

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>.

- *Incorporate the specific interests and schedules of your program's parents.* Use surveys at various times in the year to assess what workshop topics would be of most interest to parents and what times during the week would be most convenient for them. If community partners, such as local United Ways, financial institutions, credit counseling agencies, and YWCAs, are delivering the financial education courses and workshops, share these survey results with them and brainstorm together how classes can be tailored to meet the needs of parents.
- *Be flexible when scheduling trainings and workshops.* Offering an activity more than once on different days of the week, and at different times, allows parents to choose which date and time works best for them. It also creates a contingency plan in the likely event a parent will miss a scheduled class. Additionally, if it is possible to structure the financial education classes so that they can be taken in any order, parents will have additional scheduling flexibility. Since it is possible that nights or Saturdays will be parents' preferred time for workshops, Head Start managers may need to be open to flexible work hours for the financial educators.
- *Provide support services for parents to attend.* Assisting parents with child care, meals, and/or transportation to and from financial education sessions can help increase participation.

Support Family Connections to Peers and Community

- *Create opportunities for parents to share resources with each other.* HS/EHS parents are highly resourceful when it comes to stretching their money through the end of the month. They also understand the trade-offs they might have to make to save money (e.g., paying for gas to drive the extra distance to a cheaper grocery store). Focus groups with Head Start parents have revealed that they are willing to share information, resources, and strategies with each other to help other parents save money.

Because there is a strong sense of community among HS/EHS parents, an informal meeting, coffee meet-up, or casual forum for parents to exchange ideas and resources is a great way to pave the way for parents to support one another. Parent meetings are an ideal setting for families to exchange information and problem-solve together. Parents can combine forces to identify community resources. These meetings help staff to better understand family financial needs, and they can inform the creation of additional financial education workshops for families.

- *Partner with parents to promote financial education activities.* One option is to invite current and former parents who have participated in financial education activities to drop in briefly on parent meetings with staff to share their experience in the workshop. These parents often are the best spokespeople for the financial education your program offers.

- *Personally recruit parents.* While fliers and posters about financial education workshops are helpful in raising awareness and should be used, *HS/EHS* programs have observed that the main way to get parents to participate in workshops is to personally invite them to attend. Morning drop-off and afternoon pick-up times, when staff greet and talk with parents, is a great time for inviting parents to workshops.
- *Ensure staff are promoting workshops to parents.* Include regular discussion of financial education participation in staff supervision. Add it to a checklist of topics to cover in these supervisory meetings. The checklist can help managers monitor conversations and referrals to these financial workshops and other resources.

Use Technology to Engage Families

- *Use social media to advertise workshops and classes.* Include information about upcoming workshops and classes on your program's Facebook page and Twitter account, and tell parents when they enroll to "like" or follow the *HS/EHS* program.
- *Remind parents about upcoming workshops and classes.* Almost every parent uses a cell phone and has capacity to receive text messages from Head Start. Ask parents if they would like to receive "text blasts" that are relevant to the time of year. Reminder phone calls the day before upcoming events are important, too.
- *Provide incentives for participation.* Even small incentives can make a difference. Attendees could be entered into a drawing for a gift card or door prize that is awarded at the end of the workshop. Another option is to provide parents with a prize for attending a certain number of activities. Examples of prizes include t-shirts, tote bags, money clips, etc., especially if they carry an inspiring message like "I am a Financial Champion." Seek sponsors to donate items and/or gift cards for stores, cable, restaurants, movies, and other entertainment for incentives.
- *Title the workshops with catchy phrases that will appeal to parents.* These might be something like: "How to build your credit;" "Developing spending plans that work for your family;" "Think saving is impossible? It's Not!;" "Five easy tips to keep your lights on." or "How to reduce or eliminate your student loan debt;"