TOOL 1: How Your Clients Manage Now

INSTRUCTIONS

In Part A, list the programs into which you are considering integrating financial capability services. Then, complete Part B for each program. Use the table in Part B (i) to describe the demographics of clients in these programs, creating one chart for each program. In Part B (ii), follow the prompting questions to populate the table with detailed information about the financial capability of the clients in each program. It is, as you will see, a systematic and thorough exercise, and it concludes with Part B (iii), where you have room to create a summary of how clients in each target program are managing their finances now.

What you need to complete this tool:

- Knowledge of the programs into which financial capability services will be integrated.
- Demographic and other data about the clients of those programs.
- Insights and experience from client-facing staff who are most familiar with the financial needs and circumstances of the people they serve.
TOOL 1: How Your Clients Manage Now

In Part A, identify the programs into which you will integrate financial capability services, then use Part B to analyze and summarize how clients in those programs are managing their financial lives now.

TOOL 1, Part A: Target Programs

List the programs into which you want to integrate financial capability services, and then list how many clients participate in each program. These are the clients who will receive integrated financial capability services.

<table>
<thead>
<tr>
<th>Target Program</th>
<th>Total Number of Clients Currently Participating in the Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transitional Supportive Housing for Youth</td>
<td>Current capacity is for 30 youth</td>
</tr>
<tr>
<td>Head Start</td>
<td>150 parents &amp; 175 children per year</td>
</tr>
</tbody>
</table>
### TOOL 1, Part B: Client Financial Capability Analysis

Complete the tables in (i) and (ii) and the summary in (iii) for each target program identified in Part A.

**TARGET PROGRAM**: Transitional Supportive Housing for Youth

#### (i) Demographics
- **Description of Program Clients’ Demographic Characteristics**

<table>
<thead>
<tr>
<th>Demographic Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>16-24 years old</td>
</tr>
<tr>
<td>Employment and Education Status</td>
<td>30% are employed in full-time or part-time jobs; most are unemployed but interested in working; many are also out of school and seeking high school or equivalency; some are also interested in postsecondary education or training.</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>Benefits eligibility varies depending on whether they have reached age 18 and on their independence status. Some become eligible for benefits during the 24 month program period (or just after).</td>
</tr>
<tr>
<td>Other Distinguishing Characteristics</td>
<td>They were homeless before entering this program.</td>
</tr>
</tbody>
</table>
Envisioning Your Clients’ Financial Capability

TOOL 1, Part B: Client Financial Capability Analysis (cont’d)

(ii) Financial Capability – Describe how your clients manage their financial resources, including what they struggle with and what they do well. Each of the six financial capability topics below comes with a list of prompting questions to stimulate your thinking. These questions are visible when you click on the icon next to the topic.

<table>
<thead>
<tr>
<th>Financial Capability Topic</th>
<th>Client Analysis</th>
</tr>
</thead>
</table>
| **Money Management**       | • They have learned a lot about budgeting and managing their cash flow to prepare for their move to their new apartment.  
                             • They want to learn how to budget in future years (projecting income and new expenses related to different phases of life.)  
                             • Want to create plans to make sure they can maintain financial stability when they transition out of the program.  
                             • They are really determined to be financially independent but worry about how to achieve this.  
                             • They struggle to find stable employment, so they have little earned income but receive public benefits that help them meet their basic living expenses each month. |
| **Income Supports**        | • May be eligible for supports including SNAP (food stamps), TANF, or Chafee funds for youth transitioning out of foster care.  
                             • They will need access to these and other benefits as they work toward independence. |

*Click Button for Prompting Questions* These questions are intended to help you think through various dimensions of your clients’ financial capability. You do not need to answer all of the questions.

_COMMUNITY EXAMPLE_
### Financial Products & Services
Whether and how clients use transactional accounts, savings accounts, check-cashing services, rent-to-own services, car loans, and more

<table>
<thead>
<tr>
<th>Financial Capability Topic</th>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Products &amp; Services</td>
<td>• They don’t yet have basic consumer skills such as ability to comparison shop and understand financial terms.</td>
</tr>
<tr>
<td></td>
<td>• Many youth over age 18 have a checking account but want to be able to take advantage of other financial products.</td>
</tr>
<tr>
<td></td>
<td>• Younger residents want to be able to open their own account, but struggle with this due to documentation issues.</td>
</tr>
</tbody>
</table>

### Credit & Debt
Clients’ ability to borrow money and amount of money owed (such as mortgages, student loans, credit cards, payday loans or rent-to-own services)

<table>
<thead>
<tr>
<th>Financial Capability Topic</th>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit &amp; Debt</td>
<td>• They aren’t sure how to build their credit or what types of credit products are safe.</td>
</tr>
<tr>
<td></td>
<td>• Some have negative credit histories due to identity theft by family members and others.</td>
</tr>
</tbody>
</table>
### (ii) Financial Capability (cont’d)

<table>
<thead>
<tr>
<th>Financial Capability Topic</th>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings &amp; Investments</strong></td>
<td>• Most understand the importance of saving, but don’t consistently save because they aren’t sure how, especially since they currently have very little, if any, earned income.</td>
</tr>
<tr>
<td>Money clients have set aside for future use</td>
<td>• Motivated to build their future through employment and education, and they have access to resources for college through Chafee funding.</td>
</tr>
<tr>
<td>and assets they own (such as a home,</td>
<td>• Many want to buy a car to increase their independence and employment options.</td>
</tr>
<tr>
<td>small business, postsecondary education)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Consumer Protection &amp; Insurance</strong></td>
<td>• Most are eligible for Medicaid to address healthcare needs.</td>
</tr>
<tr>
<td>Clients’ knowledge about and usage of</td>
<td>• Don’t have a lot of information about predatory services or how to avoid them.</td>
</tr>
<tr>
<td>predatory services; insurance products</td>
<td>• Some have cars but they need car insurance to prevent legal problems.</td>
</tr>
<tr>
<td>(such as medical, dental, car, homeowner’s,</td>
<td></td>
</tr>
<tr>
<td>renter’s, or life insurance) they have or</td>
<td></td>
</tr>
<tr>
<td>could use</td>
<td></td>
</tr>
</tbody>
</table>
TOOL 1, Part B: Client Financial Capability Analysis (cont’d)

(iii) Financial Capability Summary – Identify common themes and areas of greatest need and opportunity from the detailed analysis of clients’ financial capability you performed in the table in #2 of this tool. These are the areas where you will focus your efforts to build clients’ capacity to manage their financial resources more effectively. When compiling this summary, consider:

- In which area(s) do clients have the greatest number of challenges?
- What common themes do you see across the topics?
- What are clients’ most important aspirations for their financial lives?
- What are the greatest impediments to clients’ success in the targeted program and to their long-term financial security?

Summary of Clients’ Current Financial Capability
List the program into which you will integrate financial capability, and summarize the findings from the analysis you conducted in (ii).

Target Program: Transitional Supportive Housing for Youth

Summary of Clients’ Financial Capability:
- Want to save and build assets (education, car, small business) to achieve independence and financial stability, but need help to reach these goals.
- Lack information about how to avoid costly predatory financial services and how to access safe and low-cost bank products they can use to manage their income now and in the future.
- Aren’t sure how to compare credit products to select the best ones for them.
**TOOL 1, Part B: How Your Clients Manage Now**

### Demographics – Describe the demographic characteristics of the target program’s clients. List out key subsets of program clients and the estimated percentage of total program clients they represent (e.g., “20% of clients are over age 65”). The blank row at the end is provided so you can add your own categories and characteristics based on unique features of your clients that are not addressed in the demographic categories provided (e.g., ex-offenders or youth transitioning out of foster care).

#### Demographic Category

<table>
<thead>
<tr>
<th>Demographic Category</th>
<th>Description of Program Clients’ Demographic Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Most are ages 18 to 35</td>
</tr>
<tr>
<td>Employment and Education Status</td>
<td>Many have low-wage jobs; some are unemployed</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>Many are receiving SNAP (food stamps), TANF (Temporary Assistance for Needy Families), and/or WIC (Women, Infants, &amp; Children) benefits</td>
</tr>
<tr>
<td>Other Distinguishing Characteristics</td>
<td>All are parents of young children, mostly ages 3-4; many are Hispanic or African American</td>
</tr>
</tbody>
</table>

Following the Guide’s instructions, Nicole and her team at HCAA did two versions of Tool 1, Part B, one for each target program. Here begins the Tool 1, Part B for Head Start parents.
### Financial Capability Topic

**Money Management**

Money Management is about the income and expenses that comprise clients’ household budget and how they manage this cash flow.

<table>
<thead>
<tr>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>They want to find out more about budgeting and money-saving tips such as couponing.</td>
</tr>
<tr>
<td>Many struggle with meeting basic needs and sometimes use our emergency services.</td>
</tr>
<tr>
<td>They have higher spending needs in August (back-to-school) and December (holidays).</td>
</tr>
<tr>
<td>They have to pay a lot more for child care in the summer months.</td>
</tr>
</tbody>
</table>

### Financial Capability Topic

**Income Supports**

Income Supports include public benefits (such as Temporary Assistance for Needy Families, SNAP/Food Stamps, child care assistance, transportation assistance) & tax credits (such as Earned Income Tax Credit, Child Tax Credit) that clients receive or could receive.

