this Operations Manual, safety and emergency procedures, a call list for Center staff to include cell or home phone numbers and emergency contacts, a listing of cell or contact numbers for partner agency representatives, procedures for opening/closing the Center and for night/weekend activities and other information as deemed appropriate by the staff.
Training: Center staff is working to design ongoing training on Center procedures, teamwork and other topics as the need arises. Training completed will be documented and worked into a training manual so training on pertinent topics can be repeated annually or as new staff come on board. The Center is approved to have 4 trainings annually for which the agencies are responsible for the cost of Center staff. If other individuals are invited to the training, their agency sponsor is responsible for their meal cost. The approved amount is $10.00 per person per training.

IT Policy: It is mutually agreed that the Information Technology Department of Goodwill will provide hardware and software support for all of the computer and network equipment provided at the Prosperity Center. In exchange, any agency in agreement using a staff computer will adhere to Goodwill’s computer policies. Each staff member will have regular computer privileges which prevent them from being able to load software and change certain computer settings. Goodwill will maintain all software revisions and updates.

Some agencies may want to load their own software, change computer configuration, or alter user privileges. If an agency prefers to do this, Goodwill will give the appropriate person the administrator password. Since loading software and changing settings can introduce computer problems, the agency will then take full responsibility of all hardware and software support for that particular computer.

A firewall has been put in place to protect against malware and to provide content filtering so inappropriate websites can not be viewed. Occasionally a legitimate website may be blocked. If it is deemed that a blocked website is needed, Goodwill will change the firewall settings to allow it to be viewed.

Goodwill has set up and configured a wireless network. This wireless network is not intended for public use and is protected by password. In order to control who can connect to this network, Goodwill will maintain the password and will not give it out to any staff members. This network is intended for computers purchased for the Prosperity Center, so staff members will not be allowed to connect personal laptops.

To maintain consistency, Goodwill will keep all passwords for network equipment. We will do our best to make accommodations for any special needs; however can not make changes that will compromise security for any of the equipment at the Prosperity Center.

Goodwill did all of the building setup, so is familiar with the placement and configuration of all equipment. The need may arise for wiring that was not provided when the building was initially set up. If any agency has the need for additional wiring, Goodwill will pull that cable for them. The agency will then be billed for the work.

As of the signing of this Operations Manual, none of the agencies have decided to load their own software, change computer configuration or alter user privileges. Any changes that an agency wishes to make after the signing of this Operations Manual will require a separate document, signed by the CEO of the agency and provided to Goodwill.
Center Policy Guidelines: The following were developed with the input of Center staff. While not meant to cover every situation that may arise at the Center, the policies serve as general guidelines for behavior:

Smoking – The facility is a smoke-free environment. Designated areas are provided outside the facility for those who smoke.

Internet Use – The Center provides access to public information networks, such as the Internet, as a resource and enhancement to communications for its employees. Communications sent across public networks such as the Internet must be considered an organizational communication, as if printed on Center letterhead. Employees and customers utilizing the Center’s computers and/or networks to access the Internet have no rights to privacy and their usage is continually monitored. Inappropriate Internet usage (any usage not directly associated with educational, vocational or financial growth) will result in corrective action, or being denied use of the center and its resources. Customers not complying with procedure may be asked to leave the facility.

Security – All team members will have access to a key to access the building. A camera and buzzer system has been installed to cut down on unauthorized individuals being permitted on premises. When answering, make sure to ask reason/nature of visit and also make sure each patron signs in upon entering the facility. All visitors are to be buzzed in and signed in. No customer should open the door for another. This is to be monitored at all times. There need to be 2 staff members on site at all times. If, due to inclement weather, etc., a person finds themselves the only person scheduled to work, they need to call their supervisor, put a sign on the outside door that the Center is closed due to weather, etc. and report to their home agency to work for the day.

Bulletin Boards & Other Promotional Materials – The Center maintains bulletin boards with display of materials or information related to the Center or its partners which would be of interest to the customers. Bulletin boards must be kept current and retain an attractive appearance at all times. In addition, materials related to education, jobs and financial matters are on display in the Center. Center staff must approve all materials and information to be displayed in the Center. If there is a question among staff as to whether the materials or information should be displayed, staff should refer the decision to their supervisors who will come to a consensus.

Emergency Evacuation – In case of an emergency (fire, bomb threat), the building should be evacuated. Staff should immediately get all participants out of the building. As Safety Marshall, the Center Coordinator will check that the restrooms are empty and will close/lock all doors. The Coordinator will assign individuals to assist disabled individuals from the building and call 911. All staff and participants should meet by the Lexington Street entrance. Once accounted for, participants are free to leave unless emergency personnel on site (fire, police) request they stay. Once everyone is safely out of the building, the Center Coordinator will contact appropriate Goodwill staff.

Parking – During day hours, parking is first come, first serve in the lot. It is strongly suggested that personnel working late shifts (after dark), move their cars closer to the building after 5:00 p.m. when the lot empties. In addition, it is suggested that staff use the buddy system to leave the building after dark.
Housekeeping – It is important that all work areas be kept neat and clean. It is the responsibility of all team members to aid in housekeeping. Aisles and exits are to be kept clear at all times and spills should be cleaned up immediately. It is staff’s responsibility to clean up the break area, keeping the microwave and refrigerator clean. Staff will also need to keep computers and monitors cleaned. There is a cleaning crew that will come in twice a week to clean floors and bathrooms and empty trash. Unless cleared, the cleaning crew will not clean desks or other personal areas.

Inclement Weather – Center staff will follow the Inclement Weather policies of their respective agencies.

Holiday Schedule – The Center will be closed for New Year’s Day, Martin Luther King Day, Good Friday, Memorial Day, 4th of July, Labor Day, Thanksgiving and the Friday following Thanksgiving, and two days at Christmas. On weeks that a holiday occurs, staff will post a sign on the door to let participants know the center will be closed. Agencies that don’t recognize the holidays listed above can work with their staff to determine if the day(s) need to be taken as personal leave days. Agencies that recognize additional holidays will notify the Center Coordinator.

Workplace Violence – Center staff strive to provide a safe workplace for all its partners and customers. Any type of workplace violence will not be tolerated. Employees are prohibited from making threats or engaging in violent activities. Training on how to deal with stressful situations and customers will be provided twice a year to staff and partner agencies.

