



Increasing Adult Attendance to Financial Literacy Workshops: The Service Integration Pathway

**Friday, April 24, 2015
Baltimore, MD
Maryland Financial Education Summit**



Doing outreach for Financial Education: The Traditional Approach



You need Financial Literacy Classes!!!!
Come to my office on Tuesday at 6pm!!!



Did he just call me illiterate?
Anyway, Tuesday 6pm I take my son to soccer practice...

Doing outreach for Financial Education: An Innovative Approach



How are you planning to afford the USCIS fee? Let's do your monthly family budget!

...

We would like to discuss with you some opportunities to improve your financial capabilities...



What are you planning to do with your refund? Do you have debts? What about saving this money?...

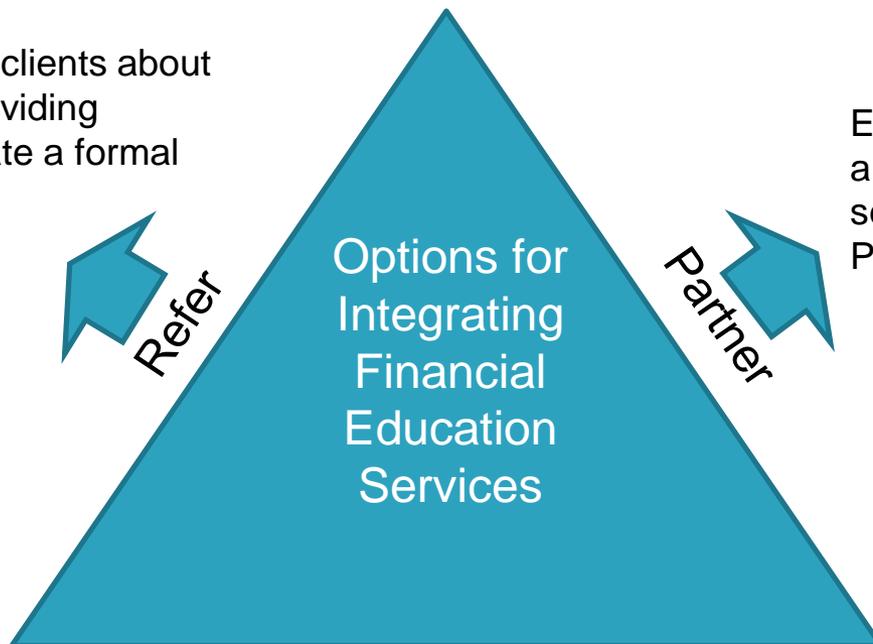
Advantages:

- ✓ Target population is already there!
- ✓ You know the students... so you can customize your offer!
- ✓ The students know you... so they trust you!
- ✓ Adds value to the "original program"
- ✓ Opportunity to involve students on ad-hoc financial capabilities classes



Strategies to Integrate Financial Education Services

Share information with clients about other organizations providing different services. Create a formal referral network.



Establish a formal partnership with an organization providing different services for your target population. Probably co-brand new services?

Do-It-Yourself



Build Internal Capacity to deliver new services



Integrating AmeriCorps members into our Financial Capabilities Programming

CASA is a one-stop agency for immigrants and low-income families



CASA regular services:

- ✓ Citizenship
- ✓ Youth programs
- ✓ ESOL classes
- ✓ Free Tax Preparation
- ✓ Health Navigation
- ✓ Learning Together
- ✓ Workforce development
- ✓ Legal advice (housing, labor, immigration)
- ✓ Entrepreneurship (Small Business)



We Do-it-Ourselves

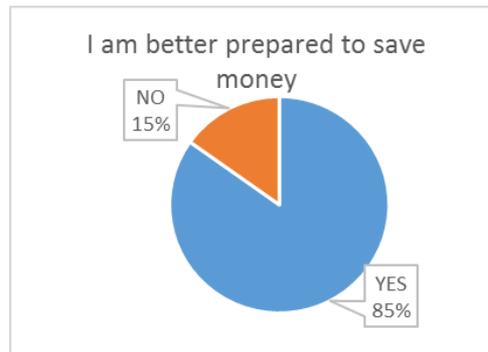


- ✓ MD's GOSV grant.
- ✓ 13 AmeriCorps members
- ✓ Training by UMD Extension, Prince George's Community College, and Maryland- and Baltimore CASH Campaigns.

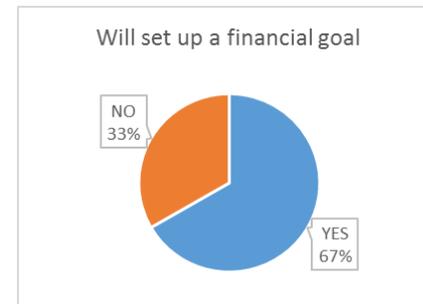
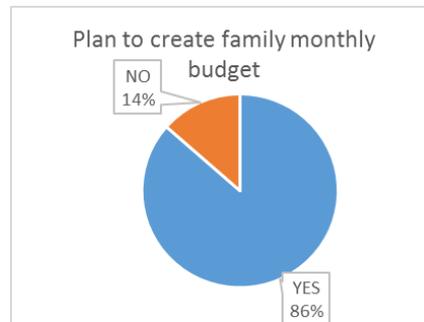
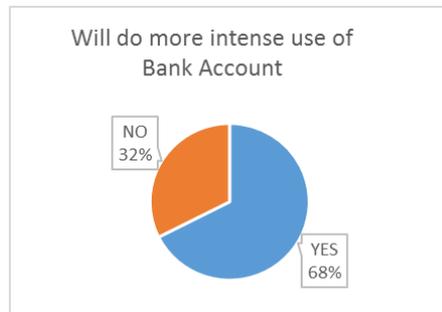
CASA's Integrated Financial Capabilities Program

The strategy is paying off...

Impact in knowledge



Impact in behaviors



... and increasing knowledge is easier than changing behaviors.



Integration Strategy: Lessons Learned

Challenges

- ✓ Training your staff
- ✓ Addressing client's confusion
- ✓ Finding the right dosage
- ✓ What's the hook?
- ✓ Course will be too long
- ✓ What's next?

Solutions

- ✓ Partnership with College/University
- ✓ Elevator Speech
- ✓ The shorter the better! Introduction with "hook".
- ✓ Baseline Survey to identify needs and interests
- ✓ Trade-off. May need to cut some activities from original course.
- ✓ Exit Survey to identify ad-hoc courses (first time homeowners, insurance, credit management, etc.)



CASA's Strategy

Thank you!

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