<table>
<thead>
<tr>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aren’t sure what tax credits they could get or how this is determined.</td>
</tr>
<tr>
<td>Usually pay someone to file their taxes.</td>
</tr>
</tbody>
</table>

### Financial Capability Topic

**Financial Products & Services**

Financial Products & Services cover whether and how clients use transactional accounts, savings accounts, check-cashing services, rent-to-own services, car loans, and more.

<table>
<thead>
<tr>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some clients expressed interest in learning about financial products they can use if they have trouble opening bank accounts.</td>
</tr>
<tr>
<td>Lots of mistrust and bad experiences with banks.</td>
</tr>
</tbody>
</table>
### TOOLS 1, Part B: Client Financial Capability Analysis (cont’d)

#### (ii) Financial Capability (cont’d)

<table>
<thead>
<tr>
<th>Financial Capability Topic</th>
<th>Client Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit &amp; Debt</strong>&lt;br&gt;Clients’ ability to borrow money and amount of money owed (such as mortgages, student loans, credit cards, payday loans or rent-to-own services)</td>
<td>- Many parents said they want to learn more about how to pay off their debts and fix their credit.&lt;br&gt;- Clients said they don’t feel comfortable discussing their debt problems with their Family Service Worker but trust them to provide information about different resources available at our organization or in the community.&lt;br&gt;- High levels of debt (credit cards, medical debt, student loans).</td>
</tr>
<tr>
<td><strong>Savings &amp; Investments</strong>&lt;br&gt;Money clients have set aside for future use and assets they own (such as a home, small business, postsecondary education)</td>
<td>- Because of their low earnings, most Head Start parents have difficulty saving, but many parents said that they’re interested in saving.&lt;br&gt;- Many parents are interested in going to college.&lt;br&gt;- Some parents own homes.&lt;br&gt;- Some parents are interested in buying a house in 3-5 years.&lt;br&gt;- Many parents own vehicles.</td>
</tr>
<tr>
<td><strong>Consumer Protection &amp; Insurance</strong>&lt;br&gt;Clients’ knowledge about and usage of predatory services; insurance products (such as medical, dental, car, homeowner’s, renter’s, or life insurance) they have or could use</td>
<td>- Some of the parents receive Medicaid, but most likely some who are eligible are not receiving it.&lt;br&gt;- Few have any type of insurance through their employers.&lt;br&gt;- Many clients said they had used payday loans in the past.</td>
</tr>
</tbody>
</table>
### Summary of Clients’ Current Financial Capability

*List the program into which you will integrate financial capability, and summarize the findings from the analysis you conducted in (ii).*

**Target Program: Head Start (programming for parents)**

**Summary of Clients’ Financial Capability:**

- **Paying off debt is a priority so it isn’t draining their monthly income.**
- **Want to improve their credit so they have more housing and job options, and more credit product options for when they’re ready to buy a car or house, or pursue postsecondary education.**
- **Want to learn more about free tax filing options and available tax credits.**
- **Having enough money to meet basic needs from month-to-month and during months when their expenses are a lot higher (summer, back-to-school, holidays) is a challenge.**
**TOOL 2: Outcomes that Matter**

**INSTRUCTIONS**
Complete Part A (about your organization’s own mission and its measures of success) using information that should be readily available in-house. Then complete Part B using information gathered in Tool 1. These outcomes will roll up into the next tool, the Theory of Change (Tool 3), which is the capstone tool for this section. They will also be further refined in the Logic Model (Tool 12).

**What you need to complete this tool:**
- Information about your clients’ financial capability. (From Tool 1)
- Understanding of commonly targeted outcomes for clients’ financial capability. (See Appendix C of *Building Financial Capability: A Planning Guide for Integrated Services* for examples.)
- Information about your organization’s mission and measures of success.
 TOOL 2: Outcomes that Matter

Complete Part A using information that should be readily available within your organization. Then complete Part B using information gathered in Tool 1.

PLEASE NOTE: If you are already measuring financial capability outcomes related to these services, be sure to list them as part of your overall organizational review. Then include them in the table if they are relevant for the target clients as well.

 TOOL 2, Part A: Organizational Mission

<table>
<thead>
<tr>
<th>1. State your organization’s mission.</th>
<th>2. List the outcomes, or measures of success, your organization is currently focused on across all activities to achieve your mission.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>To empower low-income members of Fairview with the resources, training, and support they need to achieve self-sufficiency.</td>
<td>Improved access to resources (improved housing, access to jobs, access to food and transportation); increased stability; greater self-sufficiency.</td>
</tr>
</tbody>
</table>
Envisioning Your Clients’ Financial Capability

**Section 1**

Envisioning Your Clients’ Financial Capability

**TOOL 2, Part B: Outcomes Based On Analysis of Program Clients**

List your target program clients’ current financial capability (from Tool 1, Part B) in the column on the left. In the right column, develop a list of financial capability outcomes that would represent additional capacity to manage financial resources effectively. Make sure you have at least one outcome on the right that addresses each item listed on the left. You may have multiple outcomes for each financial capability issue listed on the left.

<table>
<thead>
<tr>
<th>Program Clients’ Current Financial Capability</th>
<th>Target Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>(From Tool 1, Part B) List the program into which you will integrate financial capability, and summarize the findings from your client analysis.</td>
<td>List financial capability outcomes that would represent an improved result for these clients. *Use an asterisk to denote any outcomes you already track in your work.</td>
</tr>
<tr>
<td><strong>Target Program:</strong> Transitional Supportive Housing for Youth</td>
<td></td>
</tr>
<tr>
<td><strong>Clients’ Current Financial Capability:</strong></td>
<td><strong>Establish financial goals linked to financial independence.</strong></td>
</tr>
<tr>
<td>• Want to save and build assets (education, car, self-employment) to achieve independence and financial stability, but need help to reach these goals.</td>
<td>• Open a savings account.</td>
</tr>
<tr>
<td>• Lack information about how to avoid costly predatory financial services and access to safe and low-cost bank products they can use to manage their income now and in the future.</td>
<td>• Make regular deposits to savings account.</td>
</tr>
<tr>
<td>• Aren’t sure how to compare credit products to select the best ones for them.</td>
<td>• Increase the amount of their savings.</td>
</tr>
<tr>
<td></td>
<td>• Increase their net worth.</td>
</tr>
<tr>
<td></td>
<td>• Understand their eligibility for public benefits.</td>
</tr>
<tr>
<td></td>
<td>• Regularly use a personal budget to manage finances.</td>
</tr>
<tr>
<td></td>
<td>• Progress toward reaching financial goals.</td>
</tr>
<tr>
<td></td>
<td>• Enroll in or complete higher education.</td>
</tr>
<tr>
<td></td>
<td>• Know how to access, read, and understand their credit reports.</td>
</tr>
<tr>
<td></td>
<td>• Access their credit reports.</td>
</tr>
<tr>
<td></td>
<td>• Improve their credit scores or establish credit for the first time.</td>
</tr>
<tr>
<td></td>
<td>• Open a transactional account.</td>
</tr>
<tr>
<td></td>
<td>• Use transactional account to manage bill payments.</td>
</tr>
</tbody>
</table>
## Envisioning Your Clients’ Financial Capability

**Section 1**

### Tools for Building Financial Capability: A Planning Guide for Integrated Services

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under GSA Schedule Contract GS-10-F-0177L / Order No HHSP233201200674G

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### TOOL 2, Part B: Outcomes Based On Analysis of Program Clients (cont’d)

<table>
<thead>
<tr>
<th>Program Clients’ Current Financial Capability (From Tool 1, Part B)</th>
<th>Target Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>List the program into which you will integrate financial capability, and summarize the findings from your client analysis.</td>
<td>List financial capability outcomes that would represent an improved result for these clients.</td>
</tr>
<tr>
<td><strong>Target Program:</strong>&lt;br&gt;Head Start (programming for parents)</td>
<td><em>Use an asterisk to denote any outcomes you already track in your work.</em></td>
</tr>
<tr>
<td><strong>Clients’ Priority Financial Issues:</strong>&lt;br&gt;• Paying off debt is a priority so it isn’t draining their monthly income.&lt;br&gt;• Want to improve their credit so they have more housing and job options, and more credit product options for when they’re ready to buy a car or house, or pursue postsecondary education.&lt;br&gt;• Want to learn more about free tax filing options and available tax credits.&lt;br&gt;• Having enough money for basic needs from month-to-month and during months when their expenses are a lot higher (summer, back-to-school, holidays) is a challenge.</td>
<td>• Know how to access, read, and understand their credit reports.&lt;br&gt;• Are confident that they can reduce debt.&lt;br&gt;• Access their credit reports.&lt;br&gt;• Improve their credit scores.&lt;br&gt;• Have reduced levels of debt.&lt;br&gt;• Consistently use a cooling-off period before taking on debt.&lt;br&gt;• Have fewer debts past due.&lt;br&gt;• Know about free tax preparation options.&lt;br&gt;• File their taxes for free.&lt;br&gt;• Have decreased costs of tax filing.&lt;br&gt;• Have increased income through tax credits and refunds.</td>
</tr>
</tbody>
</table>

---

*Example*
**INSTRUCTIONS**

For each program, summarize your target clients’ current financial capability (from Tool 1) in the circles on the left of the Theory of Change graphic. Then, in the starbursts on the right side of the graphic, indicate your targeted financial capability outcomes for clients in these programs (from Tool 2). For each outcome, list the financial capability service(s) you think will help to bring about this change in the arrows in the middle. After you have done this, you will summarize your Theory of Change for each target program into a brief narrative that will become your “elevator pitch” when you need to make the case for your financial capability work to stakeholders. (This elevator pitch will also be useful in the Key Stakeholder Support tool to be found in the “Making the Case” section.)