Confidentiality – It is the policy of the Center to ensure that information of a confidential nature remains confidential. Confidential information such as participants’ and or employees’ health related issues, personal identifiers such as social security numbers, date of birth, criminal and financial background information are kept in secured locations in the Center and/or at the home agency of the program as applicable. Access is limited only to those who are required to work with this information on a daily basis and disclosed only on a need-to-know basis with the permission of the participant.

Appearance/Dress Policy – The Center maintains acceptable standards of grooming and dress that are conducive to the conditions of sound business practice. The normal dress at the Center is Business/Business casual. Fridays can be considered casual dress day as appropriate to scheduled activities for the day. It is asked that staff support each other in determining dress issues as/if they arise. For general purposes, staff needs to avoid low cut clothing, flip flops, worn jeans and other inappropriate attire.

Attendance – Center staff are expected to be at the Center when scheduled. If, for any reason, they will not be at the Center on their scheduled days, staff needs to follow their agency procedures for calling in and contact the Center as well. All staff or their agencies will be responsible for contacting and rescheduling any scheduled appointments for the day. If staff needs to be out for prolonged periods of time (over one week), the home agency needs to supply alternate staff to fill in, if possible. Staff should work together to plan vacations, etc.

Phone – It is understood that the individuals working the Resource Room will primarily be responsible for answering the phone due to proximity; however, answering the phone is the responsibility of all Center staff. Personal phones calls are restricted to local use only and are to be kept to 3 minutes or less due to shared lines.
**Postage** – The Center has contracted for a postage machine at the cost of $24.95/month for usage, plus postage. The machine was installed in June, 2008, with 3 months of free service before the monthly usage fee goes into effect for a contract period of one year. Cost for the machine will be divided equally by the partners. Once the free period is over, the billing will go to Goodwill monthly for payment, with Goodwill billing the partners quarterly for their share of the rental cost. The machine is postage designated for each Center agency and postage used will be each agency’s responsibility. Postage is not to be used for personal usage.

**Staffings** – Staff will hold meetings one to two times a week to review client files and work on Individual “Ladder to Success” Plans. All staff working the Center on meeting days is required to attend. The purpose of these meetings is to discuss individuals identified as wanting to participate in multiple center services.

**Staff Teams:** To further the success of the Center, Center Teams will be developed to oversee the areas of Customer Service/Training, Intake/Sales, Records, and Point System Game. Staff is responsible for developing the Teams and providing updates to the Managers on a monthly basis.

**Staff Meetings** – Staff will meet monthly to discuss Center issues, activities, training, and the progress of their Center Team. Meeting results will be shared during the Managers meetings.

**Supplies** – General Center supplies will be ordered by the Center Coordinator; however, all staff need to report when supplies are low. Program specific supplies are the responsibility of each agency.

**Marketing** – Flyers, business cards, letterhead and other Marketing supplies need to maintain Center integrity for continuity of marketing purposes. The Center Coordinator will order marketing materials as needed. Each agency is encouraged to include agency marketing materials to display/hand out at the center and/or during Center events. The CEOs, or their appointed representatives, will jointly determine murals, motivational materials and/or other signage to go on walls to show the collaborative partnership of the center. These materials will be paid for out of Goodwill’s portion of the Marketing budget. A Center logo is being developed and once complete, will be the logo used on all marketing materials. Agencies may also duplicate materials supplied by marketing as needed if they have the capacity to do so.

**Customer Surveys** – In order to maintain continuous improvement of the Center and to fulfill the Breakthrough Grant requirements, customer satisfaction surveys will need to be conducted on an ongoing basis. Center staff will develop a survey by Mid-July of 2008 to present to the CEOs for approval, with implementation by end of July. This survey will fall under the Customer Service/Training Center Team.
Leadership Teams – The Leadership Team currently consists of the CEOs from each partnering agency (Art Gibel, Twana Wellman-Roebuck, Peter Laroche, Al Renna) plus Sherry Carpenter, Laura Elliott, Brenda Gillespie, Fred Bazemore, Phyllis Caldwell, Kathy Banks and Reni Geiger. The Team is responsible for making decisions regarding the Center and will meet on a quarterly basis to review Center progress. These meetings will be held at the Center. The Center Coordinator will take responsibility for working with the CEOs to schedule the meetings. In addition to the Leadership Team, program directors will meet monthly to review Center progress and will report to the Leadership Team as needed.

Read and approved this ______ day of _________, 2008.

Twana Wellman-Roebuck, ESR

Art Gibel, Goodwill Industries of NWNC

__________________________
Al Renna, Family Services
“Ways to Work” Program

__________________________
Peter Laroche, Consumer Credit Counseling Services & Center for Homeownership
OPERATIONS – STAFFING

The Financial Resource Center is operated by a senior manager, budget coaching manager, and a life coach, all of whom are employed by Co-opportunity.

This core team directs and oversees the Center’s daily operations, provides intake and case management for clients and coordinates with the volunteers, who provide financial coaching. The core team ensures that the Center’s services are sequenced appropriately to help each client achieve his or her goals. Since this function is critical, the core team’s responsibilities have been refined to align their duties with core skills and experience.

The Center’s life coach is the initial point of contact for all clients other than tax filers. Other Co-opportunity employees offer additional services in matched savings, home buyer counseling, financial education/counseling and foreclosure prevention services. Staff members of partner organizations also provide services on-site one or more days a week and offer specific services related to workforce development and benefit screening.

United Way of Central and Northeastern Connecticut
Hartford, CT

JOB DESCRIPTIONS

MANAGER, FINANCIAL RESOURCE CENTER

Summary: Oversee daily operations of one-stop resource center providing employment, asset building and income support services.

Reports to: Director, Programs

Supervises: Life Coach(es), Budget Coaching Manager(s)

RESPONSIBILITIES AND DUTIES:

1. Develop plans and coordinate outreach and recruitment of eligible individual.
   a. Work with Volunteer Income Tax Assistance program staff and individual sites to recruit tax filers interested in program services.
   b. Distribute outreach materials, make presentations and otherwise engage other community and faith-based agencies to recruit eligible families.
   c. Manage referral process to ensure timely response and appropriate tracking of services.
   d. Solicit feedback from clients to ensure program meets their needs.

2. Coordinate client flow to ensure employment and financial needs of families are met.
   a. Develop policies and procedures to assist center staff in providing uniform, consistent and responsive services to individuals and families.
   b. Work with staff to ensure intake and assessment is completed on all incoming families.
   c. Monitor the development of individualized action plans for families that address financial, employment and other service needs.
   d. Monitor plan progress.
3. Develop, plan, organize and coordinate with Co-opportunity staff financial services that are responsive to needs of eligible families.
   a. Ensure adequate referral processes are in place for in-house program offerings, including budget coaching, housing counseling, financial education and other services.
   b. Track services and outcomes, and provide in-house staff with appropriate information for reporting.

