

# FINANCIAL COUNSELING PROGRAMS SCAN

In San Antonio and Bexar County

ASSETS & OPPORTUNITIES

A description of effective approaches nationally and a complete scan of current programs in Bexar County with a comparative analysis.

Christi Baker  
Chrysalis Consulting Group

Vanessa Lindley  
Lindley Consulting Group



## Common Language for Program Types

Revised: July 29, 2022

### Program Types, Definitions, Goals, and Approaches

Program Type	Industry-Standard Definition	Goals	Approaches
Financial Literacy	Understanding the topic of money as one area of financial wellness <sup>i</sup>	Improve a person’s confidence, sentiment, and decision-making skills <sup>ii</sup>	Teaching via webinars, eLearning, and/or in-person instruction <sup>iii</sup>
Financial Education	<ul style="list-style-type: none"> <li>▪ Teaching participants financial skills and knowledge through interactive workshop, online, or one-on-one methods or static print/online materials<sup>iv</sup></li> <li>▪ Strategy that provides people with financial knowledge, skills, and resources, so they can get manage, and use their money to achieve their goals</li> <li>▪ Financial education builds an individual’s knowledge, skills, and capacity to use resources and tools, including financial products and services and leads to financial literacy<sup>v</sup></li> </ul>	Improve individual financial well-being by influencing financial behaviors, financial knowledge, and personal traits (e.g., attitudes and beliefs) <sup>vi</sup>	<ul style="list-style-type: none"> <li>▪ Educator <b>teaching</b> information</li> <li>▪ Tends to be didactic, prescriptive, and typically with set topics identified<sup>vii</sup></li> <li>▪ Topics include money management, savings, spending, loans and debt, credit, education, and retirement planning<sup>viii</sup></li> </ul>
Financial Capability	The capacity, based on knowledge, skills, and access to manage financial resources prudently and effectively <sup>ix</sup>	<ul style="list-style-type: none"> <li>▪ Help participants reach their financial goals and build their financial well-being<sup>x</sup></li> <li>▪ Build financial skill and confidence:<sup>xi</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Empower</b> participants to make informed choices, plan and set goals, avoid pitfalls, know where to seek help, and take other actions to better their present and</li> </ul>

Program Type	Industry-Standard Definition	Goals	Approaches
		<ul style="list-style-type: none"> <li>○ Knowing how to look for information when there's a knowledge gap</li> <li>○ Knowing where to find trusted information</li> <li>○ Knowing how to act on decisions and staying on track with financial goals<sup>xii</sup></li> <li>▪ Facilitate behavior change:<sup>xiii</sup> <ul style="list-style-type: none"> <li>○ Gaining and exercising financial knowledge</li> <li>○ Having financial self-efficacy (confidence)</li> <li>○ Assessing and managing appropriate financial products and services</li> <li>○ Setting financial goals and aligning financial behaviors and resources to reach goals</li> </ul> </li> </ul>	<p>long-term financial well-being<sup>xv</sup></p> <ul style="list-style-type: none"> <li>▪ Combination of financial education for knowledge transfer, ongoing engagement with financial coaching/counseling to support behavior change and help participants reach their financial goals, and access to financial products and services<sup>xvi,xvii</sup></li> <li>▪ Content includes: <ul style="list-style-type: none"> <li>○ Visioning/goal Setting</li> <li>○ Maximizing income</li> <li>○ Spending</li> <li>○ Saving</li> <li>○ Borrowing</li> <li>○ Protecting<sup>xviii</sup></li> </ul> </li> </ul>

Program Type	Industry-Standard Definition	Goals	Approaches
		<ul style="list-style-type: none"> <li>○ Maximizing sources of income to cover</li> <li>○ monthly expenses and save for the future</li> <li>○ Tracking spending and making intentional</li> <li>○ spending decisions</li> <li>○ Planning ahead and saving for the future</li> <li>○ Selecting and using credit appropriately</li> <li>○ Having adequate asset and financial risk protection</li> <li>○ Having stronger awareness of their rights as a consumer and where to seek help when needed<sup>xiv</sup></li> </ul>	
Financial Opportunity	Financial Opportunity Centers <sup>®</sup> (FOCs) are career and financial coaching service centers that help families living on a low- to moderate-income build effective money habits and focus on the financial bottom line <sup>xix</sup>	Improve the financial wellbeing of low-income families <sup>xx</sup>	<ul style="list-style-type: none"> <li>▪ Provide <b>one-on-one coaching services</b> that help low- to moderate-income people build smart money habits, access higher paying jobs, and focus on the financial bottom line<sup>xxi</sup></li> </ul>

Program Type	Industry-Standard Definition	Goals	Approaches
			<ul style="list-style-type: none"> <li>▪ Multi-pronged approach, embedded in local community organizations that are trusted, known for their history of providing quality services, and convenient to where people live and seek out services<sup>xxii</sup></li> </ul>
Financial Counseling	Directive approach that is focused on problem resolution and follows a set process driven by the counselor <sup>xxiii</sup>	<ul style="list-style-type: none"> <li>▪ Offer tools, resources, guidance, and accountability to encourage clients to make self-directed behavioral changes that move them closer to their goals<sup>xxiv</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Counselor-defined<sup>xxv</sup></li> <li>▪ Topics include money management, savings, spending, credit, planning, and legal/tax issues<sup>xxvi</sup></li> <li>▪ Activities include: <ul style="list-style-type: none"> <li>○ Perform intake – gather baseline information and all required forms and disclosures from client</li> <li>○ Conduct accurate needs and financial assessment</li> <li>○ Document the household income and expenses</li> <li>○ Determine and document household savings and debt</li> <li>○ Review client’s credit report(s)</li> <li>○ Discuss client’s financial goal(s)</li> </ul> </li> </ul>

Program Type	Industry-Standard Definition	Goals	Approaches
			<ul style="list-style-type: none"> <li>○ Develop a household budget</li> <li>○ Develop a written action plan that meets the participant’s needs</li> <li>○ Establish client accountability</li> <li>○ Provide client follow up and document outcomes</li> <li>○ Make referrals for additional resources that might be beneficial to the client</li> <li>○ Maintain files and close them according to the National Industry Standards, government contract requirements and/or organizational policies<sup>xxvii</sup></li> </ul>
Financial Coaching	<ul style="list-style-type: none"> <li>▪ Facilitative approach that is focused on participant-driven goals using a process that is driven by the participant<sup>xxviii</sup></li> <li>▪ Driven by the goals of the client, it helps people develop skills and behaviors they can improve upon independently<sup>xxix</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Develop a client’s capability to manage their own finances and sustain economic security in accordance with their self-defined goals<sup>xxxi</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlike counseling which helps solve problems, coaching provides a structure for clients to develop their own solutions.</li> <li>▪ Over time, helps people develop skills and behaviors they can improve upon independently<sup>xxxii</sup></li> <li>▪ Helps the client set client-defined goals, define the short- and intermediate-term steps to</li> </ul>

Program Type	Industry-Standard Definition	Goals	Approaches
	<ul style="list-style-type: none"> <li>▪ An application of techniques that emerged from research in positive psychology<sup>xxx</sup></li> </ul>		<p>achieve the goals, form specific intentions to implement steps toward those goals and then monitors the client and provides feedback on performance</p> <ul style="list-style-type: none"> <li>▪ Unlike a counseling model, the coach does not have to be an expert on financial issues, but does need to have skills in active listening, motivational interviewing/carefully directed questions to guide self-reflection, and performance monitoring<sup>xxxiii</sup></li> <li>▪ A wide range of financial coaching strategies are being used in the field: <ul style="list-style-type: none"> <li>○ In a traditional model, the trained volunteer or professional delivers coaching in face-to-face coaching sessions over a period of about 3 to 6 months and meeting as often as weekly at first and less often over time</li> <li>○ Some programs offer more intensive models in shorter periods; others extend coaching</li> </ul> </li> </ul>

Program Type	Industry-Standard Definition	Goals	Approaches
			<ul style="list-style-type: none"> <li>relationships for a year or more.</li> <li>○ Newer approaches include group coaching (a single coach and four to eight clients) as well as online coaching that uses automated prompts and reminders to reduce the amount of time required of each coach<sup>xxxiv</sup></li> </ul>
Financial Empowerment	<ul style="list-style-type: none"> <li>▪ The process of increasing people’s capacity to make choices and transform those choices into actions and desired results</li> <li>▪ Building the knowledge and ability of individuals to manage money and to choose and use financial services products that work for them</li> <li>▪ Includes education and financial literacy, but focuses both on building people’s ability to manage money and use financial services and on providing access to products that work for them<sup>xxxv</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Improve individual and family financial stability</li> <li>▪ Enable people to address their financial challenges and needs and plan for their futures by managing their finances, paying down debt, increasing savings, establishing and building credit, and accessing safe and affordable mainstream banking products<sup>xxxvi</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Embedding financial empowerment in local government</li> <li>▪ Professional, one-on-one financial counseling as a free public service</li> <li>▪ Strategic <b>referral and integration partnerships</b> with other services such as housing and foreclosure prevention, workforce development, prisoner reentry, and benefits access</li> <li>▪ Focuses may include asset building, banking access, consumer financial protection, housing security, job training support, financial education and counseling or coaching<sup>xxxvii</sup></li> </ul>



Program Type	Industry-Standard Definition	Goals	Approaches
Benefits Navigation	<ul style="list-style-type: none"> <li>▪ A service that connects clients with income supports such as food stamps, utilities assistance, and affordable health insurance<sup>xxxviii</sup></li> <li>▪ Assistance for clients to complete the sometimes complex applications for various benefits/services and service providers</li> <li>▪ Also known as income supports services</li> </ul>	<ul style="list-style-type: none"> <li>▪ Improve financial stability</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bundling benefits navigation with other services, such as financial and employment coaching</li> <li>▪ Helping clients accessing public benefits to supplement work income</li> <li>▪ Benefits screening, benefits applications, and/or tax preparation services<sup>xxxix</sup></li> </ul>
Workforce Development	<ul style="list-style-type: none"> <li>▪ Describes a relatively wide range of activities, policies and programs employed by local governments and nonprofits to create, sustain, and retain a viable workforce that can support current and future business and industry and support sustainable economic security for individuals<sup>xl</sup></li> <li>▪ Also known as employment services</li> </ul>	<ul style="list-style-type: none"> <li>▪ Increase financial security through employment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Skills training</li> <li>▪ Pre-work training</li> <li>▪ Workforce preparation: assessment, career planning, coaching</li> </ul>
Service Integration	<ul style="list-style-type: none"> <li>▪ Programs and services that are connected for the benefit of clients and the organization(s) involved through a coherent set of methods<sup>xli</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Create alignment and collaboration within and between programs and services</li> <li>▪ Address the client’s financial goals and needs holistically</li> </ul>	Financial capability + workforce development, income supports, tax preparation, and/or housing services

Program Type	Industry-Standard Definition	Goals	Approaches
		<ul style="list-style-type: none"><li data-bbox="940 240 1394 342">▪ Ensure that clients can flow easily between programs and services</li><li data-bbox="940 345 1394 375">▪ Maximize client impacts</li></ul>	

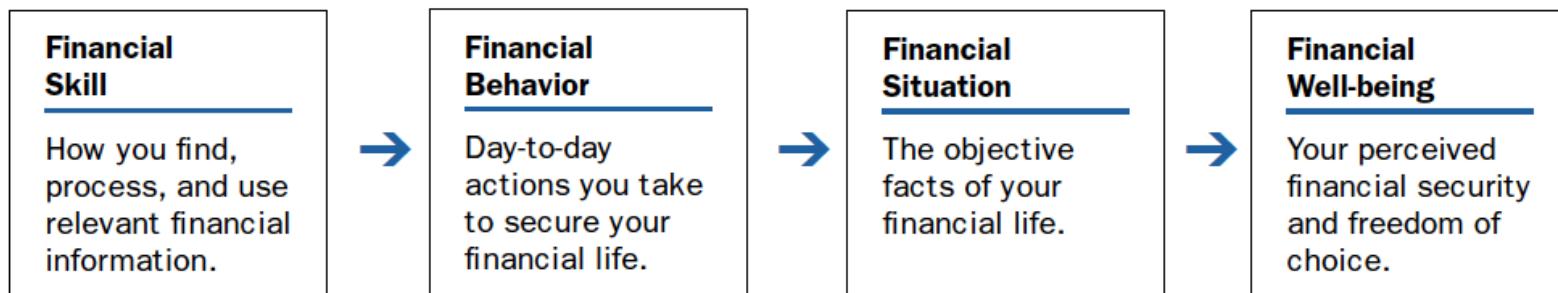
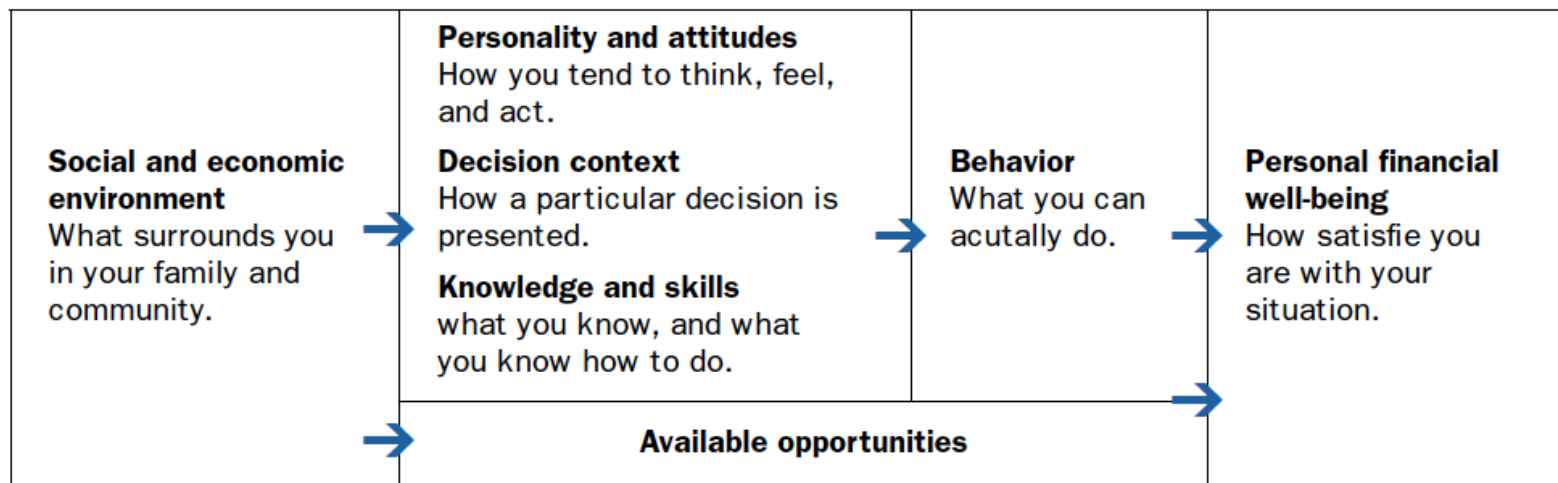
## Umbrella Terms and Definitions

Umbrella Term	Industry-Standard Definition
Financial Well-Being	<ul style="list-style-type: none"> <li>▪ State of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow enjoyment of life<sup>xlii</sup></li> <li>▪ Influenced by many factors, <b>as is shown below in the diagrams from the CFPB and included in the National Industry Standards</b>, including such financial capability factors as financial knowledge, skills, and attitudes, which are strongly associated with financial behavior<sup>xliii</sup></li> <li>▪ A key attitude is self-efficacy, or having the confidence in one’s ability to reach financial goals<sup>xliv</sup></li> </ul>
Financial Health	A composite framework that considers the totality of people’s financial lives: whether they are spending, saving, borrowing, and planning in ways that will enable them to be resilient and pursue opportunities <sup>xlv</sup>
Asset Building	How individuals, families, and communities gather the resources that will move them towards economic well-being, for now and for years to come <sup>xlvi</sup>
Economic Justice	A set of moral principles for building economic institutions, the ultimate goal of which is to create an opportunity for each person to create a sufficient material foundation upon which to have a dignified, productive, and creative life beyond economics <sup>xlvii</sup>
Economic Equity	The condition in which race and ethnicity (and other identity factors) does not predict life opportunities or outcomes <sup>xlviii</sup>
Economic Mobility	How someone’s economic well-being changes over time. When someone’s income and/or wealth improves over their life, that person is considered upwardly mobile. It includes the opportunity available to an individual within their neighborhood, city, or state due to public policies and programs, as well as changes in economic outcomes for groups of people or generations over time. <sup>xlix</sup>

### Factors Influencing Financial Well-Being

Financial well-being is influenced by many factors, as is shown above in the diagrams from the CFPB and included in the National Industry Standards. The factors include such financial capability factors as financial knowledge, skills, and attitudes, which are strongly associated with financial behavior. The CFPB defines financial skill as “knowing how to find, process, and act on information.” A key attitude is self-efficacy, or having the confidence in one’s ability to reach financial goals.<sup>1</sup>

	Present	Future
<b>Security</b>	Control over your day-to-day, month-to-month finances	Capacity to absorb a shock
<b>Freedom of Choice</b>	Financial freedom to make choices and enjoy life	On track to meet your financial goals



## Evidence-based approaches to integrated financial capacity and asset building

Rev: August 2, 2022

This report examines the most successful approaches to integrated financial capacity and asset building, locally and nationally, including information about the sponsoring organization or partnership’s approach to diversity, equity, and inclusion.