**Theory of Change**

The tools in this section come together to form the Theory of Change.
Envisioning Your Clients’ Financial Capability

**Section 1**

**TOOL 3: The Theory of Change (Section 1 Capstone Tool)**

Part A. Select the financial capability services that will help the participants in each program achieve the desired outcomes (from Tool 2) and list them in the middle column of the table below. Make sure that all the outcomes listed in your Theory of Change table connect directly to at least one of the financial capability services you plan to provide. You can revise or remove outcomes you selected in Tool 2 if they no longer seem attainable. You will further refine these services and determine who will provide them in the next two sections of this Guide.

<table>
<thead>
<tr>
<th>TARGET PROGRAM</th>
<th>Transitional Supportive Housing for Youth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clients’ Financial Capability</strong></td>
<td><strong>Financial Capability</strong></td>
</tr>
<tr>
<td>TOOL 1</td>
<td>TOOL 3</td>
</tr>
</tbody>
</table>

**OUTCOMES**

- Establish financial goals linked to financial independence.
- Open a savings account.
- Make regular deposits to savings account.
- Increase their amount of savings.
- Increase their net worth.
- Understand their eligibility for public benefits.
- Regularly use a personal budget to manage finances.
- Progress toward reaching financial goals.
- Enroll in or complete higher education.
- Know how to access, read, and understand their credit reports.
- Access their credit reports.
- Improve their credit scores or establish credit for the first time.
- Open a transactional account.
- Use transactional account to manage bill payments.

**SERVICES**

- Financial education
- Financial counseling
- Access to safe & affordable financial products
- Incentivized savings program

**ACTION AGENCY**

Community Example

SECT IO N  C A P ST O N E  T OOL
TOOL 3, PART A: The Theory of Change

TARGET PROGRAM  Head Start (programming for parents)

Clients’ Financial Capability

TOOL 1

Financial Capability SERVICES

TOOL 3

Financial Capability OUTCOMES

TOOL 2

• Paying off debt is a priority so it isn’t draining their monthly income.
• Want to improve their credit so they have more housing and job options, and more credit product options when they’re ready to buy a car or house, or pursue postsecondary education.
• Want to learn more about free tax filing options and available tax credits.
• Having enough money to meet basic needs from month-to-month and during months when their expenses are a lot higher (summer, back-to-school, holidays) is a challenge.

• Credit counseling
• Free tax preparation assistance

• Know how to access, read, and understand their credit reports.
• Are confident that they can reduce their debt.
• Access their credit reports.
• Improve their credit scores.
• Have reduced levels of debt.
• Consistently use a cooling-off period before taking on debt.
• Have fewer debts past due.
• Know about free tax preparation options.
• File their taxes for free.
• Have decreased costs of tax filing.
• Have increased income through tax credits and refunds.

Here too with Tool 3, Nicole and her team from HCAA completed two Theories of Change, one for each target program. Here’s the version for Head Start parents.
TOOL 3, PART B.

Develop a brief narrative of your completed Theory of Change for each target program. Note your program clients’ current financial capability, what outcomes you are targeting, and the services you plan to provide to achieve those outcomes.

<table>
<thead>
<tr>
<th>Narrative Theory of Change</th>
</tr>
</thead>
</table>
| **Transitional Supportive Housing for Youth:**  
Our young residents are grappling with the responsibility of maintaining their own apartment for the first time, while also needing to prepare for a financially stable and independent future. They need information about basic financial products and credit products, and they need practice using such products, so they don’t face unnecessary barriers or fall prey to costly alternative services. We will provide financial education and financial counseling to help them learn how to manage what they have now and how to build financial skills they will need when they transition to permanent housing. We will connect them to safe, affordable financial products and incentivized savings programs to help them reach their goals. |
| **Head Start:**  
Our Head Start parents find it difficult to manage their monthly family budget with insufficient income. They struggle to pay fluctuating expenses for their children’s care, and they are stressed about their debt levels. We will provide credit counseling and free tax preparation assistance to help them reduce their debt, save money on tax preparation, increase their income through receiving tax credits, and feel more confident about their family’s financial future. |
Section 2  Building the Team

**TOOL 4: In-House Capacity**

**INSTRUCTIONS**

Use the questions in the tool to describe your organization’s interest in and goals for financial capability integration; to compare your current client engagement level with that required by the financial capability services you have selected to integrate into your program(s); and to assess the leadership, funding, and staff capacity for integration.

**What you need to complete this tool:**

- ☐ Knowledge of your organization’s larger strategy and goals for building clients’ financial capability.
- ☐ Understanding of the programs into which you plan to integrate financial capability and the target clients to be served (as generated in the tools in Section 1).
- ☐ Knowledge of the level of support from your organization’s leadership for integrating financial capability services and the availability of staff and financial resources for this work.
Section 2  Building the Team

**TOOL 4: In-House Capacity**

Answer the questions in **Part A** to list key information about your organization. Then in **Part B**, compare the level of client engagement within your current programs to the level of client engagement that would be required to deliver your proposed financial capability service(s). Use **Part C** to assess your organization’s capacity to provide those services. Finally, in **Part D**, use the information from Parts A, B, and C to determine whether your organization is able to provide each financial capability service directly.

**TOOL 4, Part A: Framing Questions**

Use the questions below to capture key information related to your organization’s interest in and potential to provide financial capability services.

1. Why is your organization focusing on financial capability integration work at this time? How does it fit with your mission?

   *Many of our families face constant financial insecurity that prevents them from achieving our stated mission of self-sufficiency. We have identified a need for knowledge, skill development and connection to concrete, specific supports to address obstacles and maximize opportunities for financial stability and advancement. Both of these are essential components of self-sufficiency.*

2. Which programs are you interested in integrating financial capability services into at this time?

   *Transitional Supportive Housing for Youth and Head Start (programming for parents)*
TOOL 4, Part A: Framing Questions (cont’d)

Use the questions below to capture key information related to your organization’s interest in and potential to provide financial capability services.

3. What have you done previously (and currently) to help your clients build financial capability?

_Housing case managers emphasize goal setting, and clients’ goals often relate to financial issues. Case workers also incorporate budgeting and other financial topics that relate to these financial goals as needed with clients. We have also held financial education workshops on a series of topics in the past, but attendance was not consistent._

4. What is your long-term goal (if any) for helping your clients build financial capability and for integrating financial capability services into your work?

_Integrating financial capability will hopefully be a seamless process for our clients that will bring even more wraparound services to them and help them overcome their barriers to financial security. If these integration efforts are successful, we want to expand this work into programs throughout the organization. In the future, we also want to use this integration approach to de-silo our organization, because currently programs do not communicate or collaborate much, even though some of them serve the same people. Clients would benefit from accessing multiple programs, but those connections often aren’t being made._
**Section 2** Building the Team

**TOOL 4, Part B: Intensity of Client Engagement**

In the second column of the table below, describe the type of interaction and length of engagement with clients in your current program. Then describe the type of interaction and length of client engagement you are considering for each financial capability service you plan to integrate. Appendix A of *Building Financial Capability: A Planning Guide for Integrated Services* provides additional information about the financial capability services which can help you determine what level of client engagement is required for each. Make a note of whether the financial capability service(s) require(s) a different level of client engagement than your current program. In Part D below, you will capture your assessment of this comparison. Remember to complete the tables in Part B for each program into which you plan to integrate financial capability services.

<table>
<thead>
<tr>
<th>Intensity of Client Engagement</th>
<th>Current Program</th>
<th>Financial Capability Service(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Briefly describe the type of interaction (e.g., group, 1-on-1)</td>
<td>Case management is 1-on-1; workshops and training are provided in a group setting</td>
<td>Access to Safe &amp; Affordable Financial Products</td>
</tr>
<tr>
<td>Briefly describe the length of engagement (e.g., one time, regularly for six months, regularly for more than 1 year)</td>
<td>Up to 24 months with 6 months of follow-up after leaving housing</td>
<td>1-on-1 conversations</td>
</tr>
</tbody>
</table>

**TARGET PROGRAM**

**Transitioning Supportive Housing for Youth**
### TOOL 4, Part B: Intensity of Client Engagement (cont’d)

<table>
<thead>
<tr>
<th>TARGET PROGRAM</th>
<th>Head Start (programming for parents)</th>
</tr>
</thead>
</table>

Remember to complete the tables in Part B for each program into which you plan to integrate financial capability services.