4. Organize onsite educational opportunities for participating families, including financial education.
   a. Planning: identify topics, speakers, locations for offerings.
   b. Ensure adequate registration for all offerings.
   c. Ensure knowledge gains are assessed.
   d. Provide opportunities for participants and facilitators to provide regular feedback on sessions.

5. Coordinate services of partner organizations to ensure family needs are addressed.
   a. Coordinate scheduling, logistics and services provided onsite by partner organizations.
   b. Work with organizations such as Capital Workforce Partners and Urban League of Greater Hartford to provide employment services including intake, orientation, assessment and goal setting to obtain living-wage employment. Ensure strong post-employment services are available focusing retention, career-pathing and job advancement.
   c. Work with organizations such as Foodshare to ensure families maximize income by securing public benefits and other basic needs services for which they qualify.

6. Outcome Management: Ensures program is results-oriented. Track, monitor and reports on program outcomes. Assist in the development of outcome measures.

7. Program Development: Recommends program enhancements and/or complimentary programming. Conducts planning necessary to ensure smooth implementation of program plans.

8. Budget Development and Management: Prepare program budget as part of the agency’s annual budget process. Monitor spending regularly and make recommendations to ensure program cost effectiveness.

9. Contract Management/Compliance & Reporting: Ensure program complies with all applicable grants and contracts. Prepare fund source and other reports as requires and on-time.

10. Community Relations/Collaborate: Communicate regularly with peers, other community groups and financial institutions to raise awareness of programs. Seek out opportunities for programs to collaborate that will enhance services and/or open new opportunities.

11. Document program policies and procedures.
EDUCATION AND EXPERIENCE REQUIRED:

Bachelor’s degree in finance, business administration, counseling or related field and a minimum of 2 years experience counseling/coaching individuals, preferably on financial issues.

Strong organizational, leadership and group facilitation skills. Good verbal and written communication skills. Experience working with people from a variety of cultural and economic backgrounds. Ability to work with the public, volunteers, stakeholders and partners in a helpful, supportive manner. Computer skills. Bilingual (English/Spanish) preferred.
COORDINATOR, BUDGET COACHING

Summary: Oversees client progress towards financial goals with primary focus on participants in program utilizing volunteers as financial coaches to assist EITC-eligible families and individuals.

Reports to: Director of Asset Building

Supervises: Volunteer Budget Coaches

RESPONSIBILITIES AND DUTIES:

1. Works with Volunteer Manager to ensure sufficient number of budget coaches are available and trained to provide services to clients.
   a. Makes changes to training curriculum based on results and volunteer/client feedback.
   b. Works with coordinator to recognize and reward volunteer coaches, and companies.

2. Provides on-going individual and group support to Budget Coaches. Keeps open communication lines with volunteers.

3. Develops and implements reporting procedures to ensure timely, accurate tracking of participant progress by volunteers.

4. Establishes a quality assurance program, incorporating volunteer and client feedback.

5. Troubleshoots volunteer/client issues.

6. Coordinates outreach and recruitment, orientation and training of eligible individual and families for budget coaching.
   a. Works with Volunteer Income Tax Assistance sites to recruit tax filers interested in budget coaching.
   b. Manages referral process. Match clients with coaches.
   c. As needed, conducts outreach to other community and faith-based agencies to recruit eligible families.
   d. Solicits feedback from clients to ensure program meets their needs.
7. Provides one-on-one counseling to budget coaching clients and other Financial Resource Center clients to help them achieve their financial goals.
   a. In collaboration with clients reviews and/or develops action plans, and regularly monitors and reports progress.
   b. Coordinates internal and external service referrals for individuals and families.
   c. Provides guidance, support and encouragement to individuals and families as they work towards financial goals.

8. Provides group financial education as part of the Financial Resource Center team.

9. Outcome Management: Ensures program is results-oriented. Tracks, monitors and reports on individual and program outcomes. Assists in the development of outcome measures.

10. Program Development: Recommends program enhancements and/or complimentary programming. Conducts planning necessary to ensure smooth implementation of program plans.

11. Budget: Assists director in developing annual budget and provides necessary documentation to ensure smooth fiscal operations.

12. Contract Management/Compliance & Reporting: Assists director in ensuring program complies with all applicable grants and contracts. Provides director with required information to meet reporting requirements.

13. Community Relations/Collaboration: Communicates regularly with peers, other community groups and financial institutions, to raise awareness of programs. Seeks out opportunities for programs to collaborate that will enhance services and/or open new opportunities.

14. Documents program policies and procedures.

EDUCATION AND EXPERIENCE REQUIRED:
Bachelor’s degree in finance, business administration, counseling or related field and a minimum of 2 years experience counseling/coaching individuals, preferably on financial issues.

Strong organizational, leadership and group facilitation skills. Good verbal and written communication skills. Experience working with people from a variety of cultural and economic backgrounds. Ability to work with the public, volunteers, stakeholders and partners in a helpful, supportive manner. Computer skills.
FINANCIAL RESOURCE CENTER LIFE COACH

Reports to: Senior Manager, Financial Resource Center

Salary Range:

Purpose: Conduct individual intake, budget/credit counseling sessions and group financial education workshops in order to help individuals and families move toward financial stability and achieve financial goals.

Supervises none

Responsibilities:

1. Programmatic
   a. Group Education
      • Implement financial education workshops for low- and moderate-income individuals, families and youth. Workshops may vary in length and topic.
      • Determine appropriate curricula for target audience. Carry-out methods for assessing impact and satisfaction.
      • As necessary, conduct marketing and outreach to ensure maximum participation.
   
   b. Individual Counseling
      • Assist participants in developing financial goals and work with them to develop a plan to achieve them.
      • Review credit reports with participants and provide guidance on repairing credit and/or improving credit score.
      • Establish effective relationships with participating individuals and families to assist them in achieving program goals.
      • Work cooperatively with and make appropriate referrals to other agency staff to reinforce and support participants’ goals.
   
   c. General
      • Ensure work is results-oriented. Track, monitor and reports on program outcomes. Assist in the development of outcome measures.
      • Works with other organizations to identify financial education needs and develop appropriate programming.
      • Build relationships with other professionals that will help participants achieve their goals.
2. Administrative
   a. Keep records of all interactions with clients and provide on-going follow-up.
   b. Ensure contract compliance including submitting all reports required by funders.
   c. Compiles reports required by agency on a monthly and quarterly basis.
   d. Coordinate with other staff to ensure services are delivered in the most effective, efficient manner.