**National:** In the first section we reviewed three evidence based integrated models, LISC Financial Opportunity Centers (FOC’s), United Way Prosperity Centers and Financial Empowerment Centers (FEC’s) by Cities for Financial Empowerment Fund. We reviewed each of their mission/goals, their integration approach, what their outcomes/impacts are, and their approach to diversity, equity, and inclusion. Each of these three programs combine financial capability (financial education, counseling, or coaching) with workforce development, tax preparation and/or housing services. These three organizations are in multiple cities across the U.S. and provide diverse examples of the effectiveness of their programming through their reported outcomes and impact. Three common measurements are employment, increased savings, and reduction in non-asset related debt. Additionally, they each have an explicit approach to DEI.

National					
Organization	Mission/Goals	Program Type/Integration Approach	Outcomes/Impact	Equity Lens/Approach to DEI	Website Links
<b>LISC Financial Opportunity Centers (FOCs)</b>	Together with residents and partners, we forge resilient and inclusive communities of opportunity across America—great places to live, work, visit, do	LISC supports a national network of 100 Financial Opportunity Centers® in more than 30 cities across the country.  The FOC model delivers integrated services across three core areas:	Participants who participated in all three core services: <ol style="list-style-type: none"> <li>1. be employed year-round</li> <li>2. reduce non-asset-related debt</li> <li>3. build positive credit histories</li> </ol>	Project 10X – to address the racial health, wealth, and opportunity gap. <a href="https://www.lisc.org/project-10x/">https://www.lisc.org/project-10x/</a>  “Paving a Path to Stability and Wellbeing in Rural America”	<a href="https://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/">https://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/</a>

	business, and raise families.	1) employment placement, job retention and skill improvement; 2) financial coaching and education; and 3) access to income supports.	<a href="https://www.lisc.org/our-resources/resource/liscs-financial-opportunity-centers-surpass-other-programs/">https://www.lisc.org/our-resources/resource/liscs-financial-opportunity-centers-surpass-other-programs/</a>	<a href="https://www.lisc.org/our-stories/story/paving-path-stability-and-wellbeing-rural-america/">https://www.lisc.org/our-stories/story/paving-path-stability-and-wellbeing-rural-america/</a>	
<b>United Way Prosperity Centers</b>	Advance the common good in communities across the world, with a focus on <b>education, income/financial stability, and health</b> —the building blocks for a good quality of life.	There are approximately 1,100 community based United Way organizations.  Example: The Prosperity Center: Pathways to Financial Stability for Frederick County <ul style="list-style-type: none"> <li>• Income tax preparation</li> <li>• Budget coaching</li> <li>• Car program</li> <li>• Credit Café</li> <li>• Homeownership</li> </ul> <a href="https://www.unitedwayfrederick.org/prosperity-center-pathways-financial-stability">https://www.unitedwayfrederick.org/prosperity-center-pathways-financial-stability</a>	Example of United Way Prosperity Dashboard for Southeast Louisiana: <a href="https://www.unitedwayseledashboard.org/">https://www.unitedwayseledashboard.org/</a> <ul style="list-style-type: none"> <li>• VITA program</li> <li>• Emergency food and shelter program</li> <li>• Asset purchased through IDA’s</li> <li>• Employment training</li> </ul>	United Way uses their Equity Framework <sup>ii</sup> which focuses on the community as the unit of change, using six “equity levers.” Includes an “Equity Toolkit, “Living United: A Guide for Becoming a More Equitable Organization” <a href="https://s3.amazonaws.com/uww.assets/site/Publications/United_Way_Worldwide_Equity_Framework.pdf">https://s3.amazonaws.com/uww.assets/site/Publications/United_Way_Worldwide_Equity_Framework.pdf</a>  Prosperity Centers use “The Modern United Way” model <sup>iii</sup>	<a href="https://www.unitedway.org/our-impact/focus/income">https://www.unitedway.org/our-impact/focus/income</a>

<p><b>Financial Empowerment Centers (FEC) by Cities for Financial Empowerment Fund with initial funding from Bloomberg Philanthropies</b></p>	<p>Financial Empowerment Centers (FECs) are an effort to change how cities work to alleviate poverty by giving more low-income Americans the tools they need to build a stable financial future.</p>	<p>26 FEC's as of March 2022 offering free one-on-one financial counseling on money management, budgeting, reducing debt, establishing, and improving credit, connecting to safe and affordable banking services, building savings, and referrals to other services and organizations. Added Bank On and Small Business Boost, providing financial counseling to small business owners.</p> <p>Local governments offer FEC financial counseling as a free stand-alone public service, but also via integration into other social services including housing and foreclosure prevention services, workforce development, prisoner reentry, benefits access, domestic violence prevention, and more.</p>	<p>The FEC initiative has helped more than 133,000 clients reduce \$192 million in debt and build over \$38 million in savings nationwide.</p> <p>“An Evaluation of Financial Empowerment Centers” 2016”  <a href="https://cfefund.org/wp-content/uploads/2017/07/FEC-Evaluation.pdf">https://cfefund.org/wp-content/uploads/2017/07/FEC-Evaluation.pdf</a></p>	<p><b>CityStart University</b> initiative to incorporate a racial equity lens to financial empowerment approaches via webinar trainings. Experts from the Insight Center for Community Economic Development are also providing technical assistance support as part of the CityStart engagement.  <a href="#">City Start</a></p> <p><b>The Greenwood Initiative:</b> increasing economic and social mobility to fulfill Greenwood’s mission of reducing wealth disparities in Black communities.  <a href="https://www.bloomberg.org/founders-projects/the-greenwood-initiative/">https://www.bloomberg.org/founders-projects/the-greenwood-initiative/</a></p>	<p><a href="https://cfefund.org/project/financial-empowerment-centers/">https://cfefund.org/project/financial-empowerment-centers/</a></p>
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**Local:** In this section we examined three evidenced based local integrated programs. Two in San Antonio, Family Service FEC, San Antonio and City of San Antonio FEC and one in San Francisco, MEDA, as a reference. Similar to the national programs, these integration approaches focus on employment, debt reduction and increased saving, with both Family Service FEC and City of San Antonio FEC adding a focus on financial products. MEDA additionally focuses on business development and homeownership. Family Service focuses on social determinants of health, which can be an implicit indication of their DEI focus. MEDA has Latinos and other historically underserved communities as part of their mission.

Local					
Organization	Mission/Goals	Program Type/Integration Approach	Outcomes/Impact	Equity Lens/Approach to DEI	Website Links
<b>Family Service Financial Empowerment Center, San Antonio</b>	Empowering individuals and families to transform their lives and strengthen their community.	50 locations in 14 counties in So. Texas focused on wrap around services, therefore many are school based.  Their focus is addressing the <a href="#">social determinants of health</a> through a <a href="#">trauma-informed care lens</a> . The social determinants of health are where people live, learn, work, play, and age. They are broken into the five categories as set by <a href="#">Healthy People 2020/2030</a> : 1. Economic stability 2. Education 3. Health and health care	In 2020 the Financial Empowerment Center had <ul style="list-style-type: none"> <li>• \$3 million reduced debt</li> <li>• 383 increased their credit score by 35 points</li> <li>• 196 people saved 2% of their annual income</li> <li>• 140 people opened bank accounts</li> </ul> <a href="https://family-service.org/wp-content/uploads/2021/1">https://family-service.org/wp-content/uploads/2021/1</a>	No explicit language, but with their focus on social determinants of health include intangible factors such as political, socioeconomic, and cultural constructs, equity can be implicit in their work.  <a href="https://family-service.org/social-determinants-of-health/">https://family-service.org/social-determinants-of-health/</a>	<a href="https://family-service.org/neighborhoodplace/">https://family-service.org/neighborhoodplace/</a>



		<p>4. Neighborhood support 5. Social and community engagement.<sup>liii</sup></p> <p><b>Economic Stability programs include:</b></p> <ol style="list-style-type: none"> <li>1. One-on-One counseling adhering to the Cities for Financial Empowerment Fund’s Financial Empowerment Center (FEC) model</li> <li>2. VITA site/tax prep</li> <li>3. Workforce development/job and skill training</li> </ol>	<p><a href="#">1/Family-Service-Annual-Report-2020.pdf</a></p>		
<p><b>City of San Antonio Department of Human Services Financial Empowerment Center (FEC)</b></p>	<p>The San Antonio Financial Empowerment Center counselors helps clients:</p> <ul style="list-style-type: none"> <li>• Take control of their debt</li> <li>• Negotiate settlements with creditors for charged off accounts</li> <li>• Improve credit score</li> </ul>	<p>The San Antonio Financial Empowerment Centers offer free, one-on-one professional financial counseling to all residents. Primarily focused on:</p> <ul style="list-style-type: none"> <li>• Banking/Financial Products</li> <li>• Credit</li> <li>• Debt</li> <li>• Savings</li> <li>• Providing referrals to other programs and services tailored to the</li> </ul>	<p>Success stories include foreclosure and homebuying: <a href="https://www.sanantoniofec.org/Success-Stories">https://www.sanantoniofec.org/Success-Stories</a></p>	<p>No explicit language.</p>	<p><a href="https://www.sanantoniofec.org">https://www.sanantoniofec.org</a></p>

	<ul style="list-style-type: none"> <li>• Build savings</li> <li>• Create a budget</li> <li>• Find safe and affordable financial products</li> </ul>	specific situation of the client			
<b>MEDA (San Francisco)</b>	Rooted in San Francisco’s Mission District, MEDA is advancing a national equity movement by building Latino prosperity, community ownership and civic power.	<p>MEDA offers:</p> <ol style="list-style-type: none"> <li>1. Financial Capability (education and coaching)</li> <li>2. Business Development</li> <li>3. Free Tax Preparation</li> <li>4. Workforce Development</li> <li>5. Housing Opportunities (1<sup>st</sup> time homebuyers, foreclosure intervention and rental preparedness)</li> </ol>	<p>MEDA has six results that we strive to achieve:</p> <p><b>Result 1:</b> Families are financially thriving</p> <p><b>Result 2:</b> Families have affordable and stable housing</p> <p><b>Result 3:</b> Children and youth succeed in school</p> <p><b>Result 4:</b> The mission is a strong and supportive community for Latino residents, businesses and institutions</p> <p><b>Result 5:</b> San Francisco’s Latino residents are decision-makers in the institutions and political systems that affect their lives</p> <p><b>Result 6:</b> Nationwide, organizations rooted in</p>	<p><b>Equity is a part of their core values:</b> “We create programs and change policies to expand opportunities for Latinos and other historically underserved communities, to ensure justice is never limited by race/ethnicity, class, gender identity, age, sexual orientation, religion, immigration status, country of origin, and disability status.”</p>	<p><a href="https://medasf.org/about/mission-vision/">https://medasf.org/about/mission-vision/</a></p>

			historically underserved communities are equipped to ensure that families, workers and small businesses thrive		
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**Proven Model:** In this section, we examined an additional proven integrated model, the Annie E. Case Center for Working Families.<sup>liv</sup> In addition to the Center for Working Families Framework, their work focuses on research, compiling briefs and advocacy through federal and state policy.

Proven Model					
Organization	Mission/Goals	Program Type/Integration Approach	Outcomes/Impact	Equity Lens/Approach to DEI	Website Links
<b>Annie E. Casey Foundation, Center for Working Families</b>	<p>Their aim is to help families <u>keep what they earn</u> and strengthen their safety net through savings and strong money management. They do this by:</p> <ul style="list-style-type: none"> <li>Increasing access to fairly priced, appropriate financial products and services</li> <li>Protecting consumers from high-cost products and</li> </ul>	<p>Weaving asset-building tools, such as <u>financial coaching</u>, into <u>public programs</u> that low-income families already use so they have <u>easier access</u> to products and services that can help them achieve <u>financial stability</u>.</p> <p>Making it easier for individuals and families to <u>save</u> through innovative programs.</p> <p>Increasing people’s financial stability and strength through coaching, loans for security deposits and</p>	<p>In 2013, nearly 40,000 taxpayers <u>bought savings bonds through their tax returns</u>, collectively saving \$21.5 million.</p> <p>The SaveUSA initiative, which offers a financial-matching incentive to save money, saw great success in its <u>New York pilot</u>: In three years, about 75% of participants earned the matching payment.</p> <p>More than 650 low-income individuals are receiving assistance to reduce debt, improve</p>	<p>Policy briefs: Report Describes the Racial Wealth Gap — and How to Start Closing It, April 2022</p> <p><a href="https://www.aecf.org/blog/report-describes-the-racial-wealth-gap-and-how-to-start-closing-it">https://www.aecf.org/blog/report-describes-the-racial-wealth-gap-and-how-to-start-closing-it</a></p> <p>A toolkit: CENTERING RACIAL EQUITY WITHIN DATA INTEGRATION</p> <p><a href="https://www.aecf.org/resources/a-toolkit-for-centering-racial-equity-within-data-integration">https://www.aecf.org/resources/a-toolkit-for-centering-racial-equity-within-data-integration</a></p>	<p><a href="https://www.aecf.org/work/economic-opportunity/financial-well-being">https://www.aecf.org/work/economic-opportunity/financial-well-being</a></p> <p>Center for Working Families Framework: <a href="https://www.aecf.org/resources/the-center-for-working-families-framework">https://www.aecf.org/resources/the-center-for-working-families-framework</a></p>

	<p>practices that deplete family resources</p> <ul style="list-style-type: none"> <li>Promoting federal and state policies that support <a href="#">asset building</a>, affordable financial services and consumer protection</li> </ul>	<p>improving their credit reports.</p> <p>Connecting people with limited or no access to banks to mainstream financial institutions through innovative <a href="#">financial products</a> and <a href="#">services</a>.</p> <p>Supporting <a href="#">stronger policies</a> that <a href="#">protect consumers</a>.</p>	<p>their credit and save money through the <a href="#">Baltimore Financial Stability Pathway Project</a>.</p> <p>More than 27 million low- and moderate-income people received the <a href="#">federal earned income tax credit</a> in 2012, bringing in more than \$62 billion in extra income to individuals and families.</p>		
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**Other National Models:** In this section, we examined three additional national integrated models that focused explicitly on historically disadvantaged communities, Unidos, CACAPD and the National Urban Leagues. Their focus is on the Latino, Asian American Pacific Islander (AAPI) and the African American communities respectively. They each use an affiliate model, with Unidos having six locations in San Antonio. Each of their focuses are on housing and social justice. CACAPD released a brief with outcomes to include knowledge, behavior, and attitude.