#### Intensity of Client Engagement

<table>
<thead>
<tr>
<th>Current Program</th>
<th>Financial Capability Service(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Free tax preparation</td>
</tr>
<tr>
<td></td>
<td>Credit Counseling</td>
</tr>
</tbody>
</table>

#### Briefly describe the type of interaction (e.g., group, 1-on-1)

<table>
<thead>
<tr>
<th>1-on-1 case management</th>
<th>1-on-1</th>
<th>1-on-1</th>
</tr>
</thead>
</table>

#### Briefly describe the length of engagement (e.g., one time, regularly for six months, regularly for more than 1 year)

<table>
<thead>
<tr>
<th>A few times a year</th>
<th>One time during tax season</th>
<th>A few times to many times over months to years, depending on each client’s needs</th>
</tr>
</thead>
</table>

Per the Guide’s instructions, Nicole and the team from HCAA completed Part B for each target program. Here’s the version for Head Start parents.
TOOL 4, Part C: Organizational Capacity

For each financial capability service you are considering integrating (as listed in Part B), rate the level of your organizational capacity—in terms of leadership support, funding, and staff resources—on a scale from strong to non-existent. Table 1 provides a detailed explanation of the ratings scale.

Table 1. Description of Organizational Capacity Scale

<table>
<thead>
<tr>
<th></th>
<th>Strong</th>
<th>Moderate</th>
<th>Weak</th>
<th>Non-Existent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership Support</td>
<td>Our leadership is fully supportive of providing it in-house.</td>
<td>Not all leaders are invested in the concept.</td>
<td>There is limited leadership buy-in at this point.</td>
<td>Leadership does not support building the capacity needed to provide it in-house.</td>
</tr>
<tr>
<td>Funding</td>
<td>We have dedicated and sustainable funding to support it.</td>
<td>Our current funding supports it, but we need to secure additional funding to expand/continue the work.</td>
<td>We have a funding strategy and have identified potential funding sources, but no funding is secured yet.</td>
<td>We do not have a funding strategy or identified resources for this project.</td>
</tr>
<tr>
<td>Staff Capacity</td>
<td>We have adequate staff with the appropriate training to deliver this service.</td>
<td>We have the right amount of staff but need to identify further training.</td>
<td>We will need to hire additional staff.</td>
<td>We cannot hire or train staff to provide it in-house.</td>
</tr>
</tbody>
</table>
**Section 2 Building the Team**

**TOOL 4, Part C: Organizational Capacity (cont’d)**

<table>
<thead>
<tr>
<th>Target Program</th>
<th>Transitional Supportive Housing for Youth</th>
</tr>
</thead>
</table>

Remember to complete the tables in Part C for **each program** into which you plan to integrate financial capability services.

<table>
<thead>
<tr>
<th>Financial Capability Service(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leadership Support</strong></td>
</tr>
<tr>
<td>✔️ Strong</td>
</tr>
<tr>
<td>□ Moderate</td>
</tr>
<tr>
<td>□ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
</tr>
<tr>
<td>✔️ Strong</td>
</tr>
<tr>
<td>□ Moderate</td>
</tr>
<tr>
<td>□ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Staff Capacity</strong></td>
</tr>
<tr>
<td>□ Strong</td>
</tr>
<tr>
<td>✔️ Moderate</td>
</tr>
<tr>
<td>□ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Analysis of Organizational Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial Education</strong></td>
</tr>
<tr>
<td>✔️ Strong</td>
</tr>
<tr>
<td>□ Moderate</td>
</tr>
<tr>
<td>□ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
<tr>
<td><strong>Financial Counseling</strong></td>
</tr>
<tr>
<td>□ Strong</td>
</tr>
<tr>
<td>✔️ Moderate</td>
</tr>
<tr>
<td>□ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
<tr>
<td><strong>Access to Safe &amp; Affordable Financial Products</strong></td>
</tr>
<tr>
<td>□ Strong</td>
</tr>
<tr>
<td>✔️ Moderate</td>
</tr>
<tr>
<td>□ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
<tr>
<td><strong>Incentivized Savings Program</strong></td>
</tr>
<tr>
<td>□ Strong</td>
</tr>
<tr>
<td>□ Moderate</td>
</tr>
<tr>
<td>✔️ Weak</td>
</tr>
<tr>
<td>□ Nonexistent</td>
</tr>
</tbody>
</table>
### TOOL 4, Part C: Organizational Capacity

**Target Program**: Head Start (programming for parents)

Remember to complete the tables in Part C for each program into which you plan to integrate financial capability services.

#### Analysis of Organizational Capacity

<table>
<thead>
<tr>
<th>Financial Capability Service(s):</th>
<th>Free Tax Preparation Assistance</th>
<th>Credit Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leadership Support</strong></td>
<td><img src="false" alt="Strong" /> <img src="true" alt="Moderate" /> <img src="false" alt="Weak" /> <img src="false" alt="Nonexistent" /></td>
<td><img src="false" alt="Strong" /> <img src="false" alt="Moderate" /> <img src="true" alt="Weak" /> <img src="false" alt="Nonexistent" /></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td><img src="false" alt="Strong" /> <img src="false" alt="Moderate" /> <img src="false" alt="Weak" /> <img src="false" alt="Nonexistent" /></td>
<td><img src="false" alt="Strong" /> <img src="false" alt="Moderate" /> <img src="false" alt="Weak" /> <img src="true" alt="Nonexistent" /></td>
</tr>
<tr>
<td><strong>Staff Capacity</strong></td>
<td><img src="false" alt="Strong" /> <img src="false" alt="Moderate" /> <img src="false" alt="Weak" /> <img src="true" alt="Nonexistent" /></td>
<td><img src="false" alt="Strong" /> <img src="false" alt="Moderate" /> <img src="false" alt="Weak" /> <img src="true" alt="Nonexistent" /></td>
</tr>
</tbody>
</table>

Here is the Part C for Hope’s Head Start parents. It analyzes two proposed services vs the four proposed for the youth transitional housing program (previous page).
### Section 2  Building the Team

**TOOL 4, Part D: Putting It All Together**

Use the table below to analyze all the information laid out in Parts A, B, and C and draw conclusions about whether your organization should use a DIY approach to integrate each financial capability service or whether you should explore referral or partnership options instead.

<table>
<thead>
<tr>
<th>Financial Capability Service(s):</th>
<th>Financial Education</th>
<th>Financial Counseling</th>
<th>Access to Safe &amp; Affordable Financial Products</th>
<th>Incentivized Savings Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Using the information in Part B, does the proposed service align with our current levels of client engagement?</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
</tr>
<tr>
<td></td>
<td>No, but we would like to consider DIY anyway because:</td>
<td>No, but we would like to consider DIY anyway because:</td>
<td>No, but we would like to consider DIY anyway because:</td>
<td>No, but we would like to consider DIY anyway because:</td>
</tr>
<tr>
<td></td>
<td>No, explore referral or partnership for the service</td>
<td>No, explore referral or partnership for the service</td>
<td>No, explore referral or partnership for the service</td>
<td>No, explore referral or partnership for the service</td>
</tr>
<tr>
<td>Notes:</td>
<td><strong>Fits with staff engagement with clients, but staff need training</strong></td>
<td>Notes: <strong>Staff need information</strong></td>
<td>Notes: <strong>Level of intensity aligns with our mix of group and 1-on-1 meetings with youth</strong></td>
<td></td>
</tr>
</tbody>
</table>

Remember to complete the tables in Part D for each program into which you plan to integrate financial capability services.
### TOOL 4, PART D: Putting It All Together (cont’d)

#### Integration Decisions

<table>
<thead>
<tr>
<th>Financial Capability Service(s):</th>
<th>Financial Education</th>
<th>Financial Counseling</th>
<th>Access to Safe &amp; Affordable Financial Products</th>
<th>Incentivized Savings Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drawing on the responses in Part C, do we have sufficient in-house capacity to provide this service?</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
</tr>
<tr>
<td></td>
<td>No, but we would like to consider DIY anyway because:</td>
<td>No, but we would like to consider DIY anyway because:</td>
<td>No, but we would like to consider DIY anyway because:</td>
<td>No, but we would like to consider DIY anyway because:</td>
</tr>
<tr>
<td></td>
<td>Our youth residents need this as they prepare for independent living, and it aligns with intensity of client engagement</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No, explore referral or partnership</td>
<td>No, explore referral or partnership</td>
<td>No, explore referral or partnership</td>
<td>No, explore referral or partnership</td>
</tr>
<tr>
<td>Notes:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Do we have any remaining questions or items for follow-up? | Yes | Yes | Yes | No |
| Notes: How will we train & support staff? | Yes | No | No | Yes |
| Notes: How will we train & support staff? | Yes | No | No | Yes |
| Notes: | Yes | No | No | Yes |
### Integration Decisions

<table>
<thead>
<tr>
<th>Financial Capability Service(s):</th>
<th>Free Tax Preparation Assistance</th>
<th>Credit Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Using the information in Part B, does the proposed service align with our current levels of client engagement?</td>
<td>Yes, potential for DIY</td>
<td>Yes, potential for DIY</td>
</tr>
<tr>
<td></td>
<td>□ No, but we would like to consider DIY anyway because:</td>
<td>□ No, but we would like to consider DIY anyway because:</td>
</tr>
<tr>
<td></td>
<td>□ No, explore referral or partnership for the service</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Notes:</td>
<td>Notes:</td>
</tr>
<tr>
<td>Drawing on the responses in Part C, do we have sufficient in-house capacity to provide this service?</td>
<td>□ Yes, potential for DIY</td>
<td>□ Yes, potential for DIY</td>
</tr>
<tr>
<td></td>
<td>□ No, but we should/will build the requisite leadership, funding, and staff capacity to provide it</td>
<td>□ No, but we should/will build the requisite leadership, funding, and staff capacity to provide it</td>
</tr>
<tr>
<td></td>
<td>□ No, explore referral or partnership</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Notes: No capacity among Head Start staff</td>
<td></td>
</tr>
<tr>
<td>Do we have any remaining questions or items for follow-up?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>□ No</td>
<td>□ No</td>
</tr>
<tr>
<td>Notes: Will mobile VITA be available? If so, which site? What training does staff need to help with virtual VITA?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Remember to complete the tables in Part D for each program into which you plan to integrate financial capability services.
**TOOL 5: Inventory of Community Service Providers**

**INSTRUCTIONS**

Make a list of all the organizations providing financial capability services in your community to which you may want to refer your clients or with which you may want to partner. For help developing this list, you can look to members of your own staff and to partner organizations with in-depth knowledge of providers in the community.

