LISC’s Financial Opportunity Center (FOC) Model

The FOC model 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. A LISC analysis of 40,000 FOC participants (conducted by Economic Mobility Corp.) showed that people who received all three of these hallmark services, particularly those who spent the most time engaged with the services, were nearly twice as likely to get jobs as participants who received only one service. Participants who received all three also had higher rates of job retention and were more likely to be employed year-round, reduce asset-related debt, and build positive credit histories. Through this combination of LISC services and products, 15,000 people have improved their credit; 14,500 have improved their net worth; and tens of thousands have found jobs.

One-on-one coaching during an FOC training.

Financial management principles highlighted during an FOC training.