Other National Models					
Organization	Mission/Goals	Program Type/Integration Approach	Outcomes/Impact	Equity Lens/Approach to DEI	Website Links
<p><b>Unidos</b></p>	<p>We build a stronger America by creating opportunities for Latinos.</p> <p>We want to see a strong America where economic, political, and social advancement a reality for all Latinos is, where all Hispanics thrive, and our community's</p>	<p>282 community-based affiliates across the U.S.</p> <p><b>Six in San Antonio:</b></p> <p><a href="#">AVANCE, Inc.</a></p> <p><a href="#">Avenida Guadalupe Association</a></p> <p><a href="#">Bexar County Community Health Collaborative</a></p> <p><a href="#">Mexican American Unity Council (MAUC)</a></p>	<p>Since 1997, the UnidosUS Homeownership Network has helped more than 33,000 families buy their first home.</p> <p>Homeownership Network helped 90,000 avoid foreclosure.</p> <p>Helped 1.4 immigrants become citizens.</p>	<p>Implicit</p>	<p><a href="https://www.unidosus.org/about/affiliates/">https://www.unidosus.org/about/affiliates/</a></p>

	contributions are recognized.	<a href="#">Neighborhood Housing Services of San Antonio, Inc. (NHSSA)</a>			
<b>CACAPD</b>	<p>National CAPACD is a progressive coalition of local organizations that advocate for and organize in low-income AAPI communities and neighborhoods. They strengthen and mobilize their members to build power nationally and further their vision of economic and social justice for all.</p>	<p>100 organizations in 19 states and the Pacific Islands. Using a peer training model, ACTION TA program, National CAPACD provides culturally competent technical assistance and training on program development in order to integrate financial capability programming, provide financial coaching skill building, connect to appropriate financial products, and support program evaluation.</p> <p>They are focused on an integrated service delivery model, such as including financial coaching as part of housing or small business counseling.</p> <p>Empowerment Economics<sup>lv</sup> provides a framework is a culturally responsive multi-</p>	<p>A research brief of the impact of financial education, coaching and traditional lending models in immigrant Asian American and Pacific Islander communities.</p> <p>Reported increased in knowledge, behavior, and attitudes.</p> <p><a href="https://www.nationalcapacd.org/wp-content/uploads/2017/08/capacd_immigrantintegration_.pdf">https://www.nationalcapacd.org/wp-content/uploads/2017/08/capacd_immigrantintegration_.pdf</a></p>	Implicit	<a href="https://www.nationalcapacd.org/empowerment-economics/">https://www.nationalcapacd.org/empowerment-economics/</a>

		<p>generational approach to financial capability in low-income Asian American and Pacific Islander (AAPI) communities.</p> <p>Empowerment Economics focuses on collective wealth building at the community level.</p>			
<b>National Urban League</b>	<p>Help African Americans and others in underserved communities achieve their highest true social parity, economic self-reliance, power, and civil rights.</p>	<p>90 local affiliates, in 36 states, serving 300 communities that provide direct services.</p> <p>Promotes economic empowerment and development of social programs: education and job training, housing and community development, workforce development, entrepreneurship, health.</p>	<ul style="list-style-type: none"> <li>• 80K participate in housing counseling</li> <li>• 45K buy or keep their homes</li> <li>• 850K find jobs or start businesses</li> </ul>	Implicit	<a href="https://nul.org/affiliate-ceos">https://nul.org/affiliate-ceos</a>



## Best Practices and Outcomes Comparison

Revised: August 8, 2022

*Document distinguishing characteristics of successful integrated financial and asset-building capacity programs and compare results (outcomes) with other types of programmatic approaches.*

### **Distinguishing characteristics**

The main distinguishing characteristics of successful integrated financial and asset-building capacity programs fall into three categories: products & services offered, program duration and partnerships. The major outcomes of successful integrated programs are client's improved financial outcomes, leading to sustainability and financial wellness, as well as client retention.

### **Products and services**

Integrated service delivery models typically bundle two more or products and/or services, although the combination may vary among successful programs. Data shows that clients who received multiple, integrated services were three to four times more likely to achieve a major positive economic outcome – such as getting out of debt, getting a job, or completing a training or education program – than those clients who only received one service. Research also confirmed that clients who receive integrated financial capability services are more likely to stick with and succeed in other programs such as workforce development, education, healthcare, and asset-building.<sup>lvi</sup>

For example, clients in a workforce development program who received financial counseling had higher job placement rates and earned higher average wages than the comparison group.<sup>lvii</sup> Another independent study by the Economic Mobility Corporation (Mobility) has found that FOC participants have greater success in meeting their financial goals than do people in programs offering employment assistance alone. FOC clients are more likely to be employed year- round, to reduce non-asset related debt and to build positive credit histories than comparison group participants.<sup>lviii</sup> The combination of the cooperative services keeps clients engaged longer and focused on multiple financial areas of their lives.

Of the national programs we've included in this study, they each have financial education, coaching and counseling as an integral party of their integrated service program, with the complimentary services varying from income supports, access to banking products, health, education, job training and asset building programs like homeownership.

<b>Model</b>	<b>Description</b>
<b>LISC Financial Opportunity Centers (FOCs)</b>	Delivers integrated services across three core areas: 1) Employment placement, job retention and skill improvement; 2) financial coaching and education; and 3) access to income supports.
<b>United Way Prosperity Centers</b>	Bundles income tax preparation, financial coaching, financial services, and asset-building programs.
<b>Cities for Financial Empowerment Financial Empowerment Centers (FECs)</b>	Offers free one-on-one financial counseling on money management, budgeting, reducing debt, establishing and improving credit, connecting to safe and affordable banking services (Bank On), building savings, referrals to other services and organizations, and providing financial counseling to small business owners.
<b>Unidos Financial Empowerment Network</b>	Integrates financial education into health centers, school-based programming, and other community services to reach people with financial information in a new way, and in a new moment in their lives—a time when they may need but might not be looking for financial information, and to make available the support of bilingual financial coaches in communities around the country
<b>National Urban League (NUL)</b>	Promotes economic empowerment and development of social programs: education and job training, housing and community development, workforce development, entrepreneurship, health.
<b>NeighborWorks (NW) America Financial Capability Initiative</b>	As an intermediary, NW funded the research, program design and implementation for Financial Capability programming. They also offer training courses for organizations to implement and sustain programming. Local NeighborWorks Organizations (NWO's) offer stand-alone and integrated financial capability programs with housing services.

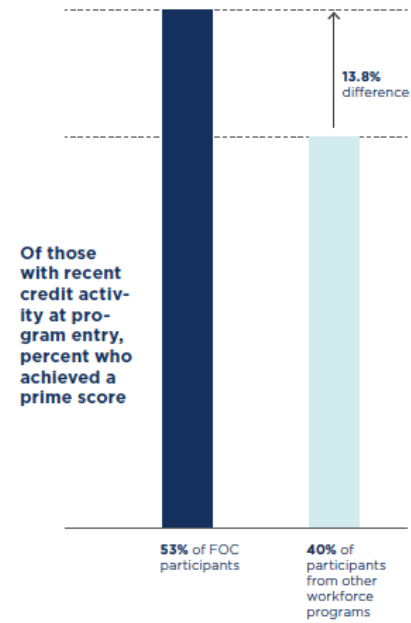
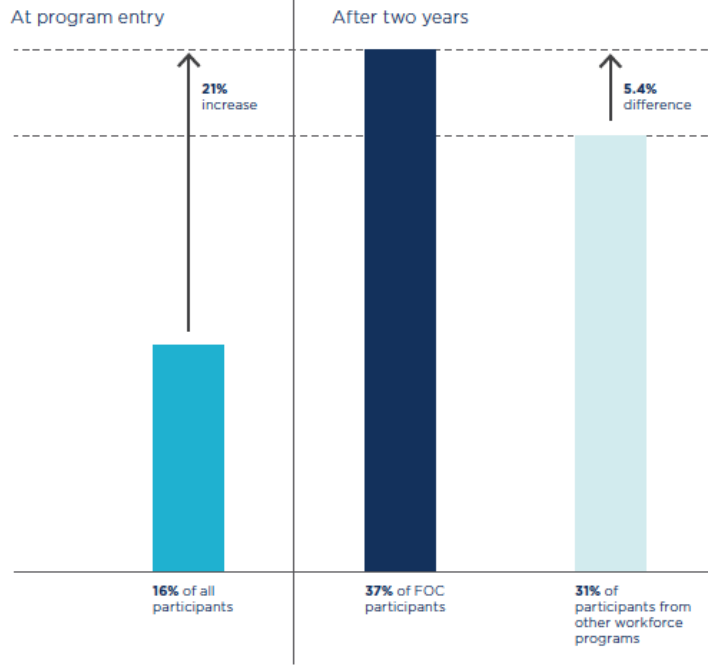
**Program duration**

Integrated financial and asset-building capacity programs with longer durations help with both client outcomes and client retention. The integrated programs make it easier for clients to participate in multiple services, hence reducing the hassle factor and increasing opportunities for engagement. Successful integrated models tend to base their program duration on clients' needs, with at least one year of sessions.

In contrast, the Asset Funders Network's coaching census reported that stand-alone financial coaching programs struggle with client retention. In the AFN study coaches reported seeing clients a median of 3 sessions and the data showed a statistically significant improvement in client outcomes if they attend 3+ sessions.<sup>lix</sup> This supports the benefit of integrating additional asset building and economic support services to be beneficial to both client and programmatic outcomes.

In the study done by Mobility, they compared data from five FOCs and five publicly funded workforce centers in Chicago and found that FOC clients who had been involved with the program for two years, contrasted with a similar group of job seekers who sought services from the city's workforce centers over a comparable time period had more stable employment, increased earnings and their credit grew (see graphics below).<sup>lx</sup>

### Percent Employed Year-round



Of the national programs in our study including, LISC FOCs, United Way Prosperity Centers, and National CAPACD, each have integrated programming of one year or more and have had significant outcomes. For example, participants who participated in all three of LISC core services for the duration of the program, tend to be employed year-round, reduce non-asset-related debt, and build positive credit histories. Outcomes among all the program's integration were better jobs, increased income, decreased debt, increased savings, increased net-worth, increased assets, increased credit score, and over all improved long term financial well-being as indicated below.

Model	Duration	Outcomes/Impact
<b>LISC FOCs</b>	Median enrollment is 527 days (1.5 years)	<ul style="list-style-type: none"> <li>▪ An independent study has found that FOC clients, who access a range of services, have more success meeting their financial goals than people in programs offering employment assistance alone. Their gains include landing and keeping a job for a year or more, building credit, reducing non-asset-related debt, and increasing annual earnings. FOC clients are 50% more likely to land a well-paying job than people receiving employment services alone. And long-term job retention—holding a job for a year or more—almost doubles with financial coaching and employment coaching.</li> <li>▪ For FOCs who offer financial products, they rated improved credit score as the most important metric, as credit outcomes impact other areas of client’s financial lives, including housing, transportation, and jobs. In general, FOCs indicated that they chose their most important metrics as either being foundational to long-term financial success/well-being (e.g., improved credit can open opportunities for asset building) or as being representative of other indicators (e.g., net worth is generally indicative of reduced debt and increased savings).</li> </ul>
<b>United Way Prosperity Centers</b>	12 monthly sessions	<ul style="list-style-type: none"> <li>▪ The SparkPoint Center (aka Prosperity 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, 44% of participants bundled two or more services. Clients that bundle services were more likely to achieve mid-term outcomes, with those who bundled three or more services achieving two of their mid-term outcomes.</li> <li>▪ Major outcomes tracked include increased income (by client securing new or better job, receiving tax refund, or receiving public benefits); decreased debt (by client improving credit score or improving debt-to-income ratio); increased savings (by client saving regularly or accessing financial products and services); and gained and sustained assets (by client buying a home, avoiding foreclosure, or starting a small business).</li> <li>▪ In Frederick, MD, the average client saved \$273 in tax preparation fees, and the average return was \$2,048 in 2021. 88% of clients who participate in a credit café (free credit report and score and review with an advisor) see an increase in their credit scores within 6 months.</li> </ul>

<b>National CAPACD Empowerment Program</b>	One year	<ul style="list-style-type: none"> <li>▪ Increased knowledge and confidence, as evidenced by 32% increase between pre- and post-tests on how to budget and manage money well. 50% applied new knowledge and used a budget or spending plan at program conclusion or following program participation (up from 15%).</li> <li>▪ Clients were more likely to save monthly following program participation, increasing from 36% to 62%.</li> <li>▪ Preliminary data indicates that there was an average of a 133-point Vantage Score increase; the percent of lending circle participants without a credit score decreased from 17% to 0% over the duration of the program.</li> </ul>
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In contrast, organizations like NeighborWorks America where the focus is primarily focused on financial education, coaching and counseling and where the integrated models and length of program vary based on local NWO's FEC's the outcomes do not indicate the impact of bundled services. Without the integration, there is no record of long-term financial impact or well-being.

Model	Duration	Outcomes/Impact
NWO's	Varies	Increased savings, improved credit, and decreased debt.

Additionally, the Financial Empowerment Centers indicate that almost half of their clients have only had one counseling session, but the other 56% of clients had more than one. The differentiator for FEC's versus NW is the focus on banking as an integrated product, thus demonstrating additional impact. FEC's also tracked 5,305 clients over 30 months of engagement, which produced significant outcomes.

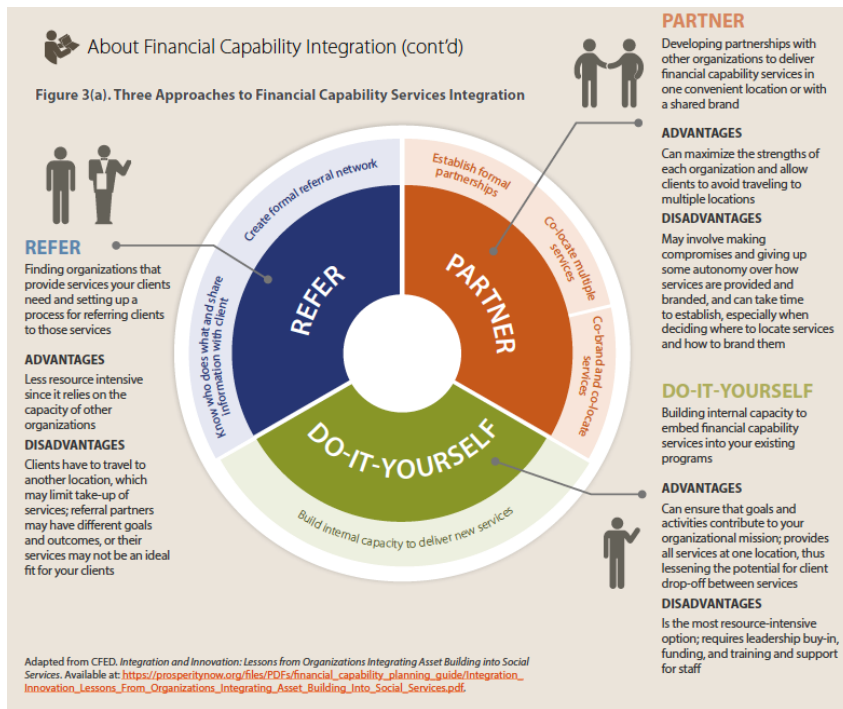
Model	Duration	Outcomes/Impact
<b>FECs</b>	44% of FEC clients had only one counseling session.	<ul style="list-style-type: none"> <li>▪ A total of 5,305 FEC clients achieved 14,493 financial outcomes over the 30 months, including reducing more than \$22.5 million in personal debt and increasing their family savings by more than \$2.7 million.</li> <li>▪ FECs tracked client progress across threshold outcomes: opening or transitioning to a safe bank account; establishing a credit score; increasing credit score by at least 35 points; decreasing debt by at least 10%; and increasing savings by at least 2% of annualized monthly income.</li> </ul>

		<ul style="list-style-type: none"> <li>▪ Among clients who achieved any positive movement in credit debt, or savings, 60% increased their credit score by 35 points and 39% moved up a FICO credit score category. Credit increases were more likely when clients started with lower credit scores. 72% reduced their debt by at least 10%. 52% increased their savings by at least 2% of their annual income.</li> </ul>
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**Partnerships**

The third distinguishing characteristics of successful integrated financial and asset-building capacity programs is the partnerships utilized for service delivery. While there are benefits for organizations to house all integrated services in house, there may be cost and capacity challenges with that model. Partnering with other organizations allows each organization to maximize their strengths, share expenses and if organizations can operate under a shared brand, it will simplify the process for the client.