EDUCATION AND EXPERIENCE REQUIRED:
   a. Associates degree in human services, community development, finance or related field or an equivalent combination of education and work experience.
   b. A minimum of two years experience as an individual counselor and/or group facilitator working with a culturally and economically diverse population. Prefer experience in financial education and/or counseling.
   c. Ability to compare and contrast financial information. Good knowledge of the principles, practices and techniques of financial and credit counseling, including understanding and interpreting credit reports.
   d. Ability to communicate effectively orally and in writing.
   e. Good presentation skills.
   f. Ability to organize time, prioritize workload and work independently.
   g. Ability to maintain confidentiality.
   h. Bilingual (Spanish/English) preferred.
United Way of Palm Beach County
Boynton Beach, FL

UNITED WAY OF PALM BEACH COUNTY PROSPERITY CENTER
APPLICATION REQUIREMENTS

To be accepted as a client of the United Way of Palm Beach County Prosperity Center, you must provide the following information to the Prosperity Staff:

☐ Driver’s License or State issued ID

☐ Social Security Cards for each household member

☐ Prior 2 years Tax Returns and W-2’s

☐ Most recent 3 months statements of all financial accounts (checking, savings, money market, IRA, etc.)

☐ Verification of income (pay stubs, disability, social security, SSI award letters, child support, etc.) for the past 6 months

CLIENT INTAKE

The Prosperity Path is a framework developed by United Way of Palm Beach County to define client needs and track their progress toward financial stability. This holistic framework and its related tools assist in effective case management and provide critical information for outcome measurement.

The tracked outcomes have also helped the Prosperity Centers be responsive to community needs. To measure success, the Prosperity Path looks at the number of clients who have improved their financial situation in sustainable ways. For example, Prosperity Center staff receives bank statements for IDA program participants to record progress. Clients also work with the Prosperity Center staff to obtain credit scores to measure improvement over time.

To accurately measure progress, Prosperity Centers need a large amount of baseline data from the client. The Center also records this information in order to streamline the enrollment process for clients who need to apply for multiple financial services and products.
FORM 2

United Way of Palm Beach County
PROSPERITY CENTER
Client Intake Form

Please read, understand, and agree to the Terms and Conditions of this intake form before signing. Please carefully review and complete all sections of this application. Please type or print with an ink pen. Return the completed application to your Prosperity Center.

TODAY’S DATE_______________

PROSPERITY CENTER__________________________

APPLICANT’S PERSONAL INFORMATION

Name: _______________________________ Social Security Number: _____-____-______
Street: _______________________________ Apt. #___________
City: _________________________________ State: ________________ Zip Code: _____________
Home Phone #: (______) ______-________ Work Phone #: (______) ______-_______
Cell/Pager #: (______) ______-________ E-Mail: ________________________________
Gender: Male Female Date of Birth______/______/_______
Ethnicity (please check one):
___African American ___Caucasian
___Latino or Hispanic ___Asian, Pacific Islander
___Native American ___Other (please specify) _____________________________

Applicant’s Marital Status (please check one):
___Single ___Married ___Separated ___Divorced ___Widowed

Citizenship: ___U.S. Citizen ___Permanent Resident ___Other

Highest Level of Education Completed (please check one):
___Grade K-5 ___Some College
___Grade 6-8 ___2-year Degree
___Grade 9-12 ___4-year Degree
___High School Diploma or GED ___Attended Graduate School

Primary Employment Status (please check one):
___Employed more than full-time (Overtime or working more than one job)
___Employed full-time (35-40 hours) ___Currently seeking employment
___Employed part-time (up to 35 hours) ___Homemaker
___Working and in school ___Disabled, not seeking employment
___Laid off, waiting for callback ___Retired, not seeking employment
___Currently in school or job training ___Retired, with other employment
Please check yes or no for each of these questions.

Does anyone in your household have a disability?  ___Yes ___No
Are you a Veteran of the U. S. Military?  ___Yes ___No
Do you have a relative (spouse, child, parent, sibling, aunt uncle, cousin, in-law etc.) that currently works for United Way of Palm Beach County?  ___Yes ___No
If yes, what is their name? ________________________________

EMERGENCY CONTACT INFORMATION

Please list a relative or friend who would definitely know how to contact you even if you move.

Name: ____________________________________________  Phone: (_____) _____-__________
Street: ____________________________________________  Apt. #________
City: _____________________________________________ State: _______     Zip Code: _____________
Relative__________  Friend ________________  Other __________________________

GOALS

What type of assistance do you need?

___Rental Assistance  ___Benefits Assistance
___Mortgage Assistance  ___Utility Assistance
___Credit Counseling  ___Food Stamps
___Money Management (Budgeting)  ___Health Insurance
___Career/Vocational Counseling  ___Medicare/Medicaid
___Income Tax Filing
___Purchasing a Home
___Other (please describe): __________________________________________
## PERSONAL DETAILS

Have you ever had a checking account? ___Yes ___No

Have you ever used direct deposit? ___Yes ___No

Will you use direct deposit for IDA Savings? ___Yes ___No

Do you own or are you purchasing an automobile? ___Yes ___No

Do you own your own business? ___Yes ___No

Have you ever received an EITC (Earned Income Tax Credit) refund? ___Yes ___No

## DOES ANYONE IN YOUR HOUSEHOLD RECEIVE?

<table>
<thead>
<tr>
<th>Benefits</th>
<th>___Yes ___No</th>
</tr>
</thead>
<tbody>
<tr>
<td>TANF</td>
<td>___Yes ___No</td>
</tr>
<tr>
<td>Veteran’s Benefits</td>
<td>___Yes ___No</td>
</tr>
<tr>
<td>Social Security Benefits</td>
<td>___Yes ___No</td>
</tr>
<tr>
<td>Unemployment Compensation</td>
<td>___Yes ___No</td>
</tr>
<tr>
<td>Food Stamps</td>
<td>___Yes ___No</td>
</tr>
<tr>
<td>Medicare/Medicaid</td>
<td>___Yes ___No</td>
</tr>
<tr>
<td>KidCare</td>
<td>___Yes ___No</td>
</tr>
</tbody>
</table>

*Note: The funds you deposit in your IDA Saving Account do not affect these benefits in any way.*
### APPLICANT’S EMPLOYMENT INFORMATION

#### Primary Employer

Employer (Company) Name_______________________________________________________________

