

Welcome!

**Family
Engagement:
Building Family
Well-Being
through
Financial
Security
Strategies**



National Center on
Parent, Family, and Community Engagement

Introductions



Hello
Guten Tag
Nyob zoo
Salam
Kia ora
KONNICHIWA
Bonjour

ladari
Zag
zoo
ma
dias
siyo
WA
CERVIST

bonjour ciao HEY THERE!
hola hello
GREETINGS good morning hi.



Evaluation

Instructions:

Please fill out the box in the upper right hand corner of your Presentation Survey with the information located to the left

- Event Name: Birth To Three
- Date: July 29, 2014
- Presenter (s):
Jennifer, Laurie, and Brandi
- Presentation:
Financial Security Strategies

Training Objectives



Participants will:

- Review the OHS PFCE Framework and understand the importance of family well-being to strengthening family and child outcomes over time.
- Understand why financial security matters for Head Start families and staff.
- Explore new strategies and resources to use in partnership with families in building their financial security.

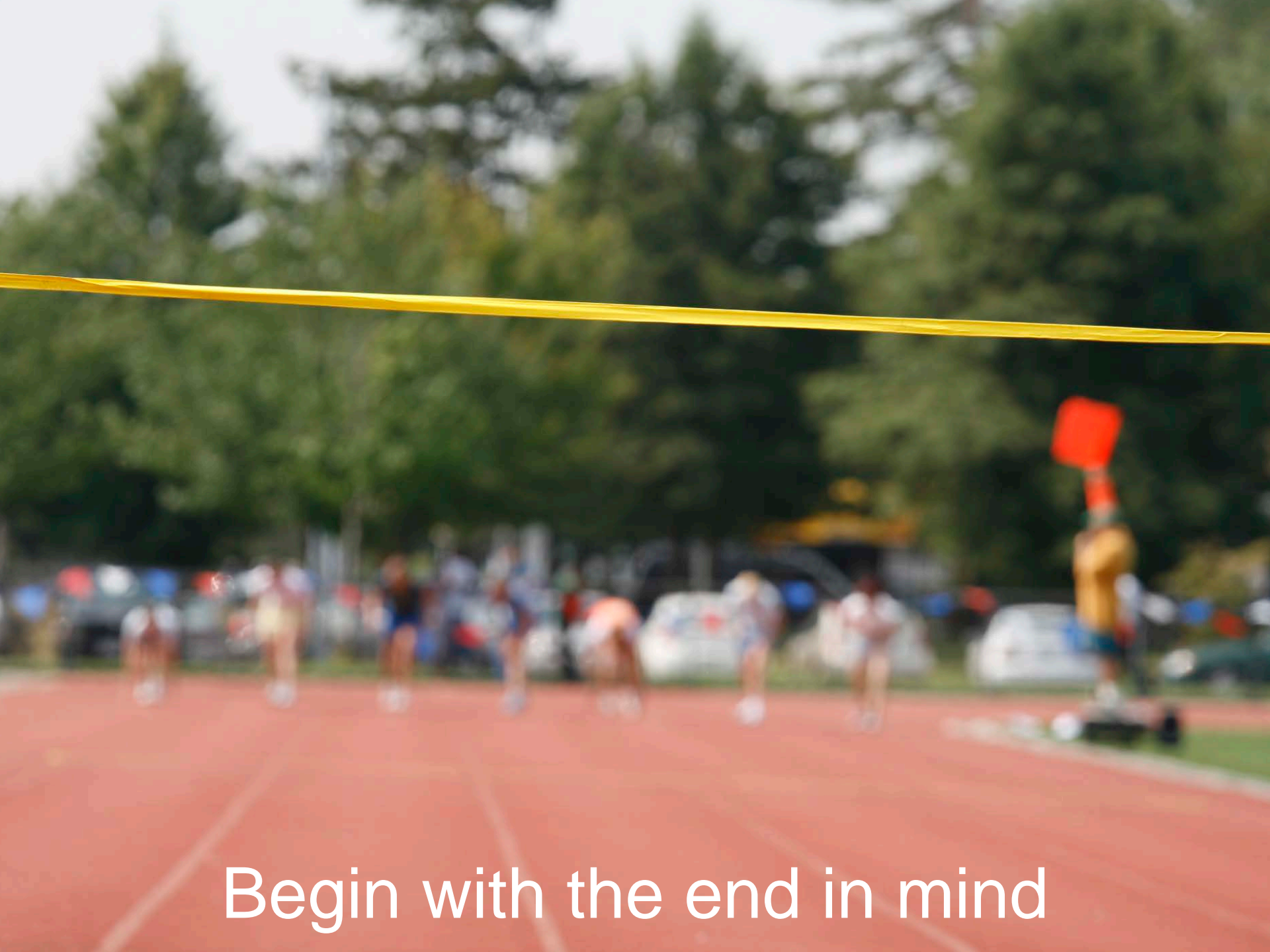
| K What I K now | W What I W ant to Know | L What I L earned | D What Will I Do With This knowledge? |
|---------------------------------|--|------------------------------------|--|
| | | | |