Partnering through a referral model also has its benefits and challenges. Similarly, it allows each organization to maximize their strengths while minimizing some costs. However, the customer may have to travel to different locations, have differing experiences, which may reduce the odds of the clients engaging in multiple services. Whether partnering and/or referring to other organizations, partnerships for integrated service models will provide client’s the opportunity to have access to a full suite of products and services based on their individual need.



ixi

The models in this study have utilized both local and national partners to provide a variety of products and services. Identifying the appropriate partner(s) should first be centered in the organization's clients' needs. Then, depending on capacity and service delivery design, partnerships can range from targeted referrals to seamless joint-case management.

LISC, United Way, FEC and NeighborWorks utilize local trusted partners that are convenient to where their clients live and work. Many of the national organizations also leverage national partnerships who may have more resources, structure, and brand recognition. Building partnerships involves determining how the organizations will work together to deliver services to the same clients and clarifying the specific role that each organization would play.



Common partners from the models include:

- Financial institutions providing specialized products (banking products, matched savings, credit building, mortgages)
- Employers (jobs, workforce development)
- Non-profit partners (housing, small business, financial and homebuyer education, coaching and counseling)
- Local government (food, housing, jobs, income, electricity, workforce development)
- Social service providers (food, housing, jobs, etc.)

<b>Model</b>	<b>Partnerships</b>
<b>LISC FOCs</b>	Embedded in local community organizations that are trusted, known for their history of providing quality services, and convenient to where people live and seek out services; partners can include financial institutions, employers, and other social service providers.
<b>United Way Prosperity Centers</b>	Community partners (e.g., Catholic Charities, Accion, NWO, CCCS, food bank, Goodwill, etc.)
<b>FECs</b>	Partnerships with social service and community partners to integrate financial empowerment with city, nonprofit, and social services.
<b>Unidos Financial Empowerment Network</b>	The Financial Clinic
<b>National CAPACD Financial Empowerment Program</b>	Institute for Economic and Racial Equity (IERE)
<b>NW</b>	Community partners
<b>San Antonio FEC/Family Service Association</b>	United Way 211 and City of San Antonio Department of Human Services

Conclusively, partnerships are integral to many integrated programs. Some are short term, and some are long term and aid in supporting the long term, sustainable outcomes that are differentiated from stand alone and drop-in services.

## Key Common Elements of Successful Financial Capability and Economic Empowerment Programs

Revised: July 29, 2022

Building off the description of integrated financial capability and economic empowerment models, this document discusses and analyze key common elements across the models.

### Abbreviated versions of integrated models

Model	Description
<b>LISC Financial Opportunity Centers (FOCs)</b>	Delivers integrated services across three core areas: 1) Employment placement, job retention and skill improvement; 2) financial coaching and education; and 3) access to income supports.
<b>United Way Prosperity Centers</b>	Bundles income tax preparation, financial coaching, financial services, asset-and building programs.
<b>Cities for Financial Empowerment Financial Empowerment Centers (FECs)</b>	Offers free one-on-one financial counseling on money management, budgeting, reducing debt, establishing and improving credit, connecting to safe and affordable banking services (Bank On), building savings, referrals to other services and organizations, and providing financial counseling to small business owners.
<b>Unidos Financial Empowerment Network</b>	Integrates financial education into health centers, school-based programming, and other community services to reach people with financial information in a new way, and in a new moment in their lives—a time when they may need but might not be looking for financial information, and to make available the support of bilingual financial coaches in communities around the country
<b>National CAPACD Financial Empowerment Program</b>	Supports culturally relevant projects that improve financial security for low-income AAPIs and broaden opportunities for building wealth.
<b>National Urban League (NUL)</b>	Promotes economic empowerment and development of social programs: education and job training, housing and community development, workforce development, entrepreneurship, health.
<b>NeighborWorks (NW) America Financial Capability Initiative</b>	Offers stand-alone and integrates financial capability programs with housing services.
<b>City of San Antonio and Family Service FEC</b>	Offers free, one-on-one professional financial counseling to all residents, primarily focused on banking/financial products, credit, debt, and saving.

## Client/base profile

In general, financial capability and economic empowerment program participants are diverse with low- and moderate-incomes.



Many participants are experiencing a financial hardship or financial insecurity, and many have historically been shut out of financial security due to systemic barriers, such as:

- Women
- Immigrants
- Black people
- Hispanic/Latin American people
- Asian and Pacific Islander people
- Indigenous people
- Southwest Asian and North African people
- LGBTQIA+ people
- People with disabilities
- Formerly incarcerated people

Model	Clients
<b>LISC FOCs</b>	<ul style="list-style-type: none"> <li>▪ For most FOCs, the target audience remains broadly focused on people with low- and moderate-incomes.</li> <li>▪ FOCs are more likely to consider economic circumstances such as income level, financial insecurity, or seeking employment (60%) than other identify factors (e.g., race, ethnicity, gender, etc.) when targeting financial products to specific audiences. Other economic considerations include people impacted by the justice system, people experiencing homelessness, and tenants in affordable housing.</li> <li>▪ Overall, FOC clients are facing extreme financial hardship at entry into the program (50% have no monthly after-tax earned income and 70% were unemployed).</li> <li>▪ FOC demographics are 60% women; 80% are people or color (50% Black and 20% Latinx); 16% are White; and the median age is 37. Other target audiences by demographics include single parents, immigrants, youth (&lt;24), people with disabilities, older adults, Asian people, refugees, Native American people, and Native Hawaiian people.</li> </ul>
<b>United Way Prosperity Centers</b>	ALICE (asset limited, income constrained, and employed) households (up to \$47,268 or more depending on household size in Frederick, MD)
<b>FECs</b>	<ul style="list-style-type: none"> <li>▪ People with very low incomes: over 70% had incomes that were below 50% of their area’s median income, adjusted for household size; the average monthly income was only \$1,754, or \$21,048 annually. Approximately 3.5% of clients reported no income at all, and 22.9% of clients had no health insurance at intake.</li> <li>▪ Overall, 47% of all FEC clients were Black, 26% were Latinx, and 17.5% were White.</li> <li>▪ Average age was 43</li> <li>▪ 71% were women</li> <li>▪ Despite being open to the general public, FECs attracted clients with very low incomes and financial vulnerabilities.</li> </ul>
<b>Unidos Financial Empowerment Network</b>	Low- and moderate-income Latinos
<b>National CAPACD Financial Empowerment Program</b>	<ul style="list-style-type: none"> <li>▪ AAPI households</li> <li>▪ At least 62% of all clients were low-income, with household incomes at 80% or lower of AMI.</li> <li>▪ Of those that responded, 60% of clients identified as women; 23% identified as male.</li> <li>▪ Clients were served in a variety of languages, with the primary language groups as Korean, Chinese, Vietnamese, Bangla, and Nepali.</li> </ul>

Model	Clients
	<ul style="list-style-type: none"> <li>Nearly 40% of all clients were older than 50.</li> </ul>
<b>NUL</b>	Black people
<b>NW</b>	Low- and moderate-income people
<b>City of San Antonio and Family Service FEC</b>	All San Antonio residents

### Program duration

The duration of financial coaching relationships varies, and meeting with a financial coach even once can yield positive outcomes.

From the Asset Funders Network’s coaching census, financial coaching programs struggle with client retention. Coaches report seeing clients a median of 3 sessions. Data show a statistically significant improvement in client outcomes if they attend 3+ sessions.<sup>62</sup> Integrated models tend to base program duration on clients’ needs, with at least a year of sessions.

In 2016, a Consumer Financial Protect Bureau (CFPB) evaluation of financial coaching showed that people with low and moderate incomes who met with financial coaches, even once, made more financial gains than people who did not meet with financial coaches in three areas: money management, objective financial health metrics like savings balances, debt levels, and credit scores, and subjective feelings of financial confidence and financial well-being.<sup>63</sup> On the other hand, clients’ progress appeared to slow after 8 sessions.

In 2021, the CFPB published its findings from a four-year financial coaching pilot with 60 organizations.<sup>64</sup> Findings related to duration and effectiveness included:

- Clients met with their coach an average of 2.2 times.
- 44% of clients met with their coach more than once.
- 56% of all clients interacted with their coach once, 21% twice, 9% three times, and 13% four or more times.
- Neither the number of interactions a client has with a coach nor the % of clients who meet with their coach more than once is a measure of the coaching’s effectiveness.

Below is a list of models where information about the duration of the financial coaching relationship is available:

Model	Duration
<b>LISC FOCs</b>	Median enrollment is 527 days (1.5 years)
<b>United Way Prosperity Centers</b>	12 monthly sessions
<b>FECs</b>	44% of FEC clients had only one counseling session.
<b>National CAPACD</b>	One year

<b>NW</b>	varies
<b>City of San Antonio and Family Service FEC</b>	As many times as needed based on needs, with typically a two-week period between appointments

### Staff training and curriculum

While a [description](#) and index (below) of training sources and standards exist for training financial coaches (see FEC Standards developed from within the FEC network and National Industry Standards developed with cross-sector input below), an evaluation of the various training sources does not appear to exist.

According to AFN’s financial coaching censuses, beginning with the first wave in 2015, a clear majority of coaches were either trained by NeighborWorks America or from internal or partner organization trainings. In the third wave in 2019, results indicate that coaches are more likely to select training opportunities offered through Association for Financial Counseling & Planning Education than in the two prior waves of the coaching census: internal trainings and NeighborWorks America training were also popular.

Below is a list of models where information about staff training is available:

<b>Model</b>	<b>Staff training and curriculum</b>
<b>LISC FOCs</b>	<ul style="list-style-type: none"> <li>▪ According to recent survey with FOCs, just over 75% of financial coaches have significant training in financial coaching at an intermediate or advanced level. The top three training sources cited were LISC, NeighborWorks America, and Central New Mexico, with LISC being the predominant source for financial coaching training. Nearly 40% of all financial coaching staff received financial coaching training from LISC.</li> <li>▪ LISC delivers its own coaching training through a combination of internal staff and external consultants.</li> </ul>
<b>United Way Prosperity Centers</b>	To explore integrated service delivery more fully, 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.
<b>FECs</b>	<ul style="list-style-type: none"> <li>▪ For initial training, the FEC model includes an emphasis on standardized training, ideally delivered in partnership with a local community college, for a sufficient, consistent baseline of financial knowledge for both FEC counselors and the general public, including case managers from other social service disciplines.</li> <li>▪ Substantial supplementary trainings to FEC counselors based on client needs. These trainings focused both on financial skills and</li> </ul>

Model	Staff training and curriculum
	<p>knowledge and on counseling skills and were usually coordinated by the lead nonprofit agency and presented by guest speakers.</p> <ul style="list-style-type: none"> <li>▪ <a href="#">FEC Training Standards</a> delineate the breadth and depth of the financial content areas, counseling and coaching skills, practice and experiential learning, and socio-economic and cultural context setting necessary to serve the diverse needs and backgrounds of FEC clients. The Standards also include a Code of Ethics which ensures that counselors are trained to offer responsible, professional, and ethical financial counseling, furthering the professional standards of the FEC model.</li> <li>▪ Content includes money management, financial transaction, credit, debt collection, student loans, bankruptcy, planning for retirement, future planning and investments, homeownership, and insurance and public benefits.</li> </ul>
<b>Unidos Financial Empowerment Network</b>	Unidos
<b>National CAPACD Financial Empowerment Program</b>	<ul style="list-style-type: none"> <li>▪ National CAPACD training and technical assistance</li> <li>▪ Empowerment Economics curriculum</li> </ul>
<b>NW</b>	Financial capability certification in content, delivery, and financial coaching + continuing education
<b>City of San Antonio and Family Service FEC</b>	SA OFE Counselors are trained and certified through the CFE Fund curriculum. They are required to have a bachelor’s degree or over 10 years relevant experience, complete the training course and pass the certification exams.

While outdated and not aligned with all of the models being examined in this report, the chart below offers a detailed comparison of financial coaching training options that were available in 2014:

4

Center for Financial Security

Org.	Mode	Courses Offered	Target Audience	Financial Content	Coaching Skills and Practice	CEU's or Credit	Classroom Hours	Tuition	Individuals Trained Annually	Year Program Created
Assoc. for Financial Counseling and Planning Education (AFCPE)	IP/O	B, A	F	Y	Y	Y	8-24	\$1200-\$4500	10+	2014
Baltimore CASH	IP	B	V	Y	Y	N	6	No fee	15	2008
Central New Mexico Community College	IP	B, T	F, I, O	Y	Y	N	52	\$1000+	100+	2008
Cities for Financial Empowerment	IP	B, A, T	F, I, S	Y	N	Y	28-45	Varies	35	2009
Center for Asset Building Opportunities (CABO)	IP	B, A	F	N	Y	N	6-8	No fee	20	2013
Delaware Stand by Me	IP	B	F	Y	Y	Y	40	No fee	25	2011
Financial Coaching Corps (Capitol Good Fund)	IP	B	F, S, V	Y	Y	N	6	\$500	75	2012
The Financial Clinic	IP/O	B, A, O	F, O	Y	Y	N	12-40	\$1000+	300+	2007
NeighborWorks America	IP/O	B, A	F, I, V, O	Y	Y	Y	14-50	\$515-\$1815	300+	2011
The Prosperity Agenda	IP	B, O	F, O	Y	Y	N	28	\$500	150	2010
Sage Financial Solutions	IP/O	B, A, T, O	F, I, V, O	Y	Y	N	8-48	\$150-1000+	100+	2007
University of Wisconsin Cooperative Extension	IP	B, V	F, V	N	Y	Y	6	\$70	60+	2010

Table Coding: **Mode:** IP=In Person, O=Online **Courses Offered:** B=Basic or Introductory, A=Advanced, T=Train-the-Trainer, O=Organizational Development **Target Audience:** F=Frontline Staff, I=Instructors or Trainers, S=Students, V=Volunteer Coaches, O=Organization Leadership **Classroom Hours:** Classroom hours are indicated using a range when multiple courses that vary in classroom time are offered **Tuition:** Dollar amount indicated refers to individual fee per individual, "No fee" indicates that the training costs are covered by hosting/training organization and no fee is charged to individual trainees, dollar range indicates a range in fee due to multiple courses varying in fee offered **Individuals Trained Annually:** Approximate number of individuals trained per year by the organization.