Work Address: _________________________________________________________________________

City:________________________________ State:______________________ Zip:___________________

Supervisor’s Name____________________________________ Phone: ____________________________

How long in this position? ____________ Full or Part-time (circle)     Date of Hire: _________________

Monthly Gross Income (before taxes) $______________________

#### Secondary Employer

Employer (Company) Name_______________________________________________________________

Work Address:__________________________________________________________________________

City:_________________________________ State:______________________ Zip:___________________

Supervisor’s Name____________________________________ Phone: ___________________________

How long in this position? ____________ Full or Part-time (circle)     Date of Hire: ________________

Monthly Gross Income (before taxes) $________________________

#### Third Employer

Employer (Company) Name: _____________________________________________________________

Work Address: _________________________________________________________________________

City: _________________________________ State: _____________________ Zip:___________________

Supervisor’s Name____________________________________ Phone: (_____)_______-______________

How long in this position? _____________ Full or Part-time (circle)     Date of Hire: _________________

Monthly Gross Income (before taxes) $________________________

TOTAL MONTHLY GROSS INCOME (BEFORE TAXES) OF ALL EMPLOYMENT: $_______________________
## CO-APPLICANT INFORMATION

Name: _________________________________________   Social Security Number: _____-____-______
Street: ____________________________________________________________________________    Apt. #___________
City: ______________________________________ State: ________________ Zip Code: _____________
Home Phone: (_____) _____-_______  Work Phone #: (_____) _____-_______
Cell/Pager: (_____) _____-_______   E-Mail: ______________________________
Gender: _____Male           _____Female  Date of Birth________/_______/_______
Relationship to Applicant_________________________________________________________________

Ethnicity (please check one):

___African American   ___Caucasian
___Latino or Hispanic   ___Asian, Pacific Islander
___Native American   ___Other (please specify) _____________________________

Applicant’s Marital Status (please check one):

___Single   ___Married   ___Separated   ___Divorced   ___Widowed

Citizenship: __U.S. Citizen  ___Permanent Resident  ___Other

Highest Level of Education Completed (please check one):

___Grade K-5   ___Some College
___Grade6-8   ___2-year Degree
___Grade 9-12   ___4-year Degree
___High School Diploma or GED   ___Attended Graduate School

Primary Employment Status (please check one):

___Employed more than full-time (Overtime or working more than one job)
___Employed full-time (35-40 hours)   ___Currently seeking employment
___Employed part-time (up to 35 hours)   ___Homemaker
___Working and in school   ___Disabled, not seeking employment
___Laid off, waiting for callback   ___Retired, not seeking employment
___Currently in school or job training   ___Retired, with other employment
## CO-APPLICANT’S EMPLOYMENT INFORMATION

### Primary Employer

Employer (Company) Name______________________________

Work Address:_________________________________________________________________________

City: _________________________________State: _____________________Zip:___________________

Supervisor’s Name____________________________________ Phone: ____________________________

How long in this position? ____________ Full or Part-time (circle)     Date of Hire: _________________

Monthly Gross Income (before taxes) $______________________

### Second Employer

Employer (Company) Name______________________________

Work Address:_________________________________________________________________________

City:_________________________________State:______________________Zip:__________________

Supervisor’s Name___________________________ Phone: ____________________________

How long in this position? ____________ Full or Part-time (circle)     Date of Hire: ________________

Monthly Gross Income (before taxes) $______________________

### Third Employer

Employer (Company) Name______________________________

Work Address:_________________________________________________________________________

City:_________________________________State:______________________Zip:_________________ 

Supervisor’s Name___________________________ Phone: (_____) _____________________

How long in this position? ____________ Full or Part-time (circle)     Date of Hire: _________________

Monthly Gross Income (before taxes) $________________________

TOTAL MONTHLY GROSS INCOME (BEFORE TAXES) OF ALL EMPLOYMENT: $_______________________
**FINANCIAL INFORMATION**

*Important! This information includes income for ALL members of your household*

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total GROSS (before taxes) income</td>
<td>$_________</td>
</tr>
<tr>
<td>(All household members)</td>
<td>$_________</td>
</tr>
<tr>
<td>Child Support/Alimony</td>
<td>$_________</td>
</tr>
<tr>
<td>SSI/Social Security</td>
<td>$_________</td>
</tr>
<tr>
<td>Disability Income</td>
<td>$_________</td>
</tr>
<tr>
<td>Investments/Dividends Income</td>
<td>$_________</td>
</tr>
<tr>
<td>Pensions/Retirement Income</td>
<td>$_________</td>
</tr>
<tr>
<td>Other Income</td>
<td>$_________</td>
</tr>
<tr>
<td><strong>TOTAL OF ALL INCOME</strong></td>
<td>$_________</td>
</tr>
</tbody>
</table>

**DEBTS**

<table>
<thead>
<tr>
<th>Loans/Credit Cards/Auto Loan/Child Support</th>
<th>Monthly Payment</th>
<th>Outstanding Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
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<td>3.</td>
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<td>4.</td>
<td></td>
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<tr>
<td>5.</td>
<td></td>
<td></td>
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<tr>
<td>6.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**INCOME TAX INFORMATION**

How are your income taxes prepared?  
VITA_____  Self-prepared_____  Paid Preparer____

Other (Please explain)..................................................................................................................
HOUSEHOLD INFORMATION

Do you own or rent your current dwelling?  ____Own  ____Rent

Have you or anyone in your household owned/co-owned any property in the past three years?  

____Yes  ____No

Landlord Name (or Mortgage Company):________________________________________

Address:________________________

City:_________________________  State  ___________  Zip Code___________________

Telephone: (______) _______________________

How long have you lived at this address?________________________

Have you or anyone in your household ever been subject to any foreclosure, collections, or judgments?  

____Yes  ____No

If yes, explain_________________________________________________________________

_____________________________________________________________________________

Household Type (please check one)

____Single Adult  ____Married without children

____Female-headed single parent  ____Married with children

____Male-headed single parent  ____Two or more unrelated adults

Other (please describe)________________________________________________________

Total number of your household: _____ Adults_____  Children_____

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Relation</th>
<th>Date of Birth</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
United Way of Palm Beach County
PROSPERITY CENTER
Prosperity Path Agreement

This agreement is between ____________________________, hereafter referred to as “The Prosperity Center”

and ____________________________, hereafter referred to as “The Participant.”

The Participant understands and agrees that he/she will make all necessary appointments, attend all sessions, and adhere to all requirements and/or recommendations.