PFCE Framework



THE HEAD START PARENT, FAMILY, AND COMMUNITY ENGAGEMENT FRAMEWORK

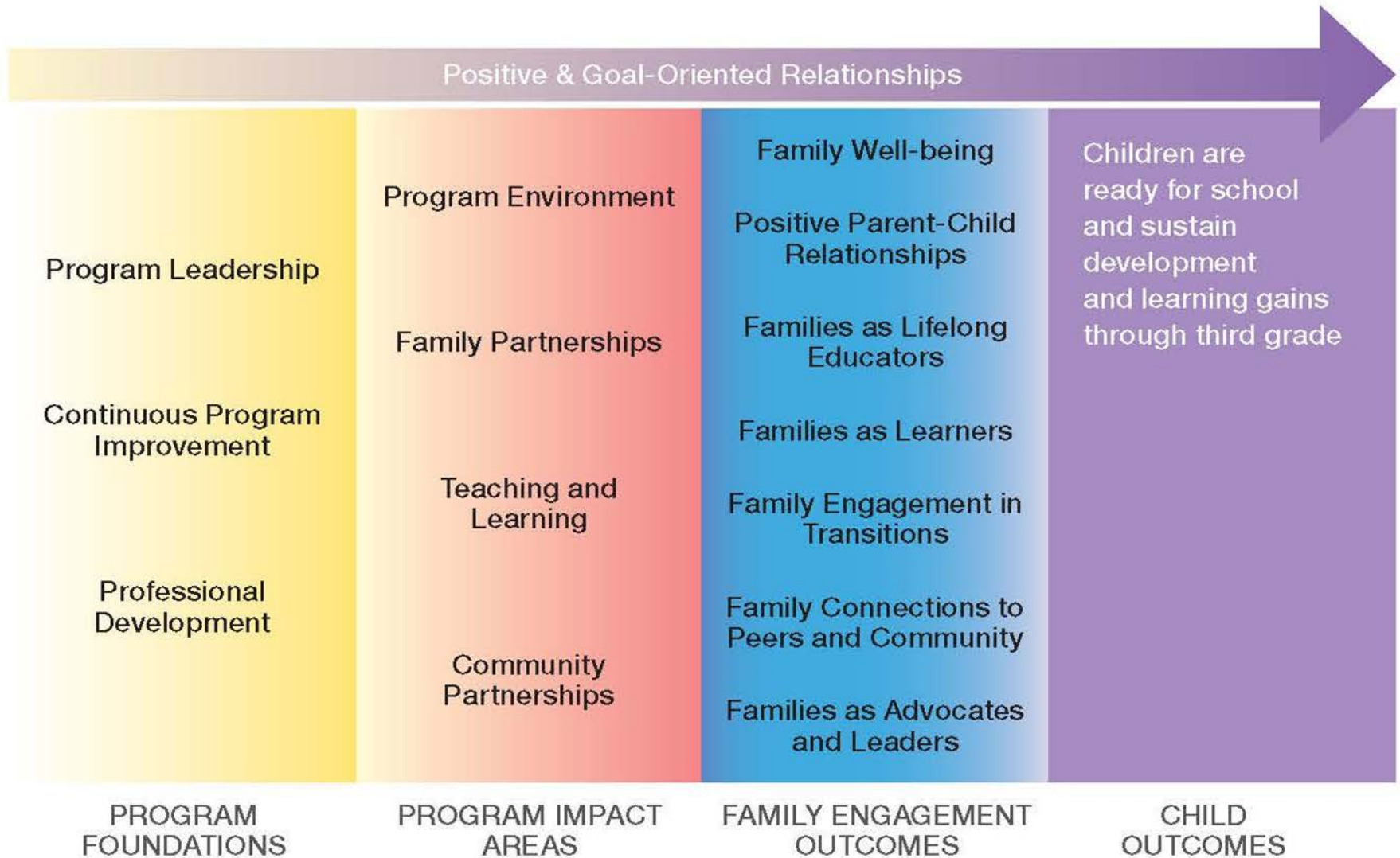
PROMOTING FAMILY ENGAGEMENT
AND SCHOOL READINESS,
FROM PRENATAL TO AGE 8



Begin with the end in mind

PARENT, FAMILY, AND COMMUNITY ENGAGEMENT FRAMEWORK

When parent and family engagement activities are systemic and integrated across program foundations and program impact areas, family engagement outcomes are achieved, resulting in children who are healthy and ready for school. Parent and family engagement activities are grounded in positive, ongoing, and goal-oriented relationships with families.



Head Start Parent and Family Engagement Outcomes

- | | |
|---|---|
| 1. FAMILY WELL-BEING | Parents and families are safe, healthy, and have increased financial security. |
| 2. POSITIVE PARENT-CHILD RELATIONSHIPS | Beginning with transitions to parenthood, parents and families develop warm relationships that nurture their child's learning and development. |
| 3. FAMILIES AS LIFELONG EDUCATORS | Parents and families observe, guide, promote, and participate in the everyday learning of their children at home, school, and in their communities. |
| 4. FAMILIES AS LEARNERS | Parents and families advance their own learning interests through education, training and other experiences that support their parenting, careers, and life goals. |
| 5. FAMILY ENGAGEMENT IN TRANSITIONS | Parents and families support and advocate for their child's learning and development as they transition to new learning environments, including EHS to HS, EHS/HS to other early learning environments, and HS to kindergarten through elementary school. |