As you develop your list of financial capability service providers, collect contact information for specific people at each organization who can provide additional information. After you finish compiling your list, use Tool 6 (the Provider Assessment tool) to capture more in-depth details about each organization.

**What you need to complete this tool:**

- List of the financial capability services you plan to provide. (From Tool 3)

- Input from staff members at your organization or other organizations who are familiar with a range of different service providers in your community.
TOOL 5: Inventory of Community Service Providers

Conduct a scan to identify all the organizations that could provide financial capability services in your community, and list them in the first column according to the service(s) they provide. Then add information about the point of contact at the organization who can provide information about these services. In the third column, assign a staff member from your team who will later contact the organization and conduct a more thorough assessment (using Tool 6). In the last two columns, note any existing collaborations your organization has with the organization and any additional information that is important to know about this service provider. (Note–only complete the organization list for the financial capability services you are considering providing to clients, as listed in Tool 3.)

<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Contact Person &amp; Info.</th>
<th>Staff Assigned to Conduct Assessment</th>
<th>Existing Relationship(s) with Your Organization</th>
<th>Additional Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial Education</strong> – Workshops and classes on financial topics, offered in a series or standalone sessions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fairview Public Library</strong></td>
<td>Sue Smith 555-9247; <a href="mailto:ssmith@email.com">ssmith@email.com</a></td>
<td>Roberta Bailey by Oct. 31</td>
<td>None</td>
<td>Offers regular financial education workshops for the community</td>
</tr>
<tr>
<td><strong>Junior League of Fairview</strong></td>
<td>Allison Moore 555-0175 <a href="mailto:amoore@email.com">amoore@email.com</a></td>
<td>Roberta Bailey by Oct. 31</td>
<td>Provided guest speakers for youth events in the past</td>
<td>Uses local business leaders to conduct financial education workshops for youth</td>
</tr>
</tbody>
</table>
### TOOL 5: Inventory of Community Service Providers (cont’d)

<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Contact Person &amp; Info.</th>
<th>Staff Assigned to Conduct Assessment</th>
<th>Existing Relationship(s) with Your Organization</th>
<th>Additional Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairview Community Asset Builders (FCAB)</td>
<td>Jenny Greene 555-2328 <a href="mailto:jgreene@email.com">jgreene@email.com</a></td>
<td>Roberta Bailey by Oct. 31</td>
<td>None</td>
<td>Has IDAs for postsecondary education; hasn’t worked with youth but may be interested</td>
</tr>
<tr>
<td>Financial Coaching – Ongoing one-on-one interactions that focus on achieving financial goals</td>
<td></td>
<td></td>
<td>n/a – We are not integrating this service</td>
<td></td>
</tr>
<tr>
<td>Financial Counseling – One-on-one interactions that focus on solving immediate financial issues</td>
<td></td>
<td></td>
<td>No counseling programs in the area</td>
<td></td>
</tr>
<tr>
<td>Credit Counseling – Assistance organizing, prioritizing, or paying down debt; helps participants monitor and manage credit</td>
<td>Credit Counseling Services of Fairview Julie Williams 555-6783 <a href="mailto:jwilliams@email.com">jwilliams@email.com</a></td>
<td>Roberta Bailey by Oct. 31</td>
<td>None</td>
<td>Found information online; no previous relationship or information</td>
</tr>
<tr>
<td>Credit Building – Access to products or programs that help participants build or re-build credit</td>
<td></td>
<td></td>
<td>n/a – We are not integrating this service</td>
<td></td>
</tr>
</tbody>
</table>
### TOOL 5: Inventory of Community Service Providers (cont’d)

<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Contact Person &amp; Info.</th>
<th>Staff Assigned to Conduct Assessment</th>
<th>Existing Relationship(s) with Your Organization</th>
<th>Additional Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access to Safe and Affordable Financial Products</strong> – Access to or encouraging the use of financial products that are low-cost, convenient, and transparent</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T&amp;G Savings Bank</td>
<td>Al Moreno 555-9938 <a href="mailto:amoreno@email.com">amoreno@email.com</a></td>
<td>Crystal Robinson by Oct. 31</td>
<td>Has supported youth job fairs in the past</td>
<td>Offers a special program for youth opening accounts</td>
</tr>
<tr>
<td>Fairview Community Credit Union</td>
<td>Rosie Lee 555-0092 <a href="mailto:rlee@email.com">rlee@email.com</a></td>
<td>Crystal Robinson by Oct. 31</td>
<td>None</td>
<td>Down the block from building; convenience may be valuable</td>
</tr>
<tr>
<td><strong>Free Tax Preparation Assistance</strong> – Volunteer Income Tax Assistance (VITA) or Tax Counseling for the Elderly (TCE) programs; often includes promoting the Earned Income Tax Credit (EITC)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fairview Tax Assistance (FTA)</td>
<td>Chris Jefferson 555-0387 <a href="mailto:cjefferson@email.com">cjefferson@email.com</a></td>
<td>Crystal Robinson by Oct. 31</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Fairview City Banking Department</td>
<td>James Morris 555-1176 <a href="mailto:jmorris@email.com">jmorris@email.com</a></td>
<td>Crystal Robinson by Oct. 31</td>
<td>On local coalition together</td>
<td></td>
</tr>
<tr>
<td>Food Bank of Greater Fairview</td>
<td>Monica Martin 555-7185 <a href="mailto:mmartin@email.com">mmartin@email.com</a></td>
<td>Crystal Robinson by Oct. 31</td>
<td>Has worked with HCAA on other programs, but not tax prep</td>
<td></td>
</tr>
</tbody>
</table>
### TOOL 5: Inventory of Community Service Providers (cont’d)

<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Contact Person &amp; Info</th>
<th>Staff Assigned to Conduct Assessment</th>
<th>Existing Relationship(s) with Your Organization</th>
<th>Additional Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to Federal and State Benefits</td>
<td></td>
<td></td>
<td></td>
<td>n/a – We are not integrating this service</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incentivized Savings Programs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fairview Community Asset Builders (FCAB)</td>
<td>Jenny Greene 555-2328 <a href="mailto:jgreene@email.com">jgreene@email.com</a></td>
<td>Roberta Bailey by Oct. 31</td>
<td>None</td>
<td>Has IDAs for post-secondary education; hasn’t worked with youth but may be interested</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asset Ownership Programs</td>
<td></td>
<td></td>
<td></td>
<td>n/a – We are not integrating this service</td>
</tr>
</tbody>
</table>
Section 2 Building the Team

TOOL 6: Assessment of Community Service Providers

INSTRUCTIONS

Using the inventory you compiled in Tool 5 as your starting point, collect more detailed information about each organization through its website, informational materials, staff at your organization who are familiar with their services, and staff from the potential partner organization who have in-depth knowledge of their services. Other information-gathering tactics include:

- Creating a paper survey that can be distributed at a coalition meeting, partners’ meeting, or training.
- Creating an electronic survey that can be distributed to all your community partners, from which responses can be exported and organized automatically.
- Setting up a phone or in-person meeting with a staff member at the community service provider to allow you to ask follow-up and clarifying questions.
- Tasking an intern or junior staff member with talking to representatives from the selected community service providers. (You can develop a script that the intern/junior staffer can use alongside Tool 6.)

The questions in Tool 6 can be tailored for use in any of these strategies for gathering information.

*Note that you will need to complete this tool for each organization you choose to assess.*

What you need to complete this tool:

- List of organizations that potentially could provide financial capability services to your clients. (From Tool 5)
- Understanding of the needs of your clients who will participate in those services. (From Tool 1)
- Staff members or volunteers who can collect information about potential partners.
- Input from a strong point of contact (POC) at each of the potential partner organizations who has in-depth knowledge about the organization’s financial capability services.
**TOOL 6: Assessment of Community Service Providers**

For each organization you identified in Tool 5, use the questions in the left column of the table below to collect information about that organization as it relates to the provision of the financial capability services. In the bottom portion of the table, analyze whether your target clients could access these services, and if they would be a good fit for them. Then determine whether the organization should be a candidate for referral or partnership, noting any key points to consider or follow-up needed.