☐ The Participant will attend the Financial Literacy Program series sponsored by Housing Partnership, Inc.

☐ The Participant will attend a One-on-One Budget Counseling Sessions with a counselor at for Pre-Purchase Housing Counseling this session will include budget and credit counseling. The Participant is responsible for setting up and attending these sessions, and agree to complete a secondary session for the completion of the IDA enrollment process if applicable.

☐ The Participant will attend ___ One-on-One Educational/Vocational Sessions, sponsored by Education Opportunity Center. The Participant is responsible for setting up these sessions, and must notify ____________________________ (The Prosperity Center staff) of the schedule.

☐ The Participant will attend a Home Buyer Workshop, sponsored by Housing Partnership, Inc. or other sponsoring agency or nonprofit organization.
1. Participants are required to show up to workshops and sessions on time, complete homework assignments, and meet all other requirements of any workshops to which they are referred. Non-compliance is reason for termination from the program. If the participant knows ahead of time that he/she will miss a workshop, he/she should contact the Prosperity Center Counselor at least 24 hours before the scheduled workshop except in the case of an emergency.

2. A missed class can be made up in one of two ways. 1) If the missed class is being repeated in another location it is permissible to make up the class. 2) On a limited basis, it is possible to make up a missed course through an additional one-on-one counseling session where the material presented in the class is reviewed and discussed.

3. While in the IDA program, participants are encouraged to participate in neighborhood events and homebuyer clubs to learn more about the target communities, develop strong supportive relationships with fellow IDA participants, and engage in related neighborhood development activities. Participants are expected to interact with neighbors by participating in civic and voluntary activities in the community.

The Prosperity Center agrees:

1. To provide personal finance and money management workshops for the Participant’s benefit through Housing Partnership, Inc. at times as convenient as possible for the Participant.

2. To provide counseling services, including workshops and one-on-one-sessions, with counselors at Housing Partnership, Inc.

3. To provide the opportunity for educational/vocational training from Palm Beach Community College or Education Opportunity Center.

4. To create opportunities for the Participant to meet individually with program and/or partner staff about financial, savings and asset-goal-related matters.

5. To work with the Participant to address any barriers to completing all of the requirements of this Prosperity Path.

I/We understand the terms and conditions set forth above, and agree to follow the Prosperity Path as prescribed above.

Print  |  Sign  
--- | ---
Participant’s Name | Participant’s Signature | Date
Co-Participant’s Name | Co-Participant’s Signature | Date
Prosperity Center Representative | Prosperity Center Rep. Signature | Date
United Way Representative | United Way Rep. Signature | Date
# Household Budget Worksheet

Use this sheet to determine your income and expenses, and disposable income percentage.

Include all expenses and income. The last line in each block will be calculated for you.

If you need another category, "borrow" a line that is not in use. Not all households will use all items.

Be as accurate as possible in reporting. Do not report any monies deducted from your take home pay.

<table>
<thead>
<tr>
<th>Monthly Take Home Income</th>
<th>Secured Debts (Monthly Payments)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary/Wages/Business Draw</td>
<td>Rent</td>
</tr>
<tr>
<td>Salary or Wages (Spouse)</td>
<td>1st Mortgage</td>
</tr>
<tr>
<td>Social Security</td>
<td>2nd Mortgage</td>
</tr>
<tr>
<td>Pension/Retirement</td>
<td>Land Lease (Trailer park, other)</td>
</tr>
<tr>
<td>Interest on Accounts</td>
<td>Student Loans</td>
</tr>
<tr>
<td>Alimony / Child Support</td>
<td>Auto Loans/Leases</td>
</tr>
<tr>
<td>Real Estate rent (income)</td>
<td>Recreation (Boat, ATV, etc.)</td>
</tr>
<tr>
<td>Investment Dividends</td>
<td>Past Due Taxes</td>
</tr>
<tr>
<td>Unemployment/ Food Stamps</td>
<td>Other Debts</td>
</tr>
<tr>
<td>Other</td>
<td>Other Debts</td>
</tr>
<tr>
<td></td>
<td>Other Loans</td>
</tr>
<tr>
<td></td>
<td>Other Loans</td>
</tr>
<tr>
<td><strong>Total Take Home Income</strong></td>
<td><strong>Total Secured Debt</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Living Expenses</th>
<th>Unsecured Debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alimony / Child Support (outgoing)</td>
<td>Credit Card 1</td>
</tr>
<tr>
<td>Auto Gas and Repair</td>
<td>Credit Card 2</td>
</tr>
<tr>
<td>Auto Insurance</td>
<td>Credit Card 3</td>
</tr>
<tr>
<td>Cable TV/ Satellite Fees</td>
<td>Credit Card 4</td>
</tr>
<tr>
<td>Charitable Contributions</td>
<td>Credit Card 5</td>
</tr>
<tr>
<td>Child Care</td>
<td>Credit Card 6</td>
</tr>
<tr>
<td>Childrens' Activities</td>
<td>Credit Card 7</td>
</tr>
<tr>
<td>Clothing Maintenance (Laundy/Dry cleaning)</td>
<td>Credit Card 8</td>
</tr>
<tr>
<td>Clothing Purchases</td>
<td>Personal Loan 1</td>
</tr>
<tr>
<td>Electric Bill</td>
<td>Personal Loan 2</td>
</tr>
<tr>
<td>Food (In-home / Groceries)</td>
<td>Medical Bill Payment</td>
</tr>
<tr>
<td>Food (Out of home - Lunch, Dining)</td>
<td>Other</td>
</tr>
<tr>
<td>Gas and Oil Bill</td>
<td>Other</td>
</tr>
<tr>
<td>Health and Dental Insurance</td>
<td>Other</td>
</tr>
<tr>
<td>Homeowner/Condo fees</td>
<td>Other</td>
</tr>
<tr>
<td>Homeowners/ Renters Insurance</td>
<td>Other</td>
</tr>
<tr>
<td>Household Items</td>
<td>Other</td>
</tr>
<tr>
<td>Internet Access (AOL, MSN, DSL)</td>
<td>Other</td>
</tr>
<tr>
<td>Life and Disability Insurance</td>
<td>Other</td>
</tr>
<tr>
<td>Memberships (Health club etc.)</td>
<td>Other</td>
</tr>
<tr>
<td>Personal Care (Grooming)</td>
<td>Other</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Other</td>
</tr>
<tr>
<td>Property Services (Gardener,Pool)</td>
<td>Other</td>
</tr>
<tr>
<td>Security Services (Alarm)</td>
<td>Other</td>
</tr>
<tr>
<td>Subscriptions</td>
<td>Other</td>
</tr>
<tr>
<td>Telephone (Home, Cell, Pager)</td>
<td>Other</td>
</tr>
<tr>
<td>Trash Disposal</td>
<td>Other</td>
</tr>
<tr>
<td>Tuition and School Supplies</td>
<td>Other</td>
</tr>
<tr>
<td>Water Bill</td>
<td>Other</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td><strong>Total Unsecured Debt</strong></td>
</tr>
</tbody>
</table>

