

LISC



Financial Stability

LISC knows that healthy, sustainable communities are made up of people who have living wage jobs and feel confident about their economic futures.

To get there, residents need the skills to advance along the path of employment and manage their money well. That's why we invest in helping people tackle all the facets of financial life—earning a steady paycheck, budgeting, building good credit and saving for education and retirement.

Financial Opportunity Centers (FOCs)

FOCs are career and personal finance service centers that help low- to moderate-income people build smart money habits and focus on the financial bottom line. LISC has a network of 80 FOCs across the country that are embedded in local community organizations.

Job Training & Placement Services

These enable workers to secure new and higher-paying employment—jobs that meet monthly living expenses and open the door to advancement.

Financial Coaching & Education

We offer one-on-one financial counseling, Twin Accounts and other low-cost financial products that help build credit, savings and assets. Clients also take budgeting and money management classes.

Income Supports

FOCs also connect people with income supports such as food stamps, utilities assistance, affordable health insurance and vouchers for transportation and work apparel.

Bridges to Career Opportunities

Many of America's millions of unemployed residents lack the basic literacy and math skills to find and advance in a living-wage job. Bridges to Career Opportunities programs offer intensive remediation to help people ready themselves for a job with a local business. Clients learn the basics required for employment, from writing a resume to such skills as reading a blueprint, taking measurements or tallying receipts.

85 percent of clients

complete the Bridges to Career Opportunities training and move on to rewarding jobs.



FOCs are often embedded in community organizations such as this one, run by the International Rescue Committee in San Diego.



Working with local employers helps LISC tailor training and teach clients the skills needed in the marketplace.

A Strategy That Works

We've learned that integrated or "bundled" services—especially job counseling together with financial coaching—lead to concrete gains in net income and job retention.

Research shows that FOC clients who take advantage of combined services are 50 percent 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 when financial coaching reinforces the work of employment counseling.

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