Nicole and her team completed Tool 6 for all ten of the potential providers that they had identified in Tool 5. Given space considerations, we’re showing just one of them.

<table>
<thead>
<tr>
<th>Organization Name:</th>
<th>Fairview Community Asset Builders (FCAB)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Person:</td>
<td>Jenny Greene</td>
</tr>
<tr>
<td>Who conducted this assessment and when?</td>
<td>Crystal Robinson, Oct. 27</td>
</tr>
</tbody>
</table>

**Tool 6, Part A: Information About the Organization’s Services**

<table>
<thead>
<tr>
<th>What financial capability service(s) does your organization/program offer?</th>
<th>Incentivized Savings Program—Individual Development Accounts (IDAs)</th>
<th>Financial Education Workshops</th>
</tr>
</thead>
</table>
### TOOL 6, PART A: Information About the Organization’s Services (cont’d)

<table>
<thead>
<tr>
<th><strong>Client Fit</strong></th>
<th><strong>Financial Capability Service(s):</strong></th>
<th><strong>Financial Education Workshops</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial Capability Service(s):</strong></td>
<td>Incentivized Savings Program-Individual Development Accounts (IDAs)</td>
<td>Financial Education Workshops</td>
</tr>
<tr>
<td><strong>How long have you been providing this service?</strong></td>
<td>Since 2005</td>
<td>Since 2005</td>
</tr>
<tr>
<td><strong>What eligibility criteria do clients need to meet to receive this service (e.g., income level, geography, age, etc.)?</strong></td>
<td>Household incomes at or below 200% of Federal Poverty Level; must have earned income; must be Fairview resident; must have net worth below $10,000</td>
<td>None</td>
</tr>
<tr>
<td><strong>Is this service tailored for a certain type of client (e.g., youth, older Americans, women, people with disabilities, survivors of domestic violence, etc.)?</strong></td>
<td>Must be interested in homeownership, small business development or postsecondary education; mainly targets adults but can work with youth</td>
<td>Has tailored education programs for new Americans, seniors, and youth</td>
</tr>
<tr>
<td><strong>What are the qualities/characteristics of the ideal candidate for your service?</strong></td>
<td>Motivated by asset goal; able to save; willing to attend classes; no negative history with financial institutions (e.g., Chex systems); will be ready for asset purchase within 2 years</td>
<td>Able to attend workshops regularly; interested in financial topics</td>
</tr>
</tbody>
</table>
### Section 2: Building the Team

#### TOOL 6, PART A: Information About the Organization’s Services (cont’d)

<table>
<thead>
<tr>
<th>Client Access</th>
<th>Financial Capability Service(s):</th>
<th>Financial Education Workshops</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Incentivized Savings Program-Individual Development Accounts (IDAs)</td>
<td></td>
</tr>
<tr>
<td>Is there a cost to access the service? If so, what is it?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>How are services provided (e.g., walk-in, regularly scheduled times, online, etc.)?</td>
<td>IDA orientation held twice monthly; application available online; once enrolled, clients attend regular meetings on-site</td>
<td>Workshops at our location during regularly scheduled times; clients must sign up in advance</td>
</tr>
<tr>
<td>Where can participants access your services (e.g., physical address, online, etc.)?</td>
<td>1200 Meadow Drive, 2nd floor</td>
<td>1200 Meadow Drive, 2nd floor</td>
</tr>
<tr>
<td>What days/hours are these services available?</td>
<td>Monday-Friday 9am – 5 pm Saturday 10am – 3 PM Closed Sunday</td>
<td>Workshops held Tuesday and Thursday evenings and on Saturday mornings</td>
</tr>
<tr>
<td>Could you provide services for our clients at another location?</td>
<td>Some, but not all, components could be provided at another location</td>
<td>No</td>
</tr>
</tbody>
</table>
### TOOL 6, PART A: Information About the Organization’s Services (cont’d)

<table>
<thead>
<tr>
<th>Organizational Capacity</th>
<th>Financial Capability Service(s):</th>
<th>Financial Education Workshops</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Incentivized Savings Program-Individual Development Accounts (IDAs)</td>
<td>Financial Education Workshops</td>
</tr>
<tr>
<td>How many additional clients could you provide this service to with your current staff and funding?</td>
<td>Have funding for an additional 20 IDA participants at this time</td>
<td>We only provide 6 workshop series per year, with up to 30 participants in each class, and attendance is limited to IDA program participants; in the future, may be able hire additional staff to travel to HCAA to teach additional workshops</td>
</tr>
<tr>
<td>Are you interested in providing your service to our clients?</td>
<td>Yes</td>
<td>Yes, but only at our site</td>
</tr>
</tbody>
</table>

**ACTION AGENCY**

**COMMUNITY EXAMPLE**

**TOOL 6, PART A:** Information About the Organization’s Services (cont’d)
## Tool 6, Part B: Analysis & Recommendation
(to be completed internally by staff after completing the previous section)

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Unsure</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the organization have the <strong>capacity</strong> to provide this service to our clients?</td>
<td>☑️</td>
<td>☐</td>
<td>☐</td>
<td>☐ Yes&lt;br&gt;☐ No&lt;br&gt;☑️ Unsure&lt;br&gt;&lt;br&gt;Notes: Only if clients also sign up for IDA program</td>
</tr>
<tr>
<td>Could our clients <strong>access</strong> this service? E.g., is it available, can the organization accommodate more clients, is it geographically accessible?</td>
<td>☐</td>
<td>☐</td>
<td>☑️</td>
<td>☐ Yes&lt;br&gt;☐ No&lt;br&gt;☑️ Unsure&lt;br&gt;&lt;br&gt;Notes: FCAB’s offices are a little far, but staff may be able to come on-site for some things.</td>
</tr>
<tr>
<td>Would this service be a <strong>good fit</strong> for our clients? E.g., is it tailored for our client group?</td>
<td>☑️</td>
<td>☐</td>
<td>☐</td>
<td>☐ Yes&lt;br&gt;☐ No&lt;br&gt;☑️ Unsure&lt;br&gt;&lt;br&gt;Notes: Since they can’t provide classes off-site right now, may be hard for clients to access.</td>
</tr>
<tr>
<td>Should we work with this organization to provide services?</td>
<td>☑️</td>
<td>☐</td>
<td>☐</td>
<td>☐ Yes, candidate for partnership&lt;br&gt;☑️ Yes, candidate for referral&lt;br&gt;&lt;br&gt;Notes: Partnership or referral possible. If they can come on-site, we may be able to create a partnership. If not, we would refer youth who have transportation to them for the IDA program.</td>
</tr>
</tbody>
</table>

Note—if you are unable to answer any of the previous questions, list out the remaining questions or items for follow-up.

When will they have capacity to hire staff so they can provide financial workshops at HCAA?
By now you have assessed your organization’s capacity to provide financial capability services, have collected information about local financial capability service providers, and have analyzed those providers’ capacity to serve your clients. Tool 7 provides a table to help you bring those elements together and to decide on the right integration approach for each financial capability service you want to integrate.

INSTRUCTIONS

Weigh the information you compiled and analyzed in Tools 4, 5, and 6 to decide how to provide each financial capability service and capture these decisions in the summary table. As you make these decisions, consider the factors that will contribute to your clients’ success and which provider is best equipped to serve your clients. Bear in mind that during this process, you may find that neither your organization nor others in your community have the capacity to provide one or more of the services you selected in Tool 3. If that happens, you may need to wait to provide that service or figure out whether you can meet your clients’ needs with another type of service.
**TOOL 7: Deciding Who Will Deliver Services (Section 2 Capstone Tool)**

Using the information you collected about potential service providers in Tools 4, 5, and 6, make decisions on your approach to providing each financial capability service and summarize those choices in the table. Prompts are provided in each of the column headers to help you make your decisions and compile the appropriate information. You will need to complete a separate row for each financial capability service you plan to provide.