| 6. FAMILY CONNECTIONS TO PEERS AND COMMUNITY | Parents and families form connections with peers and mentors in formal or informal social networks that are supportive and/or educational and that enhance social well-being and community life. |
| 7. FAMILIES AS ADVOCATES AND LEADERS | Parents and families participate in leadership development, decision-making, program policy development, or in community and state organizing activities to improve children's development and learning experiences. |

Language Walk

Head Start Language

- Financial security
(OHS PFCE Framework)
- Financial literacy
(Head Start Act)

Asset-building Language

- Financial education
- Financial capability
- Financial empowerment
- Asset building

What are assets?

- Traditionally:
 - Bank accounts
 - Savings
 - Real estate
 - Businesses
 - Education
 - Investments
 - Other property

- But also...
 - Access to quality financial services
 - Financial education and “savvy”
 - Good credit
 - Social capital

Why assets matter for children

- **Assets & Economic Mobility:** Children of parents with savings are significantly more likely to climb up the income ladder – especially for low-income individuals and families.¹
- **Assets & Development:** Living in poverty can increase stress hormones in young children and impair blood supply to their brains, permanently affecting language and memory skills – and low-asset families are more likely to be poor.²
- **Assets & College Success:** Asset ownership is associated with increased aspirations and higher rates of college attendance and completion.³