**Summary**

| Total Take Home (Income ) | $0 |
| Total Living Expenses (-) | $0 |
| Total Secured Debt Payments (-) | $0 |
| Total Unsecured Debt Payments (-) | $0 |

**Disposable Income** $0.00

A healthy budget will have 5-10% disposable income. If your calculations reveal a deficit (in parentheses) you may be in serious debt. We can help.
United Way of Palm Beach County
Prosperity Center

REFERRAL FORM

TO:

Name: ___________________________ Title: ___________________________
Agency: ____________________________________________________________
Address: ____________________________________________________________
Phone: ___________________________ Fax: ___________________________
E-mail: ____________________________________________________________

FOR:

Name: ___________________________
Address: ___________________________
Phone: Please provide contact numbers and check preferred one
☐ Home ___________________________ ☐ Work ___________________________ ☐ Cell ___________________________

REASON:

Please check all that apply
☐ VITA Tax preparation     ☐ SHARE Food Program
☐ Credit Counseling         ☐ IDA Saving
☐ First-Time Home Buyers Program ☐ Other

Message To Provider

REFERRAL FOLLOW-UP

Referral was submitted on: _____/_____/_______

Please list services that were provided by your agency.
________________________________________________________________________

Was the individual provided with additional referrals? ☐ yes ☐ no
If yes, to which agencies/services:
________________________________________________________________________

Agency Representative ___________________________________________ Phone Number ___________________________
Task and Assignments and Counselor Activity Log

Client’s Name:__________________________________________________________

Phone Number: (Work) ______________________   Home:_____________________

Cell:__________________________      Email:________________________________

Date of Counseling Session:________________________

Did client successfully complete task from last session?

If no, explain:_________________________________________________________________

New Customer Tasks:

Task # 1: ________________________________________________________________

Task # 2: ________________________________________________________________

Task # 3: ________________________________________________________________

Time Frame: _____________________________________________________________

Counselor’s Task: ________________________________________________________

Other Comments: _________________________________________________________

Date of Counseling Session:____________________

Did client successfully complete tasks from last session? __________

If not, explain: _____________________________________________________________

New Customer Tasks:

Task # 1: ________________________________________________________________

Task # 2: ________________________________________________________________

Task # 3: ________________________________________________________________

Counselor’s Task:________________________________________________________

Other Comments: _________________________________________________________
Obstacles and Corrective Action Plan Form

Client’s Name:__________________________________________________________

Phone Number: (Work) ___________________________  Home:_______________________

Cell:__________________________      Email:________________________________

Obstacles to Home Ownership:

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 

Suggested Plan of Action:

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 

Additional Comments:_______________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
United Way of Tucson and Southern Arizona
Tucson, AZ

PROSPERITY CENTER AT OUTER LIMITS SCHOOL
PRE-PROGRAM FOCUS GROUP PROTOCOL
NOVEMBER 2008

FOCUS GROUP OUTLINE:
The discussion will very much be an open dialogue and inclusive of all participants. Questions that we will use to get the discussion going will be:

- What do you like most about the Center?
- What do you like most about the neighborhood?
- Do you know or interact with other parents and families that come to the Center?
- Do you know or interact with other parents and families in the neighborhood?

Then we would start to shift the discussion towards programs:

- What activities/programs/services do you utilize at the Center?
- If the Center was able to offer other activities/programs/services, what would you be interested in participating in?
- Is your children’s childcare center the right place to have more activities/programs/services?
- Would you be interested in being able to have your taxes done for free/have classes to learn about improving your credit score/etc.?
- What barriers, obstacles, or roadblocks would you or other families face that would prevent you from wanting to or being able to participate?

Lastly, we would talk about what a “Prosperity Model” looks like in other communities:

- Is this how you already think of the Center?
- Is this something that would be beneficial to your family and neighborhood?
- What is your impression of this model for having access to many activities/programs/services in one place?

PROGRAM EVALUATION AND NEEDS ASSESSMENT
The primary service offered when the Prosperity Centers were launched was financial education, taught by United Way of Tucson and Southern Arizona volunteers. While Outer Limits parents overwhelmingly identified financial education as a high priority in surveys, fewer than 50 percent of those who expressed interest attended. Because Pio Decimo is also a community center, they are not seeing the same attendance problem as Outer Limits which is limited by a set number of clients annually.

Post-workshop feedback indicated a number of possible reasons for the low participation rates. Some parents reported that, despite the convenient location, they were unwilling or unable to extend their day after work. Others attended one or more workshops but were disappointed with the quality of the training; still others found the content not sufficiently tailored to their particular circumstances. In response to this feedback, United Way of Tucson and Southern Arizona applied for and received a FINRA grant to offer one-on-one financial coaching, and will conduct similar post-coaching surveys to determine its effectiveness in comparison to the workshop model.
Prosperity Center at Outer Limits School

Pre-Program Universal Survey

Dear Outer Limits Family:

The United Way of Tucson and Southern Arizona is partnering with Outer Limits School to offer free services for the families of the childcare center centered on financial independence as part of a new “Prosperity Center”.

In order to measure our successes and to secure additional program funding so that our program can grow to suit your needs, we are requesting that the families with children who attend Outer Limits School fill out a short Pre-Program and Post-Program survey (in 2010). Please know that names for surveys will be replaced with random numbers, so that the information will be anonymous. We ask that you use the same number for any survey you fill out for Prosperity Center programs.

Sincerely,

Cheryl O'Donnell       Bill Berk
Prosperity Center Program       Outer Limits School

Pre-Program Survey

Name (will be replaced by number): ________________________________

Number of people in household: ______________

Adults_____       Children__________

How old are you?: ____________      Are you:      Male   /   Female

Do you identify yourself with a certain race? If so, which one/ones?: ________________________________

Do you consider yourself to be Hispanic/Latino?      Y   /   N

What level of education have you attained?  Please circle one.

