

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.

Step 2: Train staff on financial topics and community resources.

- *Provide financial training and resources for family service workers.* The content of these trainings should reflect the needs that the family service workers express in the survey. Since many Head Start programs are already working with community partners such as local United Ways, financial institutions, YWCAs, and credit counseling agencies, ask these partners if they would be willing to also offer training tailored to family service workers' needs. Ongoing training as part of professional development is also critical. Ideally, training would be offered for family service workers in the summer months before the Head Start school year begins.

Staff should also be aware of additional resources to learn about financial topics and how to engage families.¹ For example, the National Endowment on Financial Education has created toolkits (www.financialworkshopkits.org/) designed to empower case managers who are helping clients gain financial stability. A number of Head Start associations, including the Kansas and Minnesota Head Start Associations, have also developed resources to support family service workers. Resources compiled by the Kansas Head Start Association, including a crosswalk of financial education curricula, are available at <https://www.ksheadstart.org/financial-literacy>. Resources compiled by the Minnesota Head Start Association are available at http://www.helpmnsave.org/index.asp?Type=B_BASIC&SEC=%7B6D6B12CE-0515-4431-A42F-26FD09B100E9%7D. Reach out to your state's Head Start Association to learn more.

- *Orient staff to community resources.* Consider offering sessions to introduce staff to community partners that can serve as resources on financial issues. For example, Volunteer Income Tax Assistance sites, which provide free tax preparation to low-income individuals and assess their eligibility for tax credits, are available across the country. Inviting a representative from one of these sites to walk through the free tax preparation process with staff will increase the likelihood that staff will refer parents to this service. These orientations will also help build the relationship between the referral contact and staff; staff should feel comfortable contacting that referral service directly with specific questions. These sessions can also help encourage staff to take advantage of this service themselves, should they qualify.

¹ The Consumer Financial Protection Bureau (CFBP) is currently piloting a toolkit designed to help service providers connect their clients to information and resources to achieve their financial goals. Once available publicly, the Your Money, Your Goals toolkit will serve as a helpful resource for family service workers. Consumer Financial Protection Bureau, "A new toolkit for social service providers," (September 18, 2013), <http://www.consumerfinance.gov/blog/a-new-toolkit-for-social-services-providers/>.

Step 3: Equip staff with tools and resources to guide their conversation with parents.

- *Provide staff with a parent intake survey or exercise to better assess and discuss family financial needs.* Having additional tools during the intake process will both facilitate conversations and encourage staff to create more financial goals in the family engagement plan. For instance, the Wheel of Life (<http://www.coachlifeandcareer.com/wp-content/uploads/2012/05/wheeloflife.pdf>) and similar worksheets ask families to rank their satisfaction on a scale of one to ten in different areas of their lives. This will open the door for a discussion about finances (one of the areas on the wheel); financial issues may come up naturally in other areas as well.
- *Create a resource list.* The community resource list can serve as an introduction to financial conversations and should be used during the intake process. For example, staff may show parents the location of a diaper bank on the resource sheet and also mention that there are free GED classes nearby. This sheet could include Neighborhood Centers, local credit unions, banks, credit counselors, matched savings programs, Bank On programs, community and technical college financial aid offices, housing staff, other nonprofits, faith-based organizations, other downpayment/closing cost assistance providers, experts on reducing or eliminating student loans, VITA sites, libraries, school districts, and others. Parents may be able to use their knowledge of community resources to help with the development and updating of the resource list.

Step 4: Train family service workers in financial coaching.

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

Here are several financial coaching resources:

- Many United Ways across the country offer training on financial coaching to social service providers. Head Start staff are eligible to participate in these trainings. The United Way of Phoenix, for example, trained 100 Early Head Start and Head Start case managers from the City of Phoenix in summer 2012. The intensive training consisted of four, eight-hour sessions offered on a weekly basis for one month. The training combined competencies around financial topics with skills-based training on the

coaching model.² Contact the United Way in your area to ask if they offer financial coaching training: <http://apps.unitedway.org/myuw/LUsearch.cfm>.

- Training in financial coaching is also offered to Head Start programs across the country by the University of Wisconsin-Extension, Central New Mexico Community College, the Financial Clinic, the Institute of Coaching, NeighborWorks America, and Sage Financial Solutions. To learn more about these training opportunities, visit the Financial Coaching Strategies website developed by the University of Wisconsin-Madison with support from the Annie E. Casey Foundation and University of Wisconsin-Extension: <http://fyi.uwex.edu/financialcoaching/trainingopportunities/>.
- The Money \$mart in Head Start program in Wisconsin provides financial coaching in select counties and has trained Head Start staff to provide financial coaching directly to families. The program has also developed monthly financial newsletters and materials for financial education workshops that can be used by other Head Start programs. These materials are applicable and available to any Head Start program across the country. In 2013, Money \$mart in Head Start had 167 Head Start parents attend financial workshops and more than 1,000 households received the monthly financial newsletter. To learn more about the program and access the resources online, visit: <http://fyi.uwex.edu/moneysmartheadstart/>.³

² The authors thank Charlie Boyce and Kelly Gentile from the United Way of Phoenix for sharing information about their training for Head Start case managers.

³ The authors thanks Peggy Olive of the University of Wisconsin-Extension for updates on the status of the Money \$mart Program.

Appendix: Sample survey: What support do families need to improve their financial well-being?

We are considering ways to support families with their finances and would like the input of our family specialists for how best to do this. Please take 10-15 minutes to fill out this survey and help build a better financial empowerment support system for the families we serve.

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

When it comes to money, what types of services do you send your families to? *For example, this could be other organizations, services inside your agency, websites, handouts, etc.*

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

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

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

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

How comfortable and confident are you in giving financial advice to others?

	1	2	3	4	
Lowest					Highest
Select a value from a range of 1 (lowest) to 4 (highest).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

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

What is one piece of advice or resource you would give families to help them with their money?