¹ Cooper and Luengo-Prado, 2010; ² Cunha and Heckman, 2007, and Hart and Risley, 1995; ³ Elliott, 2010

Asset-building strategies

- Financial education/coaching
- Credit/debt management
- Accessing federal and state benefits
- Tax credits and filing assistance
- Getting families banked
- Matched savings – e.g., Individual Development Accounts (IDAs)



Table Talk

Outcome: Family Well-Being

| Strategy(ies) to Promote Outcomes for Family | Indicators of Progress | Data Collection Methods |
|--|------------------------|-------------------------|
| | | |

Report out



NORTHERN
KENTUCKY



Challenges shared by Head Start programs

- Parent participation in financial services being offered is low.
- Staff felt they lack the tools, resources and training to help families with their financial challenges.
- Staff who are eligible for services are not taking advantage of those services.
- Strategies are not being tailored to Head Start families.

Strategies for Increasing Parent Participation in Financial Education Activities

Family Well-Being Resource Series: Financial education and coaching for Head Start families

Many Head Start and Early Head Start (HS/EHS) families struggle to make ends meet. Many HS/EHS programs can and do provide financial education to support families with day-to-day financial decisions. These services may be offered through community partnerships, and they can be led by agency staff or integrated into one-on-one family partnership work with families. This tip sheet provides strategies for improving financial education strategies so that they are most effective in meeting families' interests, needs and goals.

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

Tailor Activities to Parents' Needs

- *Ensure that the educational methods are engaging.* Research on adult learning finds that adults are most interested in learning that relates to their job or personal life.¹ Teaching methods such as case studies, role playing, simulations, and self-evaluation during class help adults draw on their own experiences and solve a financial challenge in real time. This is likely to be more successful than lessons taught in a traditional lecture format.
- *Keep the content of financial education activities relevant to parents.* Content related to budgeting for expenses associated with having a young child, such as clothing, diapers, and food, will be relevant to all HS/EHS parents. Linking financial education topics to calendar events is another way to make content relevant. For example, during tax time, you could offer a workshop that covers information on the Earned Income Tax Credit for low-income workers. You can let parents know where they can go to get their taxes prepared for free, and how to use a tax refund—e.g., spend some, save some, and pay down some debts. As a new school year approaches, you could talk about the importance of developing a spending plan, avoiding taking short-term loans with high fees from “payday lenders” to buy school supplies or new clothes, and instead, set up clothing swaps amongst Head Start families or provide families with new folders and book bags, etc.

¹ Knowles, M. S. et al (1984) *Andragogy in Action. Applying modern principles of adult education*, San Francisco: Jossey-Bass. Accessed via <http://www2.southeastern.edu/Academics/Faculty/nadams/etec630&665/Knowles.html>.

Family Service Workers and Financial Empowerment: Steps and Resources

Family Well-Being Resource Series: Financial education and coaching for Head Start families

For those struggling to make ends meet – as are most Head Start families—having the skills and knowledge to make informed financial decisions is an important first step. The Head Start family service worker can play a crucial role in providing the information and support families need to pay down debt, repair credit, make the most of a limited income, and, in some cases, begin saving for the future. It can be challenging, however, for Head Start programs interested in developing the capacity of their family service workers in this area to know how to get started and to identify resources. This resource guide outlines a process and provides resources to help address this challenge.

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

Overview

Building staff capacity is a four-part process. First, it is important to understand staff's training needs and level of comfort talking with parents about financial topics. Second, family service workers need to receive basic training on key financial topics and community resources to which they can refer parents. Third, staff need to be equipped with tools and materials that help guide their conversations with parents. Finally, they need skills-based training in coaching strategies to help ask the right questions, set goals with parents, and keep parents accountable to those goals.