The National Industry Standards recommends certification in financial capability within 18 months from the start of employment and 10 hours of continuing education thereafter and that financial coaches use a comprehensive and interactive curriculum containing the following content:

### Exhibit F Standard Financial Education Content

Behavior	Visioning/ Goal setting	Maximizing Income	Spending	Saving	Borrowing	Protecting
<b>Consumer Outcome<sup>1</sup></b>	<ul style="list-style-type: none"> <li>· Gaining and exercising financial knowledge</li> <li>· Having financial self-efficacy (confidence)</li> <li>· Selecting and managing appropriate financial products and services</li> <li>· Having stronger awareness of their rights as a consumer and where to seek help when needed</li> <li>· Managing financial resources and making financial decisions in line with financial well-being</li> <li>· Having written action plans</li> </ul>					
	Setting financial goals and aligning financial behaviors and resources to reach goals	Maximizing sources of income to cover monthly expenses and save for the future	Tracking spending and making intentional spending decisions	Planning ahead and saving for the future	Selecting and using credit appropriately	Having adequate asset and financial risk protection
<b>Traditional Content</b>	Goal setting	Money management	<ul style="list-style-type: none"> <li>· Money management</li> <li>· Financial products and services (transaction accounts)</li> <li>· Credit (existing debt)</li> </ul>	<ul style="list-style-type: none"> <li>· Saving</li> <li>· Goal setting</li> <li>· Money management</li> <li>· Financial products and services (deposit accounts)</li> <li>· Investing</li> </ul>	<ul style="list-style-type: none"> <li>· Credit (new)</li> <li>· Financial products and services (credit)</li> </ul>	<ul style="list-style-type: none"> <li>· Insurance</li> <li>· Credit (managing)</li> <li>· Financial products and services (managing)</li> <li>· Saving (emergency fund)</li> </ul>
<b>Key Points</b>	<ul style="list-style-type: none"> <li>· Values and views</li> <li>· Future orientation</li> <li>· Priorities</li> <li>· Motivation</li> <li>· Awareness of choices and decision-making (trade-offs)</li> <li>· Strengths and obstacles</li> </ul>	<ul style="list-style-type: none"> <li>· Earnings</li> <li>· Public and private benefits</li> <li>· Taxes</li> <li>· Living within means</li> <li>· Work-life balance</li> <li>· Support services (transportation, childcare)</li> <li>· Self-Sufficiency Standard</li> <li>· Job training referrals</li> <li>· Investments</li> </ul>	<ul style="list-style-type: none"> <li>· On-time payments</li> <li>· Debt reduction</li> <li>· Planning/budgeting</li> <li>· Transaction accounts</li> <li>· Living within means</li> <li>· Needs and wants</li> <li>· Impacts of decisions</li> <li>· Tracking</li> <li>· Comparison shopping</li> <li>· Advertising</li> <li>· Greening</li> </ul>	<ul style="list-style-type: none"> <li>· Emergency fund</li> <li>· Financial goals</li> <li>· Savings accounts</li> <li>· Habit of saving</li> <li>· Planning ahead</li> <li>· Protection</li> <li>· Comparison shopping</li> <li>· Balance of risk and return</li> <li>· Assets and Investments</li> </ul>	<ul style="list-style-type: none"> <li>· Credit products</li> <li>· Spending</li> <li>· Reasons to borrow</li> <li>· Implications of borrowing</li> <li>· Reading the fine print</li> <li>· Comparison shopping</li> <li>· Balance of risk and return</li> <li>· Living within means</li> <li>· Qualifying for credit</li> <li>· Credit scores</li> </ul>	<ul style="list-style-type: none"> <li>· Insurance</li> <li>· Emergency savings</li> <li>· Fraud and scams</li> <li>· Identity theft</li> <li>· Rebuilding credit</li> <li>· Minimizing exposure/risk and maximizing wellbeing</li> <li>· Reading the fine print</li> <li>· Managing assets and Investments</li> </ul>

<sup>1</sup> Center for Financial Services Innovation (CFSI), EARN and NeighborWorks America.

**Funding sources (including participant fees)**

Financial institutions and private foundations are the largest supporters of integrated programs. Networks include funding at the national level and local levels.

Model	Funding sources
<b>LISC FOCs</b>	<ul style="list-style-type: none"> <li>▪ LISC’s FOC program support/national funders include: The Social Innovation Fund (Corporation for National and Community Service), Citi Foundation, MetLife Foundation, JPMorgan Chase, The John D. and Catherine T. MacArthur Foundation, State Farm, Bank of America, The Kresge Foundation, Accenture, Walmart Foundation, W.K. Kellogg Foundation, The Annie E. Casey Foundation, U.S. Bank and Capital One.</li> <li>▪ LISC provides seed funding, ongoing technical assistance, program and product innovations, and peer learning opportunities to the FOC network.</li> </ul>
<b>United Way Prosperity Centers</b>	United Way and <i>many individual, nonprofit, business, and government partners</i>
<b>FECs</b>	<ul style="list-style-type: none"> <li>▪ CFE Fund is promoting FEC replication through cohorts of local leaders who are developing, launching, and implementing financial counseling as a free public service, along with strategic research projects to enhance the success of financial counseling in partnership with: seed funder Bloomberg Philanthropies, and Capital One, The JPB Foundation, JPMorgan Chase, and Wells Fargo.</li> <li>▪ To date, each of the FEC initiatives has launched with private seed funds, and each has been able to successfully tap into city, state, and federal funding streams and be embedded within the municipal social service infrastructure to continue and sustain services. A formal sustainability plan must be in place to ensure ongoing support and resources beyond the pilot phase.</li> </ul>
<b>Unidos Financial Empowerment Network</b>	JPMorgan Chase
<b>National CAPACD Financial Empowerment Program</b>	<ul style="list-style-type: none"> <li>▪ <b>Bank of America</b></li> <li>▪ <b>Capital One</b></li> <li>▪ <b>Citi</b></li> <li>▪ <b>JPMorgan Chase Foundation</b></li> <li>▪ <b>The Kresge Foundation</b></li> <li>▪ <b>Open Society Foundations</b></li> <li>▪ <b>Wallace H. Coulter Foundation</b></li> <li>▪ <b>Wells Fargo Housing Foundation</b></li> <li>▪ <b>W. K. Kellogg Foundation</b></li> </ul>
<b>NUL</b>	Notable contributors to the National Urban League include the Bill and Melinda Gates Foundation, the W.K. Kellogg Foundation, the Walmart

<b>Model</b>	<b>Funding sources</b>
	Foundation, the Robert Wood Johnson Foundation, and the Marguerite Casey Foundation.
<b>NW</b>	JPMorgan Chase
<b>City of San Antonio and Family Service FEC</b>	Bloomberg Philanthropies, CFE Fund, Living Cities, United Way (Strong Individuals and Families Impact Council focused on financial stability, wage equity, and family violence/ Dual Generation and ALICE).

### **Partnerships for service delivery**

Partnerships with other community partners is key for holistic service delivery.

Strong integration initiatives build internal and external relationships. They understand partner programs, educate partner staff on how their services complement each other, develop processes, identify appropriate clients to refer, train staff on how to make referrals, and formalize follow-up processes. Data-sharing agreements—and actual data sharing—are vital to understanding the results of integration, and are necessary for both accountability and sustainability. Regular reporting of outcomes and meetings with both integration partners and referral sources are the keys to maintaining fidelity and making course corrections.

<b>Model</b>	<b>Partnerships</b>
<b>LISC FOCs</b>	Embedded in local community organizations that are trusted, known for their history of providing quality services, and convenient to where people live and seek out services; partners can include financial institutions, employers, and other social service providers.
<b>United Way Prosperity Centers</b>	Community partners (e.g., Catholic Charities, Accion, NWO, CCCS, food bank, Goodwill, etc.)
<b>FECs</b>	Partnerships with social service and community partners to integrate financial empowerment with city, nonprofit, and social services. Depending on capacity and service delivery design, partnerships can range from targeted referrals to seamless joint-case management.
<b>Unidos Financial Empowerment Network</b>	The Financial Clinic
<b>National CAPACD Financial Empowerment Program</b>	Institute for Economic and Racial Equity (IERE)
<b>NW</b>	Community partners
<b>City of San Antonio and Family Service FEC</b>	United Way 211 and City of San Antonio Department of Human Services

## Key partner roles for FECs

- Responsible for overall program management
- Monitor and analyze programmatic data
- Publicize FEC services through city communication channels
- Connect FECs to other city and nonprofit service partnership opportunities
- Leverage municipal government infrastructure
- Lead program sustainability efforts



- Serve as referral, co-location or integration partner for FEC services, ensuring counseling integration into range of social services
- Champion importance of FEC services, including to funders, community leaders, and through municipal administration changes

- Supervise day-to-day counseling operations, including counselor performance management
- Build referral and integration partnerships with city agencies and other nonprofits
- Coordinate staff training and professional development

	Number of Partnerships Across FEC Cities		
	Referral-Only	Co-location	Programmatic Integration
<b>Total</b>	<b>268</b>	<b>29</b>	<b>57</b>
Multi-service organizations	45	5	18
Housing (rental/homeless support)	40	4	3
Other	38	2	2
Workforce/employment	25	4	6
Health/mental health	24	—	5
Food/emergency aid/income support	18	3	6
Legal services	11	5	—
Parents	11	1	—
School/college/adult education	11	—	4
Corrections	10	—	—
Homeownership	8	—	6
Domestic violence	6	—	—
Entrepreneurship	5	—	4
Utility services	4	—	—
Bank On	3	—	—
Tax assistance	3	1	1
Veterans	3	2	—
Temporary Assistance for Needy Families (TANF)	2	—	—
Library	1	2	2

### Key metrics (outcome measures)

Outcomes measurement is a systematic way to assess and document impact for clients served. Outcomes are the changes in the lives of clients as a result of a financial capability and economic empowerment program. Common metrics include:



Model	Key metrics
LISC FOCs	<ul style="list-style-type: none"> <li>An independent study has found that FOC clients, who access a range of services, have more success meeting their financial goals than people in programs offering employment assistance alone. Their gains include landing and keeping a job for a year or more, building credit, reducing non-asset-related debt, and increasing annual earnings. FOC clients are 50% more likely to land a well-paying job than people receiving employment services alone. And long-term job retention—holding a job for a year or more—almost doubles with financial coaching and employment coaching.</li> <li>For FOCs who offer financial products, they rated improved credit score as the most important metric, as credit outcomes impact other areas of client’s financial lives, including housing, transportation, and jobs. In general, FOCs indicated that they chose their most important metrics as either being foundational to long-term financial success/well-being (e.g., improved credit can open opportunities for asset building) or as being representative of</li> </ul>

Model	Key metrics
	<p>other indicators (e.g., net worth is generally indicative of reduced debt and increased savings).</p>
<p><b>United Way Prosperity Centers</b></p>	<ul style="list-style-type: none"> <li>▪ The SparkPoint Center (aka Prosperity 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, 44% of participants bundled two or more services. Clients that bundle services were more likely to achieve mid-term outcomes, with those who bundled three or more services achieving two of their mid-term outcomes.</li> <li>▪ Major outcomes tracked include increased income (by client securing new or better job, receiving tax refund, or receiving public benefits); decreased debt (by client improving credit score or improving debt-to-income ratio); increased savings (by client saving regularly or accessing financial products and services); and gained and sustained assets (by client buying a home, avoiding foreclosure, or starting a small business).</li> <li>▪ In Frederick, MD, the average client saved \$273 in tax preparation fees, and the average return was \$2,048 in 2021. 88% of clients who participate in a credit café (free credit report and score and review with an advisor) see an increase in their credit scores within 6 months.</li> </ul>
<p><b>FECs</b></p>	<ul style="list-style-type: none"> <li>▪ A total of 5,305 FEC clients achieved 14,493 financial outcomes over the 30 months, including reducing more than \$22.5 million in personal debt and increasing their family savings by more than \$2.7 million.</li> <li>▪ FECs tracked client progress across threshold outcomes: opening or transitioning to a safe bank account; establishing a credit score; increasing credit score by at least 35 points; decreasing debt by at least 10%; and increasing savings by at least 2% of annualized monthly income.</li> <li>▪ Among clients who achieved any positive movement in credit debt, or savings, 60% increased their credit score by 35 points and 39% moved up a FICO credit score category. Credit increases were more likely when clients started with lower credit scores. 72% reduced their debt by at least 10%. 52% increased their savings by at least 2% of their annual income. See table below.</li> </ul>
<p><b>Unidos Financial Empowerment Network</b></p>	<p>60,000 people served with housing counseling and financial coaching in 2021</p>
<p><b>National CAPACD Financial</b></p>	<ul style="list-style-type: none"> <li>▪ Increased knowledge and confidence, as evidenced by 32% increase between pre- and post-tests on how to budget and</li> </ul>

Model	Key metrics
<b>Empowerment Program</b>	<p>manage money well. 50% applied new knowledge and used a budget or spending plan at program conclusion or following program participation (up from 15%).</p> <ul style="list-style-type: none"> <li>▪ Clients were more likely to save monthly following program participation, increasing from 36% to 62%.</li> <li>▪ Preliminary data indicates that there was an average of a 133-point Vantage Score increase; the percent of lending circle participants without a credit score decreased from 17% to 0% over the duration of the program.</li> </ul>
<b>NUL</b>	Over the past 10 years, 246,000 have been placed in jobs and 21,000 have purchased homes.
<b>NW</b>	Increased savings, improved credit, and decreased debt.
<b>City of San Antonio and Family Service FEC</b>	<ul style="list-style-type: none"> <li>▪ Over six years, OFE reduced total debt by over \$20.5 million; raised the credit score of 1,227 people by 35 points or more; and helped 47 people purchase homes.</li> <li>▪ In 2020, FSA/FEC reduced over \$3 million of debt. 383 individuals increased their credit score by 35 points; 196 people saved 2% of their annual income; 140 people opened bank accounts</li> </ul>

**Cities for Financial Empowerment Financial Empowerment Centers**

**Table 8 • Outcomes Achieved During Study Period**

Outcome	Number of Outcomes Achieved
Open or transition to a safe and affordable bank account	944
Establish a credit score	269
Increase in credit score	2,196
Increase credit score by at least 35 points	1,324
Move up a FICO credit score category	901
Decrease in amount of debt	3,125
Decrease debt by at least 10%	2,261
Increase in amount of savings	1,672
Achieve savings of \$500	567
Achieve savings of one month's expenses	365
Increase savings by at least 2% of income	869
<b>Total increase in savings</b>	<b>\$2,731,922</b>
<b>Total reduction in debt</b>	<b>\$22,545,564</b>

### Other relevant features

While integrated service delivery models consistently bundle two more or services, the actual service bundling on the ground can vary, as shown below by the programs who participated in National CAPACD’s integrated service delivery model for immigrants:

SERVICE AREA	CHHAYA CDC	CASL	CCC	KRC
ESL	X		X	X
Benefits Screening		X	X	X
Workforce Development	Employment readiness workshops, individual coaching, benefits assistance referrals	Job training program (culinary/hospitality); after-school apprenticeship programs for youth	Employment coaching, financial coaching, income supports screening, coding certifications	
Housing Counseling	Pre-purchase, energy efficiency, foreclosure prevention, tenant rights advocacy & organizing	Pre-purchase, post-purchase, foreclosure prevention, financial education and coaching	Pre-purchase, post-purchase and rental counseling	Pre-purchase, post-purchase, foreclosure prevention, credit counseling
Early education		Pre-school	Childcare	
Youth Development		Afterschool programming, youth apprenticeship, computer training	Afterschool & summer programs including mentorship and cultural education	Filing assistance for in-state tuition and DACA; youth advocacy & organizing; cultural programs
Parent Engagement		Family Resource Center	Counseling, mental and family health	Parent organizing, especially re: DACA
Senior Services		Adult day services	In-home visitation, adult day services	
Civic Education/Engagement and Naturalization	Voter registration & education, Citizenship application assistance, New Americans campaign	Citizenship education classes; Voter registration (with other CBOs); New Americans campaign	Naturalization and citizenship classes; Voter registration drives; New Americans campaign	Naturalization; voter registration; voter protection; get-out-the-vote



Aside from service variation, there are important administrative components of a successful integrated model, as evidenced by LISC FOCs:



# Financial Empowerment and Asset Building Programs in Bexar County

Revised: July 29, 2022

Organization	Integrated Model	Financial Capability			Workforce Dev/ Employment Services	Income Supports		Asset Building	Other
		Financial Education	Financial Coaching	Financial Counseling		Benefits Navigation	Tax Prep		
1. Alamo Area Council of Governments						x (60+)			Weatherization Assistance Program
2. AVANCE					x			x childcare business coaching	2-gen approaches
3. Avenida Guadalupe Association		x						x housing counseling	
4. Beat Aids (Black Efforts Against the Threat of AIDS)						x			<ul style="list-style-type: none"> <li>▪ Transitional housing program for women (incl. building financial stability and employment services)</li> <li>▪ Case management with referrals for financial assistance</li> </ul>
5. Chrysalis Ministries		x			x				Case management for justice-impacted people
6. City of San Antonio Department	x			x	x	x	x	Assist clients to implement a pattern of saving	Utility assistance; integration with job training support; Head

Organization	Integrated Model	Financial Capability			Workforce Dev/ Employment Services	Income Supports		Asset Building	Other
		Financial Education	Financial Coaching	Financial Counseling		Benefits Navigation	Tax Prep		
of Human Services									Start early childhood education families; additional focus on older adult financial security
7. COSA – NHSD (City of San Antonio Neighborhood & Housing Services Dept.)								Mortgage assistance (currently closed)	Rental assistance (currently closed)
8. Claude Black Community Center									Emergency assistance
9. Fair Housing Council of Greater SA								Fair housing counseling for homeownership and renting	
10. Family Service	x	x		x	x	x	x		Financial counseling primarily focused on banking/ financial products, credit, debt, and saving; Head Start early childhood education families;
11. FEC									
12. Good Samaritan					x				

Organization	Integrated Model	Financial Capability			Workforce Dev/ Employment Services	Income Supports		Asset Building	Other
		Financial Education	Financial Coaching	Financial Counseling		Benefits Navigation	Tax Prep		
Community Services									
13. GreenPath San Antonio				x					
14. Guadalupe Community Center (Catholic Charities)						x (SNAP)	x		Emergency financial assistance
15. Habitat for Humanity of San Antonio								X (homeownership)	
16. Helping Hands Through Connections									Care services for elderly and disabled
17. House of Neighborly Service						x			<ul style="list-style-type: none"> <li>▪ Assistance with basic needs</li> <li>▪ Shelter program for people and families experiencing homelessness</li> </ul>
18. Madonna Center					X Child Care Staffing Solutions (CCSS)				<ul style="list-style-type: none"> <li>▪ Emergency Assistance Program</li> <li>▪ Senior care - lunch program</li> </ul>
19. Mexican American								x MAUC Housing Center	<ul style="list-style-type: none"> <li>▪ MAUC Center – small</li> </ul>

Organization	Integrated Model	Financial Capability			Workforce Dev/ Employment Services	Income Supports		Asset Building	Other
		Financial Education	Financial Coaching	Financial Counseling		Benefits Navigation	Tax Prep		
Unity Council (MAUC)									<ul style="list-style-type: none"> <li>▪ business &amp; non-profit Affordable Housing</li> </ul>
20. Money Management International San Antonio		x		x					
21. NACA				x				x Homeownership through NACA mortgage	<ul style="list-style-type: none"> <li>▪ Rehab assistance</li> <li>▪ Delinquency counseling &amp; financial assistance</li> </ul>
22. Neighborhood Housing Services of San Antonio		x		x				X Homeownership/ Housing counseling	<ul style="list-style-type: none"> <li>▪ Affordable rental &amp; homes</li> <li>▪ DPA coming soon</li> </ul>
23. Our Casas Resident Council		x						X Housing counseling	<ul style="list-style-type: none"> <li>▪ Affordable home builder</li> <li>▪ Foreclosure prevention</li> </ul>
24. Presa Community Center					X Community Health Worker Certification		x		<ul style="list-style-type: none"> <li>▪ Senior Nutrition Center</li> <li>▪ Food Pantry</li> <li>▪ Career clothing closet</li> </ul>
25. Project Quest					x				

Organization	Integrated Model	Financial Capability			Workforce Dev/ Employment Services	Income Supports		Asset Building	Other
		Financial Education	Financial Coaching	Financial Counseling		Benefits Navigation	Tax Prep		
26. San Antonio for Growth on the Eastside								X Storefront grants	<ul style="list-style-type: none"> <li>▪ SAGE Back Office Program (SBOP) for nonprofit org fiscal management</li> </ul>
27. SAHA	x	x			x	x		X homeownership	<ul style="list-style-type: none"> <li>▪ FSS</li> <li>▪ Resident Opportunity Self Sufficiency</li> <li>▪ College scholarships</li> </ul>
28. SA HOPE Center	x	x			x		x		<ul style="list-style-type: none"> <li>▪ Senior care</li> <li>▪ Food pantry</li> <li>▪ Clothing assistance</li> <li>▪ Diaper assistance</li> <li>▪ Childcare financial assistance</li> </ul>
29. THRU Project	x	x			x			x Savings account	<ul style="list-style-type: none"> <li>▪ Rent-free apartment for foster youth</li> <li>▪ Free Cell phone</li> </ul>
30. United Way of San Antonio and Bexar County	x	x			x				<ul style="list-style-type: none"> <li>▪ Dual Gen</li> <li>▪ Childcare scholarships</li> </ul>

Organization	Integrated Model	Financial Capability			Workforce Dev/ Employment Services	Income Supports		Asset Building	Other
		Financial Education	Financial Coaching	Financial Counseling		Benefits Navigation	Tax Prep		
31. Workforce Solutions Alamo					x				<ul style="list-style-type: none"> <li>▪ Childcare</li> <li>▪ Vocational rehab for people with disabilities</li> </ul>
32. YWCA		x							

## Local integrated financial capability and asset building programs comparison

Revised: August 30, 2022

We’ve identified seven integrated financial capability and asset building programs serving Bexar County. Integrated services that combine financial capability with workforce development, income supports, tax preparation, and/or housing services. The programs include:

- City of San Antonio Department of Human Services (FEC)
- Family Service (including their FEC)
- SAHA (San Antonio Housing Authority)
- SA Hope Center
- THRU Project
- United Way of San Antonio and Bexar County

For the identified programs, we reviewed and compared: service delivery structures; client profile/eligibility; budgets and funding sources; fee structures for clients/participants; and success as measured by outcome metrics that include populations served (number of people; major demographics; zip code/location).

Two organizations, City of San Antonio Department of Human Services and Family Service, share two locations, Family Service Neighborhood place and Claude Black Community Center, but are independent of each other. Family Service refers clients to City of San Antonio for their emergency assistance funds when clients are in crisis. City of San Antonio sometimes refers clients to Family Service for longer term financial counseling.

Organization	Number of People Served	Area(s) Served
City of San Antonio Department of Human Services	76,295 (FY 2019)	10 San Antonio Districts + Downtown  San Antonio Financial Empowerment Centers (FEC’s) locations:  <b>Willie Velasquez Center:</b> 1302 N. Zarzamora St., San Antonio, TX 78201



		<p><b>The Neighborhood Place:</b> 3014 Rivas Street, San Antonio, TX 78228</p> <p><b>Claude Black Community Center:</b> 2805 E. Commerce San Antonio, TX 78210</p>
Family Service	<ul style="list-style-type: none"> <li>• Help 100,000 Individuals annually</li> <li>• Serve 50,000 Individuals through outcome-based programs</li> </ul>	<p>14 Counties in San Antonio, Texas zip codes: 78203, 78207, 78210, 78212, 78213, 78216, 78217, 78219, 78227, 78228, 78233, 78237, 78238, 78240, 78245, 78249, 78254, 78277, 78328, 78250, 78251, 78839</p> <p><b>Locations:</b></p> <p><b>Family Service Neighborhood Place:</b> 3014 Rivas St San Antonio, TX 78228</p> <p><b>Claude Black Community Center:</b> 2805 E. Commerce San Antonio, TX 78210</p> <p><b>Westside Education and Training Center:</b> 563 SW 40<sup>th</sup> San Antonio, TX 78237</p> <p><b>Eastside Education and Training Center:</b> 4551 Dietrich Rd. San Antonio, TX 78219</p>
SAHA (San Antonio Housing Authority)	62,500 San Antonians Served (FY 2021-2022 Q2)	San Antonio, Texas HUD Metro FMR Area
SA Hope Center	<ul style="list-style-type: none"> <li>• 2,399 Households</li> <li>• 3,955 Individuals</li> </ul>	San Antonio Texas: 78237, 78205, 78212, 78207
THRU Project	750 Foster Youth	Bexar County
United Way of San Antonio and Bexar County	631,232 Individuals in 2022	San Antonio, Mostly Bexar County

### Demographics and Client Eligibility

The programs served a variety of populations from children, foster youth, families, seniors, and military. Five of the programs, excluding THRU, whose focus is foster youth, had services for multiple generations from children, adults to seniors. Based on the organizations' missions they are focusing on raising communities out of poverty. With the United Way explicitly stating their focus on "Asset Limited, Income Constrained, Employed" (ALICE) population.

Clients are eligible depending on the specific program's goals (i.e., children, seniors, veterans, youth). The Financial Empowerment Centers (FEC's) offer free financial counseling regardless of income. The remaining programs have income guidelines, SAHA at 80% of AMI and Family service up to \$60,000 for free tax preparation. SA Hope Center and the United Way also have eligibility criteria based on family size for certain program.

Organization	Demographics	Client Eligibility
City of San Antonio Department of Human Services	Services are free and available to all residents regardless of income.	<ul style="list-style-type: none"> <li>Family Size and Annual Income</li> <li>Tax forms for VITA</li> </ul>
Family Service	Intergenerational focus - children, adult individuals, families, and home-bound older adults. <ul style="list-style-type: none"> <li>80% are 6 to 54 years of age</li> <li>Over 80% earn less than \$25,000 annually</li> </ul>	Depending on program.  <b>FEC Eligibility:</b> Financial Empowerment Counselors help free of charge no matter income or age.  Free tax preparation for individuals / families earning up to \$60,000 annual
SAHA (San Antonio Housing Authority)	<ul style="list-style-type: none"> <li>Median family income \$9,899</li> <li>53% of resident heads of households are elderly/and or disabled</li> <li>48% of those served are younger than 18</li> <li>1,649 served through veteran and homeless programs</li> </ul>	<ul style="list-style-type: none"> <li>HUD Citizenship / Immigration status</li> <li>Screening for criminal activity</li> <li>Annual income not to exceed 80% of Area Median Income (AMI) based on family size</li> <li>Referral by South Alamo Regional Alliance for Homelessness (SARAH)</li> </ul>
SA Hope Center	Children, adults, seniors in-need, and families.	Depending on program.

		<ul style="list-style-type: none"> <li>• Proof of Family Size</li> <li>• Proof of Income</li> </ul>
THRU Project	Foster youth to prepare to age out of the foster care system.	Foster Youth
United Way of San Antonio and Bexar County	<p>Individuals, children, families, students, military families.</p> <p>A focus on the “Asset Limited, Income Constrained, Employed” (ALICE) population</p>	<p>Depending on program.</p> <ul style="list-style-type: none"> <li>• Proof of Family Size</li> <li>• Proof of Income</li> </ul>

### Delivery Structures & Fees

The delivery structure varied among the six organizations based on the program. The FEC’s offered one-on-one financial counseling, free of charge, regardless of income for as long as the client needs the services. All the remaining programs offer in-person programming, with Family Service and the City of San Antonio having FEC offices in multiple locations through the county. SA Hope center reported providing 56% of their services in-person and 44% virtual. Due to the integrated service model and several programs focusing on intergenerational support, the programs offered are designed to meet the needs of that target audience.

All six of the organization offer free services, with the City of San Antonio offering three levels of services, free, reduced program fee, and full program fee. Family Service also offers a mixture of free and sliding scale fees.

Organization	Delivery Structures	Fee Structure
City of San Antonio Department of Human Services	<p>Through their Financial Empowerment Center (FEC) - free one-on-one financial counseling as long as needed by client. Focuses on credit, debt, and savings.</p> <p>Additional programming for <b>early education, childcare assistance, adult education, financial and emergency assistance, homeless Assistance and senior services.</b></p> <p>Programs include:</p> <ul style="list-style-type: none"> <li>• Homeless Prevention</li> <li>• Homeless Connections Hotline</li> <li>• Emergency Shelter</li> <li>• Rapid Rehousing</li> <li>• Permanent Supportive housing</li> <li>• Street Outreach</li> <li>• Mental Health and Substance Use Programs</li> <li>• Housing Opportunities for People with AIDS (HOPWA) programs</li> <li>• Mobile Shower Programs</li> <li>• Homeless Resource Hubs</li> </ul>	<ul style="list-style-type: none"> <li>• Free</li> <li>• Reduced Program Fee</li> <li>• Full Program Fee</li> </ul>

	<ul style="list-style-type: none"> <li>• Childcare services</li> <li>• Paid internships,</li> <li>• Paid peer-to-peer networking sessions,</li> <li>• Community service projects</li> <li>• Virtual case management,</li> <li>• Vocational and post-secondary training</li> <li>• Career and job readiness preparation for youth</li> </ul>	
Family Service	<p>School based programs, on-site community training, virtual training, services via telephone.</p> <p><b>Financial and Housing recovery center (FEC):</b> Financial counseling services are offered as long as client needs it.</p> <ul style="list-style-type: none"> <li>• One-on-One Financial Counseling</li> <li>• Tax Assistance</li> <li>• Trades Skill Job Training</li> <li>• Emergency Pantry</li> <li>• Case Management</li> <li>• Youth Afterschool Program (In person &amp; remote child education support)</li> <li>• Early Childhood Educator Training including Substitute and-Child Development Associate (CDA) Training</li> <li>• Behavioral Health Counseling (In person counseling and Telehealth appointments)</li> </ul>	Mixture of free and sliding scale fee.

<p>SAHA (San Antonio Housing Authority)</p>	<ul style="list-style-type: none"> <li>• Affordable Housing assistance program (Housing voucher, mixed income housing)</li> <li>• Education grants</li> <li>• Training</li> <li>• Affordable Connectivity Program (ACP)</li> <li>• Family Self-Sufficiency (FSS) Program</li> <li>• One-on-One Case Management</li> <li>• Referral Services</li> <li>• Money Management Classes</li> <li>• Education and Training</li> <li>• Career Counseling</li> <li>• Career Exploration</li> <li>• Job Search</li> <li>• Resume Writing</li> <li>• Interviewing Skills Workshops</li> <li>• Parenting Skills Workshops</li> <li>• Communication Skills Workshops</li> </ul>	<ul style="list-style-type: none"> <li>• Most are free.</li> <li>• Sliding scale for childcare assistance – up to 250% FPGL</li> </ul>
<p>SA Hope Center</p>	<ul style="list-style-type: none"> <li>• Two financial literacy classes: <ul style="list-style-type: none"> <li>• An orientation class</li> <li>• Nine-week Dave Ramsey Financial Literacy program (English &amp; Spanish)</li> </ul> </li> <li>• Emergency assistance</li> <li>• Positive Parenting</li> <li>• Career training</li> <li>• General 1:1 mentor</li> <li>• Adult education</li> <li>• Senior programs</li> <li>• Spiritual care</li> <li>• Food pantry</li> </ul>	<p>Free</p>

	<ul style="list-style-type: none"> <li>• Clothing/diaper assistance</li> <li>• Texas benefits assistance</li> <li>• Id recovery</li> <li>• Childcare financial aid</li> <li>• Housing</li> </ul> <p>Length of engagement varies depending on program.</p> <ul style="list-style-type: none"> <li>• 56% In-Person Services</li> <li>• 44% Virtual Services</li> </ul>	
THRU Project	<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>• Transportation</li> <li>• Cell phone</li> <li>• Mentoring</li> <li>• Life skills (including money management)</li> <li>• Jobs</li> </ul>	Free
United Way of San Antonio and Bexar County	<ul style="list-style-type: none"> <li>• Economic Stability</li> <li>• Wage Disparity</li> <li>• Youth school assistance</li> <li>• Crisis support</li> <li>• Childcare</li> <li>• Job support</li> <li>• 211 24/7 phone support service</li> </ul>	Free

### Budget and Funding Sources

The City of San Antonio and SAHA have the highest budgets at \$185.5 million and \$185 million respectively. The United Way reported \$28,904,253 in operating expenses for 2021, which places them in the middle with Family Service at \$18 million and SA Hope Center at \$2.5 million. THRU project is a much smaller operation.