<table>
<thead>
<tr>
<th>Target Program</th>
<th>Financial Capability Service(s)</th>
<th>Summary of DIY, Partner, or Refer Candidates</th>
<th>Summarize Key Issues</th>
<th>Integration Approach</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transitional Supportive Housing for Youth</td>
<td>Financial Education</td>
<td>DIY; or refer to Fairview Public Library, Junior League of Fairview, and Fairview Community Asset Builders (FCAB)</td>
<td>Though there are financial education providers in the area, access to their locations is an issue for most clients. Our staff already has training expertise, but needs to acquire specific financial topic knowledge. We think that layering this service into our overall transitional support program will be most impactful.</td>
<td>After weighing the key issues, check the box next to the approach you plan to take, and list the referral or partner organization, if applicable.</td>
<td>Refer to:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>DIY with existing capacity</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>DIY and build capacity</td>
</tr>
</tbody>
</table>
### Decision Summary Table (cont’d)

<table>
<thead>
<tr>
<th>Target Program Listed in Tool 1</th>
<th>Financial Capability Service(s) Listed in Tool 3</th>
<th>Summary of DIY, Partner, or Refer Candidates From Tool 4, Part D and Tool 6, Part B</th>
<th>Summarize Key Issues</th>
<th>Integration Approach After weighing the key issues, check the box next to the approach you plan to take, and list the referral or partner organization, if applicable.</th>
<th>Notes List anything else that is relevant to how this service will be provided.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transitional Supportive Housing for Youth</td>
<td>Financial Counseling</td>
<td>DIY</td>
<td>No organizations in the area provide financial counseling. Staff have experience with budget counseling, but need to build more expertise on financial issues and resources.</td>
<td>Refer to:</td>
<td>Partner with:</td>
</tr>
<tr>
<td></td>
<td>Access to Safe &amp; Affordable Financial Products</td>
<td>Fairview Community Credit Union (FCCU) is partner candidate</td>
<td>We have no expertise for this, and creating a financial product is complex. FCCU is interested in community building and staff understands about our youth’s tight budgets and need for low-cost accounts. They are willing to work with us on providing an account that works for our youth and will come on-site to work with them.</td>
<td>Refer to:</td>
<td>Partner with:</td>
</tr>
<tr>
<td></td>
<td>Incentivized Savings Program (Individual Development Accounts)</td>
<td>Fairview Community Asset Builders (FCAB) is referral candidate</td>
<td>We have no capacity for DIY. FCAB has accounts available, but access will be an issue. Eligibility is also an issue—they must be working. But we do have a subset of youth that have cars and jobs and would be good candidates for this program</td>
<td>Refer to:</td>
<td>FCAB Partner with:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>DIY and build capacity</td>
</tr>
</tbody>
</table>

See Table 1. When to Refer, Partner, or DIY for more on important considerations.
### Decision Summary Table (cont’d)

<table>
<thead>
<tr>
<th>Target Program</th>
<th>Financial Capability Service(s)</th>
<th>Summary of DIY, Partner, or Refer Candidates</th>
<th>Summarize Key Issues</th>
<th>Integration Approach</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Head Start</strong> <em>(programming for parents)</em></td>
<td><strong>Free Tax Preparation Assistance</strong></td>
<td><em>Fairview Tax Assistance (FTA) is candidate for partnership &amp; referral</em>&lt;br&gt;*<em>Food Bank of Greater Fairview is candidate for referral</em></td>
<td>Location may be difficult for clients to access, so multiple service options make FTA a better option for clients (in-person, virtual, mobile).</td>
<td>☑ <strong>Refer to:</strong>&lt;br&gt;<strong>Partner with: FTA</strong>&lt;br&gt;☐ DIY with existing capacity&lt;br&gt;☐ DIY and build capacity</td>
<td></td>
</tr>
<tr>
<td><strong>Head Start</strong> <em>(programming for parents)</em></td>
<td><strong>Credit Counseling</strong></td>
<td><strong>Credit Counseling Services of the Northwest Region (CCSNW) is candidate for referral</strong></td>
<td>CCSNW provides remote counseling, including phone-based and online options. These options are the best fit for our clients, because Credit Counseling Services of Fairview, the local nonprofit credit counseling agency, is 35 miles outside of our service area and will be difficult for clients to reach. The virtual counseling program is free and available until 8pm each weekday evening and on weekends. Clients can also access online counseling services.</td>
<td>☑ <strong>Refer to: CCSNW</strong>&lt;br&gt;☐ DIY with existing capacity&lt;br&gt;☐ DIY and build capacity</td>
<td></td>
</tr>
</tbody>
</table>
TOOL 8: Current Program Workflow

INSTRUCTIONS

The left column lists the basic components of program workflows. In the remaining columns, describe each component of your target program (the program into which you are integrating financial capability services), including processes and places where financial topics are already discussed. You can use the information in this tool to create a flowchart.

What you need to complete this tool:

- Information about each component of the target programs(s) into which you are integrating financial capability services, including outreach, intake, start of services, main service activities, program exit, and follow-up.
### TOOL 8: Current Program Workflow

Use the table below to map out the existing workflow of each of the target programs into which you plan to integrate financial capability services. You will use this information in Tools 9, 10, and 11 to identify points in this program workflow where/when financial capability will be integrated. You should complete a separate table for each target program.

<table>
<thead>
<tr>
<th>TARGET PROGRAM</th>
<th>Transitional Supportive Housing for Youth</th>
</tr>
</thead>
</table>

#### Components of Program Workflow

**Outreach**
Identify the ways that clients learn about this service/get connected to it.

<table>
<thead>
<tr>
<th>Outreach</th>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth are referred to program by County agencies (Children and Family Services, Juvenile Justice and Human Services Departments)</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

**Intake and Registration**
Describe who does this, how it’s done, and what information is collected.

<table>
<thead>
<tr>
<th>Intake and Registration</th>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case managers hold an initial intake meeting to explain the program and collect information to put into our database</td>
<td>Ensure eligibility for housing; initial needs assessment; start of services; move-in plan</td>
<td>Gather initial income and background information; discuss terms of rental arrangement</td>
<td></td>
</tr>
</tbody>
</table>
### Component of Program Workflow

<table>
<thead>
<tr>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Start of Services</strong></td>
<td>Assessment identifies needs and goals for case management and referrals; lays out resident agreement</td>
<td>Discuss employment, schooling, benefits; address budgeting and other financial matters clients bring up</td>
</tr>
<tr>
<td>Describe the first service delivery engagement for the program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Main Service Activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provide a brief description of services by:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Type (1-on-1 or group)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Frequency of activity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Duration of client participation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Which staff interact with clients</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>On-site Case Management (one-on-one)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Meeting weekly or monthly (depending on phase in program)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Occurs during entire residency (up to 2 years)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Referrals made</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Case workers stay with youth throughout program</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resident Life Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Provided regularly throughout residency (up to 2 years)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Offered weekly and usually in a series</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Completion of certain workshops is required, but many are optional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Run by program staff or case workers</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*If you create a program flowchart from this information, you may need to create separate boxes for the main service activities.*

**Wellness workshop series sometimes includes financial wellness themes. Case management focused around setting and achieving goals; discuss budget and overall life skills.
### TOOL 8: Current Program Workflow (cont’d)

<table>
<thead>
<tr>
<th>Components of Program Workflow</th>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Exit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Describe when exit occurs and what happens at that time. | • Case close-out meeting  
• Move out | • New, independent housing  
• Identify any other progress in close out meeting | As needed |
| Follow-up                     |                          |                             |                          |
| List any follow-up activities, who performs them, and when they take place. | Continued case management; stepped-down meetings over 6 months | Ensure continuity of any benefits; assist in crisis management in early stages of independence | Financial issues are common obstacle at this stage |
| Other                         |                          |                             |                          |
### TOOL 8: Current Program Workflow

#### TARGET PROGRAM
**Head Start (programming for parents)**

<table>
<thead>
<tr>
<th>Components of Program Workflow</th>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
</table>
| Outreach **Identify the ways that clients learn about this service/get connected to it.** | • Flyers and general communications to the community  
• Referrals from other departments in our organization  
• Referrals from other community organizations, churches, and county social services departments | n/a | n/a |

Per the Guide, Nicole and the team from HCAA did Tool 8 for each target program. Here is the version for Head Start parents.
### TOOL 8: Current Program Workflow (cont’d)

<table>
<thead>
<tr>
<th>Components of Program Workflow</th>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Intake and Registration</strong></td>
<td><strong>Application submission (online/phone)</strong>&lt;br&gt;<strong>Intake Meeting 1 (in-person with intake specialist)</strong>&lt;br&gt;<strong>Eligibility Determination/Enrollment</strong>&lt;br&gt;<strong>Intake Meeting 2 — Orientation (in-person with intake specialist)</strong></td>
<td><strong>Basic contact and background information gathered</strong>&lt;br&gt;<strong>Child Health and Safety information</strong>&lt;br&gt;<strong>Parent interest in Head Start activities and services</strong></td>
<td><strong>Collect financial information, including:</strong>&lt;br&gt;• Income level&lt;br&gt;• Employment&lt;br&gt;• Household composition</td>
</tr>
<tr>
<td><strong>Start of Services</strong></td>
<td><strong>Child begins attending Head Start classes</strong>&lt;br&gt;<strong>1st Home Visit with Family Service Worker</strong></td>
<td><strong>Individualized Family Service Plan and Family Goals</strong></td>
<td><strong>Create household budget</strong>&lt;br&gt;<strong>Identify financial issues</strong>&lt;br&gt;<strong>Provide benefits access assistance</strong></td>
</tr>
</tbody>
</table>
### TOOL 8: Current Program Workflow (cont’d)