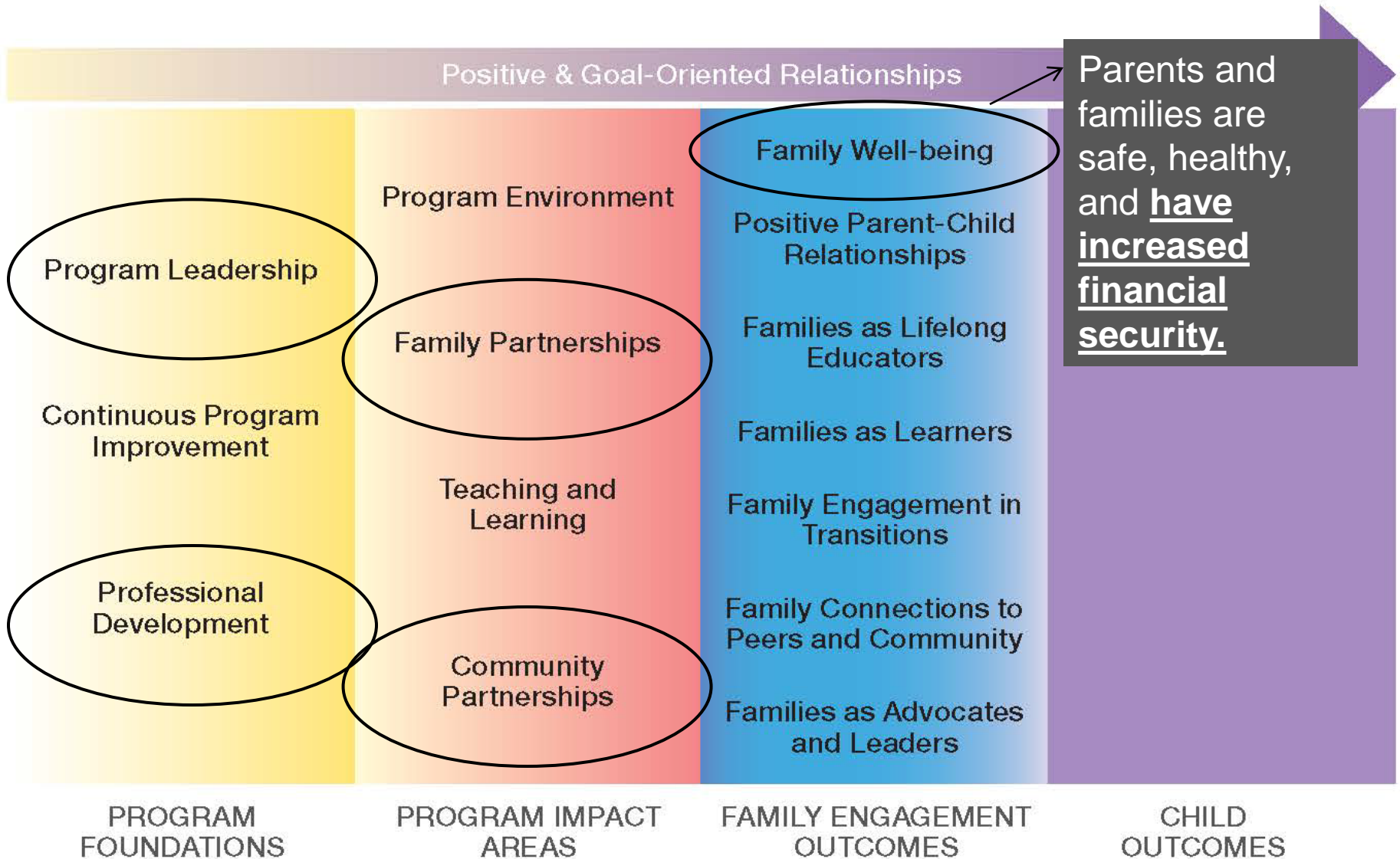
Step 1: Conduct survey of family service workers to assess their training needs.