Funding sources varied with the largest funding coming from government grants. Additional funding sources that were common among the six organizations are foundation and corporate grants, fundraising, contracts, and in-kind donations. SAHA reported additional non-tenant rental revenue.

Organization	Budget	Funding Sources
City of San Antonio Department of Human Services (FEC)	\$185.5 million 2021 Budget	<ul style="list-style-type: none"> <li>• Grants: \$119.4 Million (U.S. Department of Health and Human Services, Office of Head Start (HHS))</li> <li>• CARES Act: \$24.7 Million</li> <li>• General Fund: \$41.4 Million</li> </ul>
Family Service	\$18+ million annual budget	<ul style="list-style-type: none"> <li>• United Way of San Antonio and Bexar County Government contracts</li> <li>• Public organizations</li> <li>• Foundation grants</li> <li>• Corporate grants</li> <li>• Private contributions</li> <li>• Client fees</li> <li>• Third-party insurance payments</li> </ul>
SAHA (San Antonio Housing Authority)	\$185 million annual budget	<ul style="list-style-type: none"> <li>• (HUD operating subsidy and grant revenue) Federal Funding Programs by Congress to the Department of Housing and Urban Development</li> <li>• Investment in capital assets</li> <li>• Net tenant rental revenue</li> <li>• Other government grants</li> </ul>
SA Hope Center	\$2.5 million annual budget	Revenue Breakdown: 24% State - TDHCA



		19% In-Kind 15% Private Foundations 14% Churches 12% Individuals 5% United Way 4% Luncheon 2% City of SA 2% Corporate 1% Other
THRU Project		\$200,000 grant from Kym's Angels Foundation secure housing for 20 youth in 2021. "Betting on Success" gala raised over \$350,000 for THRU Project's programs
United Way of San Antonio and Bexar County	\$28,904,253 operating expenses 2021	Year 2021 Total Public Support and other Revenue: \$61,828,848  Revenue Sources: <ul style="list-style-type: none"> <li>• Community Campaign</li> <li>• Pledges</li> <li>• Grants</li> <li>• Contracts</li> <li>• Investments</li> <li>• In-Kind</li> <li>• PPP Loan Forgiveness</li> <li>• Other</li> </ul>

**Success Outcomes Measures**

Success is measured based on the mission of each organization and the goal of the specific program. The FEC’s outcomes reported based primarily on client’s debt reduction, increased savings, and increased credit score. The workforce development programs identified number of jobs placed and how long the person remained on the job. Housing programs reported homes bought or housing secured.

The wrap around social support programs such as emergency funding, childcare, education and mentoring reported number of clients served or number of participants, which demonstrate outreach and need for the services. The THRU project records students’ progress to High School completion and college entry rates as additional measurements of success. Family Service explicitly states their focus on social determinants of health; therefore, they also record parent’s increased efficacy and childhood education attainment.

Organization	Success Measures
City of San Antonio Department of Human Services (FEC)	<p><b>2021 Program Metrics</b></p> <ul style="list-style-type: none"> <li>• Reduced client debt by \$3,850,773,</li> <li>• Increased savings by \$525,279</li> <li>• 22,000 Income Tax Returns Prepared and \$35M tax refunds returned to residents, saved residents estimated \$4.3M in tax preparation fees</li> <li>• Emergency utility assistance program provided more than \$4.8 million in utility bill assistance to more than 13,300 residents</li> <li>• Provided residents with \$4.8 million in emergency utility bill assistance</li> <li>• 585 Veterans Permanently Housed</li> <li>• Delivered more than 1.2 million meals to our older adult population</li> <li>• Responded to more than 11,000 calls to the Homeless Connections Hotline</li> <li>• Served 3,000 children enrolled in the Head Start Program</li> <li>• 690 Unsheltered Individuals engaged with street outreach</li> <li>• 2500 children and families received school readiness kits</li> <li>• 810 food boxes provided to Head Start &amp; NXT Level families</li> <li>• Childcare services served 17,181 children and 8,677 families</li> <li>• 105 students completed the Ambassador Summer Internship Program</li> </ul>

	<ul style="list-style-type: none"> <li>• 210 of 430 participants in NXT Level Youth Program successfully enrolled in education program and/or employed</li> <li>• 55,000 migrants received arrival help</li> </ul>
Family Service	<p><b>Cumulative FEC results</b></p> <ul style="list-style-type: none"> <li>• Reduced debt by over \$20.5 million,</li> <li>• Raised credit score of 1,227 by more than 35+ points,</li> <li>• Helped 47 people purchase homes</li> </ul> <p><b>2020 Program Metrics</b></p> <ul style="list-style-type: none"> <li>• \$3 million debt reduced with help of Economic Stability Programs</li> <li>• 383 individuals increased credit score by 35 points</li> <li>• 196 people saved 2% of annual income</li> <li>• 140 people opened bank accounts</li> <li>• 944 children (0-5yo) offered free early childhood education</li> <li>• 1315 students served in afterschool and mentoring programs, summer camps (87% improvement in attendance, 90% improvement in behavior across school districts)</li> <li>• Parenting education led to 30% increase in child reading scores, 95% increase in year-end reading average</li> <li>• Average score of 82% parent efficacy and 94% child social at end of cycle</li> <li>• 375 new families provided support through KidShare Supervised visitation program</li> </ul>
SAHA (San Antonio Housing Authority)	<p><b>2021-2022 Q2 Housing Program Metrics</b></p> <ul style="list-style-type: none"> <li>• 14,162 Assisted Housing Vouchers</li> <li>• Manage 70 public housing communities</li> <li>• 27 mixed-income apartment complexes</li> </ul>
SA Hope Center	<p><b>2021 Program Metrics:</b></p>

	<ul style="list-style-type: none"> <li>• Placed 63 unemployed participants in Jobs</li> <li>• Career readiness participants had an average income increase of \$8,649.93.</li> <li>• 45 housed in permanent housing</li> <li>• 59% Increased household stability in 21 metrics</li> <li>• 160 IDs recovered</li> <li>• Emergency assistance provided 1,596 times.</li> <li>• \$25k provided for winter-storm housing assistance</li> </ul>
THRU Project	<p><b>2021 Program Metrics:</b></p> <ul style="list-style-type: none"> <li>• 82% of youth live in stable, safe housing</li> <li>• 73% of youth are employed</li> <li>• 32% of youth are in college or have graduated college</li> <li>• 90% of youth are on track to graduate high school or have graduated high school</li> </ul>
United Way of San Antonio and Bexar County	<p><b>2021 Program Metrics:</b></p> <ul style="list-style-type: none"> <li>• 422 participating clients have income above 200% Federal Poverty Level</li> <li>• 55 women of color with income above median</li> <li>• 748,693 Individuals receiving Safety Net services</li> <li>• Prepared over 22,000 tax returns resulting in over \$33 million in tax refunds.</li> </ul>

# Strategy Suggestions to Enhance Financial Capability and Asset Building Service Delivery in Bexar County

Revised Draft: August 30, 2022

## Background

Over the past four months, LISC San Antonio has engaged two consultants to conduct national and local research on financial capability and asset building programs, including those with integrated services that combine financial counseling with income supports, employment services, tax preparation, and/or housing services. The aim of the research is to determine ways that LISC San Antonio and its partners, Methodist Healthcare Ministries and the City of San Antonio, can better support local financial capability and asset building programs and enhance service delivery across the ecosystem. To date, the consultants' research has included:

- Describing and identifying effective approaches to financial capability and asset building nationally.
- Completing a scan of the current financial capability and asset buildings programs in Bexar County, including those with integrated services; and
- Performing a comparative analysis of Bexar County's financial capability and asset building programs.

This report provides suggestions to enhance financial capability and asset building service delivery in Bexar County through more programming and philanthropic investments. The suggestions are based on findings from national best practices and metrics and a scan of local programs.

## Research Themes

The key themes that emerged from the national and local research included the following:



Theme	Details
In general, local programs need more capacity (staffing and funding) to meet demand	<ul style="list-style-type: none"> <li>COVID-19 exacerbated financial insecurity and inequity, and financial recovery has been uneven, especially for communities of color.</li> <li>According to the Prosperity Now <a href="#">Scorecard</a> for San Antonio, San Antonio ranks worse than the US for a few financial health measures, such as for asset poverty, household net worth at \$0, and in being unbanked.</li> <li>Despite growth in staff and funding after the pandemic, the City of San Antonio’s Financial Empowerment Center (FEC) reports demand beyond its capacity.</li> </ul>
A common language could enhance understanding and connection across organizations	<ul style="list-style-type: none"> <li>Many types of programs exist in the financial capability and asset building fields locally and nationally.</li> <li>A common language and understanding of goals and programs help build the foundation for a strong local network, increase efficiency and productivity, and improve consistency and the client experience.</li> </ul>
Local practitioners could benefit from more training	<ul style="list-style-type: none"> <li>As with any professionals in the financial capability and asset building field, local practitioners need competency in financial capability and asset building content, skills, service delivery approaches, program design, marketing,</li> </ul>

Theme	Details
	<p>best practices, and latest trends in the community and in the broader field.</p> <ul style="list-style-type: none"> <li>▪ Offering training locally increases relevance and accessibility, especially for smaller community-based organizations and organizations who are new or adjacent to the asset building and financial capability field.</li> </ul>
<p>Different target audiences face different barriers and require different supports</p>	<ul style="list-style-type: none"> <li>▪ While some organizations broadly serve San Antonio residents, some organizations target services to specific populations, such as Latinx people, people who are justice impacted/formerly incarcerated, and elders.</li> <li>▪ Clients of financial capability and asset building programs, who often have low and moderate incomes, face multiple, interconnected personal and structural barriers that get in the way of increasing financial well-being and building assets. Those barriers include financial insecurity, lack of financial knowledge, distrust of and lack of access to financial institutions, and a socio-economic environment that is rooted in bias and structural inequities based on identity factors (e.g., race, ethnicity, gender, sexual orientation, ability, income status, etc.).</li> <li>▪ Fundamentally, different target audiences (from different racial/ethnic groups, ages, or socioeconomic backgrounds) have different financial needs, goals, barriers, and considerations. For example, barriers/considerations for justice-impacted people might be related to employment, credit, identification, access to technology, and trauma. Barriers/considerations for some Latinx people might include language, credit invisibility, and lack of familiarity with the US financial system.</li> <li>▪ Organizations generally reduce barriers through the programs and services they offer and by being accessible geographically, culturally, linguistically, and so on.</li> </ul>

Theme	Details
<p>There is room for more integration within and across organizations</p>	<ul style="list-style-type: none"> <li>▪ Local counselors have expressed a desire for more alignment across organizations.</li> <li>▪ Approximately 20% of <a href="#">local organizations</a> offer an integrated financial capability and asset building program model that is combined with other programs and services for the benefit of clients and the organization through a coherent set of methods.</li> <li>▪ The organizations that make up the financial capability and asset building ecosystem in San Antonio have historically operated independently or through specific partnerships, such as with the City of San Antonio and Family Service to administer the FEC.</li> <li>▪ In 2022, LISC San Antonio began convening a Financial and Housing Collaborative to strengthen the capacity of local service providers by sharing resource information, providing professional training, discussing scams, and offering outlets and strategies to relieve stress and compassion fatigue.</li> </ul>
<p>Partnerships are important for service delivery</p>	<ul style="list-style-type: none"> <li>▪ Flexible cross-sector partners at the local level are critical for supporting and enhancing service delivery and service integration.</li> <li>▪ Partnerships with other community partners is key for holistic service delivery that supports clients’ complex lives and financial situations.</li> </ul>



## Strategy Suggestions

Suggested strategies for LISC San Antonio and its partners to respond to the themes based on best practices and the local landscape are as follows:



### 1. Focus on expanding capacity of local programs through additional staffing and funding to meet local demand.

- Conduct a market study on the financial health of local residents and communities to understand local demand and “hotspots” for services.
- Look for new funding to expand the capacity of local programs by hiring new staff, forming service delivery partnerships, and/or replicating successful programs.
- Consider traditional funding stakeholders via the [Asset Funders Network](#) and other funders who benefit from residents’ financial health, such as large employers, corporations, hospitals, universities, etc.

### 2. Build a common language among the local ecosystem of nonprofit service providers and partners.

- Share the compiled [industry-standard definitions for terms](#), and decide on common language with partners and local organizations through meetings to create shared understanding and get buy-in. Surveys and/or focus groups could be used to gather initial input, and final decisions could be made through discussion/meetings using consensus building and/or prioritizing tools.
- Develop print and online materials of agreed-upon terms and share them widely.
- Offer training(s) on terms to local practitioners – what terms mean, how to use them, and the importance of a common language.

- Include regular discussions of common language in Financial and Housing Collaborative meetings – e.g. What is service integration? What is financial capability? This strategy would help to keep the language alive and allow for evolution as needed.
- 3. Offer more capacity building for local practitioners.**
- Build on the capacity building that’s been baked into the Financial and Housing Collaborative. If not already done, ask or survey members about what’s worked about any training provided thus far, what could be improved, and what they want more of in terms of training on content and process.
  - Use local experts or bring in national trainers to San Antonio for level setting and make training accessible and relevant. Using local experts as much as possible will help to elevate the work being done locally and strengthen relationships. For example, a recent training for the Financial and Housing Collaborative brought in a local workforce expert to discuss the local job market, opportunities for under-employed people, and resources, so that all practitioners can better support their clients who are looking for employment and to increase income. Another training shared information on the newly created Transfer on Death Deed clinics with legal services and others to help people resolve property liens due to tangled titles. Both trainings were well-received and practical, building the knowledge, skills, and resources for local practitioners to enhance their service delivery.
  - Include timely and up-to-date content training, such as on eviction intervention, credit building, being trauma-informed, heirs’ property, debt (medical, fines and fines, student loans) etc. Develop processes for LISC San Antonio program officers to stay abreast of the latest trends and to gather input from local practitioners about what they are seeing in-the-ground.
  - Beyond content training, include process training, such as on counseling or coaching methods, outreach techniques, service integration, and client retention strategies.
  - Consider building out a capacity building series over a period of time (6 or 12 months) with input from local practitioners to promote consistency and elevate the importance of ongoing training.
  - Hold in mind the [National Industry Standards for Financial Capability](#) when identifying opportunities for capacity building to help local practitioners meet a universal and transferrable standard for service delivery. These standards would be in concert with any [specific training/curriculum](#) that are used by national service integration models (e.g., LISC Financial Opportunity Centers, FECs), etc.
- 4. Provide targeted capacity building to organizations related to key target audiences to advance equity and ensure for culturally responsive services.**
- Include discussions of barriers and considerations for different target audiences in any trainings offered.
  - Consider facilitating cohorts of organizations working with similar target audiences or having small group or breakout discussions for those organizations to connect and share resources.
  - Consider co-creating culturally specific programming with local organizations to meet the specific needs of people and communities, better understand the factors that may interfere

with clients' financial well-being, and eliminate financial disparities caused by generations of systemic inequities, racism, discrimination, and exclusion. Culturally specific programming highlights that different communities have different needs, elevates solutions already within the community, and helps to advance equity. LISC and partners could gather several organizations with experience serving Latinx people, for example. The group could share promising practices for outreach and engagement with the Latinx community in San Antonio. If there's capacity, LISC could compile a toolkit based on local organizations' experiences to share with the local network and possibly the financial capability and asset building field at large.

- Provide funding to hire and train bilingual and bicultural practitioners/counselors, especially to serve the newly arrived Latinx to San Antonio. One local practitioner identified the critical need for counseling in Spanish for the new immigrant population that is interested in home purchase.