High School/GED       Some College

College Degree       Graduate level degree

Household yearly income (from all people in household): __________

If you work, what industry do you work in? __________________________
Who is your employer/name of company you work for? (optional)

___________________________

How many hours per week do the adults in the household work? ________

How much is your typical paycheck (only your paycheck)? ____________

How often are you paid? __________________

How much money does your family have saved for the future? __________

Did you pay someone to prepare your taxes? Y / N

This past tax season, did you receive a refund check on the same day that your taxes were prepared? Y / N

Have you used a check casher in the last three months? Y / N

Do you have a bank account or credit union account? Y / N

How much credit card debt does your family have? (don’t include your mortgage, vehicle loans, or student loans) : ______________________

Does your household have health insurance?

   Adults:     Y / N
   Children:  Y / N

   If so, what kind?

   Adults (Circle all that apply):
   1) AHCCCS
   2) Employer-related
   3) I bought it on my own
   4) PCAP
   5) Other

   Children (Circle all that apply):
1) AHCCCS
2) 2) Employer-related
3) I bought it on my own
4) PCAP
5) Other

Do you currently receive food stamps? Y / N
Have you ever applied for food stamps? Y / N

Have you received any of the following in the last 3 months? (Circle all that apply)

1) Rental assistance
2) Utility assistance
3) Food box
4) Have not received any, but would like more info
5) Have not received any.

Thank you for taking part in our Prosperity Center Survey!
United Way of Tucson and Southern Arizona
Prosperity Center

One-on-One Session Survey

Number (Name) ________________________________

Date: __________________

Phone number: ______________ (for follow up on activities)

Activities (what benefits were applied for, what went on in the session):

_______________________________________________________________________________
_______________________________________________________________________________
_______________________________________________________________________________
_______________________________________________________________________________

How can this activity be improved?
_______________________________________________________________________________
_______________________________________________________________________________

What did you like most about this activity?
_______________________________________________________________________________
United Way of Tucson and Southern Arizona
Prosperity Center

Post – Workshop Survey

Number (Name) ________________________________
Date__________________
Workshop Attended ____________________________

Please circle the number that corresponds with how you feel, 1 being strongly disagree and 5 being strongly agree.

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>1. I learned a lot from this workshop.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I plan on using the skills/knowledge that I gained from this workshop.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The workshop was easy to follow and stay engaged.</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

How can this workshop be improved?
_______________________________________________________________________________
_______________________________________________________________________________

What did you like most about this workshop?
________________________________________________________________________________________
________________________________________________________________________________________
United Way of Massachusetts Bay and Merrimack Valley
Boston, MA

DATA COLLECTION

Financial education classes were one of the first services SPIN developed and are a core component of client support. The Financial Stability Center used United Way’s Financial Education Toolkit as their guide, as it offers a multi-stage measurement tool to assess gains in knowledge as well as changes in behavior. By integrating this tool into their programming from the start, Financial Stability Center garnered information on behavior change that provided a crucial foundation for evidence-based practice.

Use of a ready-made data collection tool also saved time and resources before the intervention, immediately after, and again at some later date.

Initial Observation

ID Number: __________ Date: __________

For each financial practice, please circle the number that best describes your current behavior.

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What is your comfort level with your knowledge of financial terms and concepts? 1 2 3 4 5
What is your comfort level with applying your knowledge into behavior? 1 2 3 4 5

Thank you for completing this evaluation. Optional demographic section on the reverse side.

We appreciate your help as we strive to improve our educational programs.
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Optional Demographics

What is your age?
- □ Under 18
- □ 18-24
- □ 25-54
- □ 55-64
- □ 65 or over

What is your gender?
- □ Male
- □ Female

How do you describe yourself?
(Check the one that best describes applies)
- □ African-American/Black
- □ Hispanic/Latino
- □ Asian
- □ Caucasian/White
- □ Other_____________

What is your highest level of education?
- □ Less than high school
- □ High school (or GED)
- □ Some college
- □ College degree (B.A., B.S.)
- □ Graduate degree (M.A, PhD)

What is your household income before taxes (include all sources of income)?
- □ Under $10,000
- □ 10,000-24,999
- □ 25,000-39,999
- □ 40,000-54,999
- □ Over 55,000
Financial Education Workshop

End of Program Observation

ID Number: __________ Date: __________

Please rate the instructor(s), materials, and the overall program by circling the appropriate number.

<table>
<thead>
<tr>
<th></th>
<th>Not Helpful</th>
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<td>Instructor(s)</td>
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<td>3</td>
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<td>3</td>
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Please list other changes you have made in your financial practices.

1. 
2. 
3. 

What has made it easier for you to improve your financial practices?

What has prevented you from improving your financial practices?

With respect to the overall program, what did you like the most?

What did you like the least?

How could this program be improved?

Have you shared what you learned with others?

Yes  With whom did you share this information?

______________________________________________________________

With how many people did you share this information?

______________________________________________________________

No  If you didn’t share this information, why not?

______________________________________________________________

Would you recommend this program to others?

Yes

No

Comments or suggestions about the program:

(Optional) Share your name/address/phone number, if you are willing to have us contact you for follow-up comments.

Name: ___________________________ Phone Number: ________________
Address: ____________________________

Thank you for completing this evaluation.
We appreciate your help as we strive to improve our educational programs.
Financial Education Workshop

Follow-up Evaluation

Dear Program Participant,

Thank you for participating in the Financial Education Workshop!

We hope you enjoyed the program and gained useful knowledge and skills. We would like to know how the program has helped you to better manage your money. As a follow-up, we invite you to complete a short survey. This information will help us to improve our program and better meet your financial needs. Please return your completed survey to the following address by Due Date. Your responses will be confidential.

Thank You,
Name
Telephone
Fax
Email
## Financial Education Initiative

### Follow-Up Evaluation

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Please indicate how your overall financial position has changed since completing the program.

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<th>Increased</th>
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<td>Monthly income.</td>
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<td></td>
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<tr>
<td>Monthly expenses.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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As a result of the program, have you achieved any personal goal(s)?
(Examples: buying a car, paying down debt, or opening a checking account)

_____ Yes  What was the single most important goal you achieved?

_____ No  What things have prevented you from achieving your goals?

Have you shared what you learned with others?

_____ Yes  Who did you share this information with?

How many people did you share this information with?

_____ No  If you didn’t share this information, why not?

Comments/suggestions: Tell us about the program’s impact on your everyday life. Share with us your success story!

Please return this survey to:

Return Street Address
City, State Zip

Thank you for completing this evaluation. We appreciate your help as we strive to improve our educational programs.