- **Survey family service workers.** Ask the family service workers about which financial topics they feel comfortable addressing with parents and which topics they feel they need to learn more about. This survey could include open-ended questions or multiple-choice questions that allow family service workers to score their comfort level from one to five, for example, on a variety of financial topics. A sample survey that can be adapted for your program is included in the Appendix, and there are free online survey tools available.
- **Analyze the results.** Compile and analyze the survey results in order to develop an assessment of the training needs of the family services workers.

| K What I Know | W What I Want to Know | L What I Learned | D What Will I Do With This knowledge? |
|-------------------------|---------------------------------|----------------------------|---|
| | | | |

PARENT, FAMILY, AND COMMUNITY ENGAGEMENT FRAMEWORK

When parent and family engagement activities are systemic and integrated across program foundations and program impact areas, family engagement outcomes are achieved, resulting in children who are healthy and ready for school. Parent and family engagement activities are grounded in positive, ongoing, and goal-oriented relationships with families.



A Sample PFCE Action Plan

DESIRED FAMILY ENGAGEMENT OUTCOME(S):

Family Well-being: Parents and families are safe, healthy, and have increased financial security.

GOAL(S):

Offer increased opportunities for families to learn about and enhance asset-building strategies.

| ELEMENT | INDICATOR | ACTION STEP | RESOURCE(S) | PERSON(S) RESPONSIBLE | TIME FRAME(S) | MEASURE(S) OF SUCCESS |
|--------------------------|-------------------------------------|--|---|---|--|--|
| Program Leadership | Ambitious Goals | Expand program policies, procedures, goals, and opportunities to encompass asset-building strategies for staff and families. | ECLKC, National Center on Program Management, and Fiscal Operations (NCPMFO) material, Community Partners | Management Team, Board, and Policy Council/ Committee | Begin during summer planning phase and implement in the fall. | Staff and families are knowledgeable about asset-building strategies and can describe the associated benefits. |
| Professional Development | High Quality Training for All Staff | Insert asset-building strategies as a standing agenda topic during monthly staff meetings to familiarize all staff with the concept, strategies, and opportunities for families. | ECLKC, NCPFCE materials, Community partners | Management Team | Begin with pre-service training sessions and continue monthly. | Ongoing monitoring reports indicate staff members across all content areas are able to assist families with asset-building strategies as part of their routine practice. |

Source: Using the Head Start Parent, Family and Community Engagement Framework in Your Program: Markers of Progress, <http://eclkc.ohs.acf.hhs.gov/hslc/tta-system/family/docs/ncpfce-markers-of-progress.pdf>

A Sample PFCE Action Plan *(continued)*

| ELEMENT | INDICATOR | ACTION STEP | RESOURCE(S) | PERSON(S) RESPONSIBLE | TIME FRAME(S) | MEASURE(S) OF SUCCESS |
|------------------------|---|---|---|---|---|--|
| Family Partnerships | Families are partners in developing and achieving the goals in their family partnership agreements. | Staff and families collaborate to identify and share information related to asset building opportunities in the community. | Financial education Savings and Individual Development Accounts, Getting banked Managing credit and debt, Tax credits and tax filing assistance, Accessing federal and state benefits (Refer to ACF-IM-HS-11-05 for more information) | Management Team and Policy Council/ Committee | Begin in early fall with the intention of sharing with all families by the first weeks of October. | Of the families who choose to develop family partnership goals, 10% explore and/or adopt goals around asset-building strategies. |
| Community Partnerships | Collaborative relationships for comprehensive services. | Staff, families, and communities participate in collaborations that respond to family goals and needs around asset-building strategies. | Board Members Local banks Local tax (EITC) entities Local housing (savings programs) authorities | Management Team and Policy Council/ Committee | Begin in late fall after assessing family asset-building strategies and implement any new opportunities by January. | Resources relating to goals parents set in family partnership plan are established, available, and used. |

Source: Using the Head Start Parent, Family and Community Engagement Framework in Your Program: Markers of Progress, <http://eclkc.ohs.acf.hhs.gov/hslc/tta-system/family/docs/ncpfce-markers-of-progress.pdf>

Reflections and Evaluations



Thank you!



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