## **5. Expand integration and connectivity within organizations and across the entire ecosystem.**

- Share what service integration means, and the [benefits of service integration](#) with partners and practitioners, possibly through a capacity building series as proposed above. While there are different models for integration, bundling has proven to be impactful across multiple studies.
- Promote and invest in the City of San Antonio and Family Service FEC to expand access to the model but maintain its standards and fidelity. This partnership has generated significant positive financial outcomes for local residents: reducing debt by over \$20.5 million, raising the credit score of 1,377 people by 35 points or more, and helping 47 people buy homes over six years. LISC and partners have the opportunity to build on the success of the program by scaling (increasing staff or locations), expanding (offering new services), or deepening the work (increasing impact). As included in LISC San Antonio's current strategic plan, one of its objectives is to collaborate with partners to establish or support a Financial Opportunity Center (FOC) that offers bundled financial counseling/coaching, income supports, and employment services. The local FEC already offers those bundled services, and LISC San Antonio could explore the tradeoffs of the local FEC joining the national FOC network.
- Within organizations outside of the local FEC, LISC and partners could support training and mentoring, possible from the City of San Antonio and Family Service FEC, on [best practices](#) to strengthen service integration within organizations across San Antonio.
- To meet LISC San Antonio's strategic plan objective of implementing a [Bridges to Career Opportunities](#) program to link clients to jobs with career pathways, LISC could explore this possibility the City of San Antonio and Family Service FEC as part of expanding their work and what that work take: additional staff, partners, and/or resources?
- Connect to the expanded visibility of local benefits navigators to help bridge programs and services.
- Consider adopting a limited number (3-6) of common metrics for local programs for multiple benefits. Not only would this tie into common language, but it would also give LISC San Antonio, its partners, and local practitioners aggregate impact to promote. Common

metrics (via a common database) could make comparative analyses easier, and it might help with clients navigating services. Of the national service integration models and also with the local FEC, the [outcomes measurements](#) most used are improved credit, reduced debt, and increased savings. Those are followed by increased income and asset attainment. As success for financial capability programs is usually tied to a client's goals and overall financial well-being, goal attainment is also commonly measured in the field. At minimum, LISC San Antonio and partners could focus on supporting local organizations to measure the top three – improved credit, reduce debt, and increased savings; of course, local organizations could choose to use any additional measures that make sense for their work and their communities. If LISC San Antonio also wants to appeal to nontraditional funders who are investing in health and well-being, it could also consider [aligned measures](#) that could speak to the [health-wealth connection](#), such as reduced stress or improved health.

## **6. Help cultivate more partnerships.**

- At a high level, promote client-centered partnerships across local organizations that support clients in reaching their financial and asset building goals.
- Build on local counselors' interest in better program alignment.
- Across the local ecosystem, LISC San Antonio and its partners, could promote and support collaboration between organizations in a number of ways. LISC could start by naming partnerships as a value and underscoring their importance for holistic service delivery. Another opportunity is to provide more training and tools (e.g., partnership agreement template) on developing partnerships. In those trainings or in communications, LISC and its partners could lift up examples of successful local partnerships. Finally, LISC and its partnership could consider incentivizing partnerships by prioritizing them in funding opportunities or offering monetary awards or public recognition periodically for strong partnerships.
- Continue the Promotores program that LISC funded this past year, which embeds liaisons in smaller neighborhoods to connect community members to information and resources and have financial discussions. Because [Promotores](#) share the same language, culture, ethnicity, status, and experiences of their communities, they are able to reduce the barriers to financial education and services and increase positive outcomes in their communities. The Promotores model is commonly used in Latinx communities to promote health and also has been adapted for asset building and financial well-being, such as at [Mission Economic Development Agency \(MEDA\)](#) in San Francisco. The Promotores program in San Antonio enhances services delivery by expanding the reach of local service providers and increasing access to vital services in smaller and Latinx communities. Explore the possibility of other communication and outreach strategies that could be employed for “hard-to-reach” communities.
- Expand the Financial and Housing Collaborative to include more nontraditional partners in the ecosystem that touch on financial and housing issues in their work, such as substance abuse, case workers, and mental health providers.
- Strengthen the local referral system by supporting the directory that is commonly used by local practitioners: <https://sacrd.org/directory> and by considering ways to coordinate services effectively and efficiently. A recent Financial and Housing Collaborative meeting

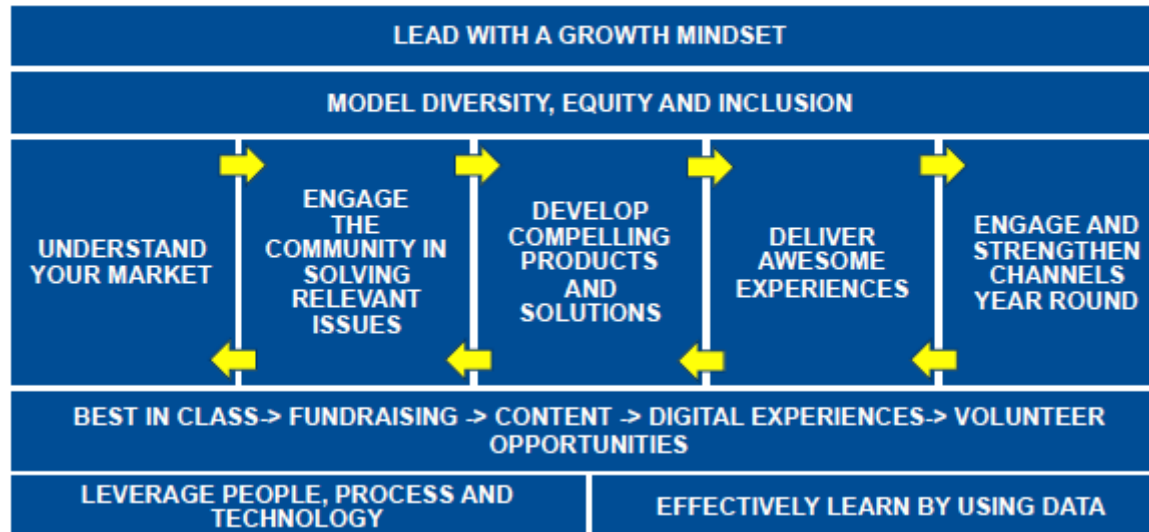
shared the SACRD directory, and an upcoming one will have program managers cross-share information about their programs. Coordination could be improved by developing standard and systematic (and ideally warm handoff) referral procedures and/or establishing agreed upon protocols for reporting and follow up. The goal is to help clients find the resources they need within and outside of the organization they are working with through access to a full array of financial, housing, asset building, and social services. Look for partners who could bring resources to fill any gaps in service delivery.

- Once finalized, circulate the landscape analysis of local service providers as a way to build relationships and increase knowledge among local practitioners and possibly enhance the existing director referenced above. Another opportunity is to deepen the landscape analysis by using it to identify any gaps in services or communities being served and highlight the unique services strengths each local provider brings.
- Start cultivating funding partners through financial institutions and private foundations, as they are the largest supporters of integrated programs. As employment services are a major component of service integration, large employers might be another source of funding support. As LISC San Antonio is able to link financial well-being to other aspects of life, such as with health described above, additional funding sources including health funders.
- Use funding to support capacity building, peer learning opportunities, and network building in service of enhancing the financial capability and asset building service delivery in San Antonio.

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- <sup>iv</sup> <https://www.homeownershipstandards.org/Home/Standards.aspx>
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- <sup>vi</sup> CFPB, Financial Well-Being: The Goal of Financial Education, [www.consumerfinance.gov/data-research/research-reports/financialwell-being/](http://www.consumerfinance.gov/data-research/research-reports/financialwell-being/).
- <sup>vii</sup> <https://assetfunders.org/resource/financial-coaching-asset-building-strategy/>
- <sup>viii</sup> <https://assetfunders.org/resource/financial-coaching-asset-building-strategy/>
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- <sup>xviii</sup> <https://www.homeownershipstandards.org/Home/Standards.aspx>
- <sup>xix</sup> <https://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/>
- <sup>xx</sup> <https://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/>
- <sup>xxi</sup> <https://www.lisc.org/our-stories/story/bridging-opportunity-gap/>
- <sup>xxii</sup> <https://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/>
- <sup>xxiii</sup> <https://www.homeownershipstandards.org/Home/Standards.aspx>
- <sup>xxiv</sup> <https://www.financialeducatorsCouncil.org/what-is-a-financial-counselor/#read>
- <sup>xxv</sup> <https://assetfunders.org/resource/financial-coaching-asset-building-strategy/>
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- <sup>xxxviii</sup> <https://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/>
- <sup>xxxix</sup> Anne Roder, First Steps on the Road to Financial Well-Being, Economic Mobility Corporation, September 2016.
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- <sup>xlvii</sup> <https://www.bu.edu/sph/news/articles/2017/on-economic-justice/>
- <sup>xlviii</sup> <https://assetfunders.org/realizing-economic-justice/>
- <sup>xlix</sup> <https://www.bellpolicy.org/what-is-economic-mobility/>
- <sup>l</sup> CFPB and Abt Associates, Understanding the Pathways to Financial Well-Being: The Role of Financial Capability, <https://www.consumerfinance.gov/data-research/research-reports/pathways-financial-wellbeing/>.

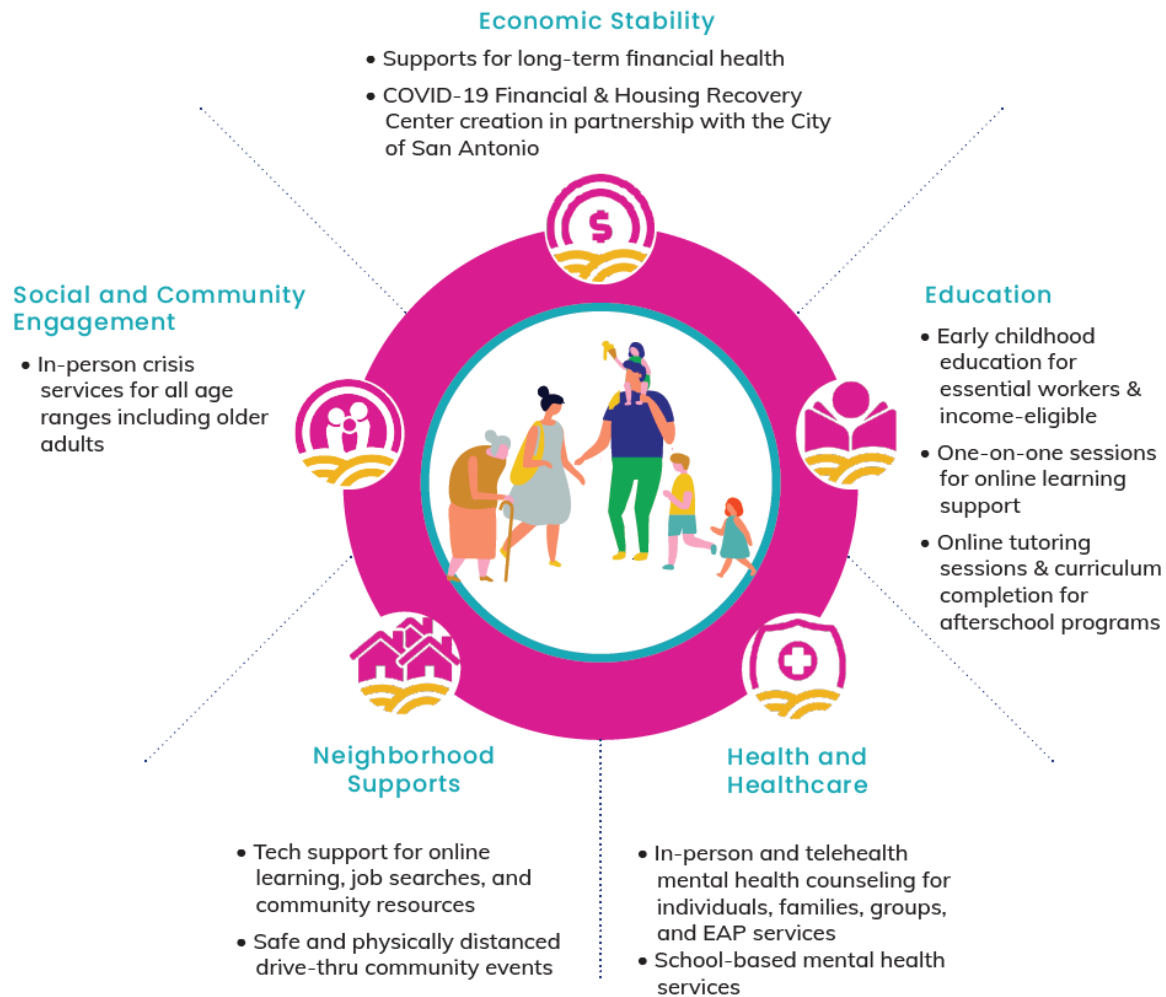
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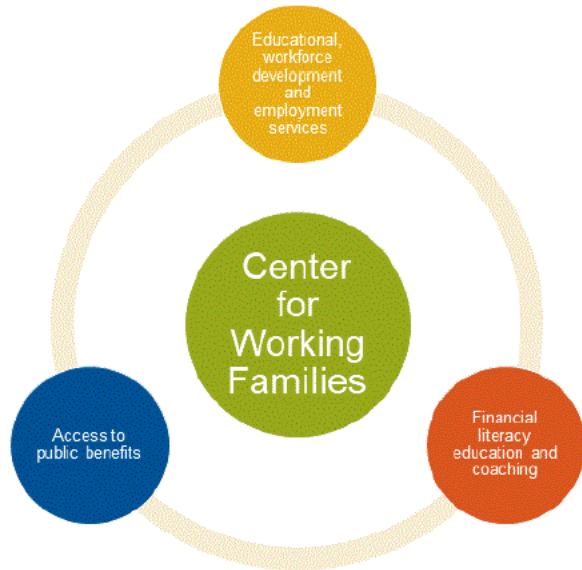


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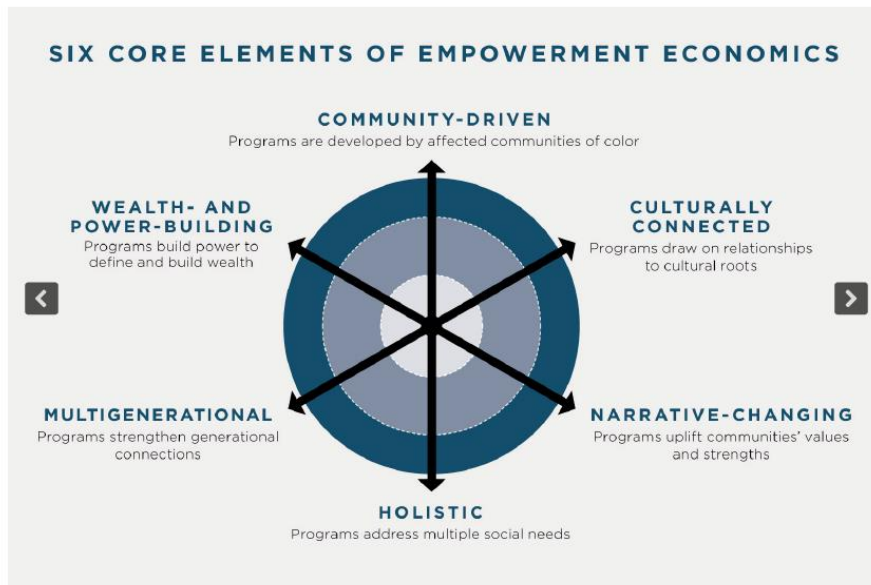


## SOCIAL DETERMINANTS OF HEALTH: WRAPAROUND SUPPORT





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<sup>lvi</sup> Prosperity Now, Building Financial Capability: A Planning Guide for Integrated Services

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