<table>
<thead>
<tr>
<th>Components of Program Workflow</th>
<th>Current Program Workflow</th>
<th>Key Activities or Milestones</th>
<th>Financial Topics Present?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Main Service Activities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provide a brief description of services by:</td>
<td>• 1-on-1 follow-up meetings (as needed)</td>
<td>• Referrals to other service providers</td>
<td>• Create household budget</td>
</tr>
<tr>
<td>• Type (1-on-1 or group)</td>
<td>• 1-on-1 service plan updates and goal adjustment (twice per year)</td>
<td>• Plan and goal statement updates</td>
<td>• Identify financial issues</td>
</tr>
<tr>
<td>• Frequency of activity</td>
<td>• Workshops for parents (monthly)</td>
<td>• Tracking attainment of individualized goals</td>
<td>• Provide benefits access assistance</td>
</tr>
<tr>
<td>• Duration of client participation</td>
<td>• Parent committee for Head Start</td>
<td>• Attendance at workshops</td>
<td></td>
</tr>
<tr>
<td>• Which staff interact with clients</td>
<td>• Family Service Worker is lead on all of these</td>
<td>• Participation on committees</td>
<td></td>
</tr>
<tr>
<td>This may be several boxes and some information may overlap.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Program Exit</strong></td>
<td></td>
<td>• Close-out meeting</td>
<td></td>
</tr>
<tr>
<td>Describe when exit occurs and what happens at that time.</td>
<td></td>
<td>• Referrals to new services and resources</td>
<td></td>
</tr>
<tr>
<td><strong>Follow-up</strong></td>
<td></td>
<td>• None</td>
<td></td>
</tr>
<tr>
<td>List any follow-up activities, who performs them, and when they take place.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
TOOL 9: The Referral Plan

INSTRUCTIONS

Answer the series of questions in the tool to determine how you will: screen clients in the target program(s) to make sure they are ready for the referral service, prepare them for the service, connect them to the referral organization, and support them after you make the referral. Then compile this information and use it to clearly communicate to staff members on both sides of the relationship (the program making referrals and the program receiving referrals) how each referral will be made and the exact client pathway from one program to another.

What you need to complete this tool:

- List of organizations or programs to which you will refer your clients. (From Tool 7)
- Information about each referral organization’s services. (From Tool 6)
- An understanding of how clients currently interact with your target program. (From Tool 8)
TOOL 9: The Referral Plan

In Part A, collect information on each referral organization’s internal processes and operations, and then in Part B, use that information to select the points at which each referral will be made. Finally, in Part C, aggregate the results of Parts A and B to create a referral pipeline that clearly lays out the pathway for referring clients from your program to the other organization.

TOOL 9, Part A: Referral-receiving Organization Questionnaire

Ask the following questions to each referral-receiving organization to determine the best way to enroll your clients in that organization’s services and ensure clients’ success. As a reminder, the referral organization could also be another department in your organization, especially if you work for a large multi-service organization. Complete a separate table for each referral organization.

TARGET PROGRAM

Transitional Supportive Housing for Youth

<table>
<thead>
<tr>
<th>Referral Organization (selected in Tool 7):</th>
<th>Fairview Community Asset Builders (FCAB)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Capability Service(s):</td>
<td>Incentivized Savings Program (specifically, an Individual Development Account [IDA] program)</td>
</tr>
<tr>
<td>Information About Screening Clients</td>
<td>Can be taken from information you collected from the referral organization in Tool 6, Part A.</td>
</tr>
<tr>
<td>What eligibility criteria do clients need to meet to receive this service (e.g., income level, geography, age)?</td>
<td>Household incomes at or below 200% of Federal Poverty Level; must have earned income; must be Fairview resident; must have net worth below $10,000</td>
</tr>
</tbody>
</table>
### Information About Screening Clients (cont’d)

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
</table>
| Is this service tailored for a certain type of client (e.g., youth, women, people with disabilities, survivors of domestic violence)? | *Must be interested in homeownership, small business development, or postsecondary education or training within 2 years; largely targets adults but can work with youth*  
*NOTE: While FCAB offers IDAs for multiple uses, we are focusing our referrals on post-secondary education or training, since that is a better fit with the transitional housing program clients.* |
| What are the qualities/characteristics of the ideal candidate for your service? | *Motivated by asset goal; able to save; willing to attend classes; no negative history with financial institutions (e.g., Chex systems)* |
| How many additional clients could you provide this service to with your current staff and funding? | *Have funding for an additional 20 IDA participants at this time* |
### TOOL 9, Part A: Referral-receiving Organization Questionnaire (cont’d)

<table>
<thead>
<tr>
<th>Information About Preparing Clients for the Service(s)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Describe your intake process so we can prepare our clients for what to expect (e.g., orientation times, paperwork needed, appointment scheduling).</strong></td>
<td><strong>• Complete brief intake online and then set up appointment with counselor</strong>  &lt;br&gt;<strong>• Meet counselor at our offices for 1 hour; complete intake and confirm eligibility</strong>  &lt;br&gt;<strong>• Orientation that includes signing participant agreement and opening the account</strong>  &lt;br&gt;<strong>• Need to bring the documents showing the following:</strong>  &lt;br&gt;  - Annual income  &lt;br&gt;  - Proof of source of earned income  &lt;br&gt;  - Photo identification to open IDA account</td>
</tr>
<tr>
<td><strong>What should we tell clients about the service (e.g. duration, required activities, expected results) to set up clear expectations?</strong></td>
<td><strong>IDA participants will receive a 4:1 match for their savings; the match can only be used to pay expenses at an eligible educational institution. Participants will be asked to set a savings goal at the start of the program. Participants are expected to save regularly each month; must save for at least six months before they can access the match, though it takes many participants longer to reach their savings goal. Participants also have to complete 8 hours of financial education.</strong></td>
</tr>
<tr>
<td><strong>Is there any helpful information we can share with you about our clients, now or when we make a referral, which will help streamline the referral process?</strong></td>
<td><strong>Timeline to use the funds for education is FCAB’s main concern; there are 3 years remaining on their grant and participants must use match funds by end of that time.</strong></td>
</tr>
</tbody>
</table>
### Information About Connecting Clients to the Service(s)

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who should our staff contact at your organization about this service?</td>
<td>Jenny Greene; contact her by email (<a href="mailto:jgreene@email.org">jgreene@email.org</a>) or phone (555-2328)</td>
</tr>
<tr>
<td>Who can our clients contact at your organization about this service?</td>
<td>Clients should use online form for initial eligibility determination and to schedule intake meeting; Jenny will oversee intake team.</td>
</tr>
</tbody>
</table>

### Information About Supporting Clients After the Referral is Made

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
</table>
| What are your goals for these services? (i.e., What does success look like? On which milestones or deliverables do you primarily focus?) | • Client save regularly and reach their savings goals  
• Clients are able to use the full savings match  
• Clients purchase an asset within the grant period |
| What are some of the barriers that could prevent our clients from being successful in participating in your service? How can we help address this during our ongoing work with the clients? | Transportation to FCAB’s office will be a problem for many residents. Due to unstable employment, residents may struggle to earn enough income to save. HCAA can assist with transportation and will also support residents as they budget and work toward savings targets. |
| Are you willing and able to share information with us about services delivered to clients we refer? If yes, what can you share, and how can we best exchange this information? | With client permission, we can share information about their progress with savings and in the program overall. We can share this in a quarterly emailed report, as well as on an ad-hoc basis when case managers contact us about specific clients. |
## TOOL 9, Part A: Referral-receiving Organization Questionnaire (cont’d)

### Referral Process Management
Decided in conversations between staff at your organization and the referral organization

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>What would it take for each of us to consider this referral a success? OR What outcomes do each of us want to achieve?</td>
<td>Both groups have overlapping outcomes regarding saving and enrollment in postsecondary education programs.</td>
</tr>
<tr>
<td>Who from each organization will be responsible for making sure this referral goes smoothly for each of us? Describe how they will work together to monitor the progress of the referral process, evaluate its effectiveness, and make adjustments when needed.</td>
<td>Jason Jones for HCAA and Jenny Greene for FCAB; they will hold a regular check-in call on a monthly basis to make sure that things are going smoothly and make necessary adjustments to the process. They will check in additionally, as needed, if any challenges arise.</td>
</tr>
</tbody>
</table>
**TOOL 9, PART B: Referral Points in Current Service Flow**

Use the table below to select the point(s) in your current program workflow at which you will refer clients to a financial capability service at another organization. Use your current program workflow from Tool 8 and the information you collected in Part A of this tool to identify the best referral point. The tool also contains prompting questions with key considerations for selecting this point.

You will need to complete this table for each of your target programs into which you will integrate financial capability services through referrals.

<table>
<thead>
<tr>
<th>Target Program</th>
<th>Incentivized Savings Program (IDA program)</th>
<th>Referral Organization</th>
<th>Considerations for Where to Integrate the Referral into the Current Program</th>
<th>Referrals Points(s)</th>
</tr>
</thead>
</table>
| **Financial Capability Service** | **List the financial capability service(s) you plan to refer program clients to in the rows below (one service per row).** | **Fairview Community Asset Builders (FCAB)** | - Youth will need to have a GED and a source of earned income (even if informal)  
- Should have 6 months successful rent payments and budget management to make sure they're ready for the program  
- Youth who sign up for the program will need to complete financial education workshops with us or with FCAB  
- Ensure they are clear of Chex System (for negative history with financial institutions) so they can open an account | Case managers will refer clients to the program during 1-on-1 interactions when:  
- It aligns with the goals in residents’ individual plan  
- They have achieved six months of on-time rent payments  
- They have a steady job |

**ACTION AGENCY**

**COMMUNITY EXAMPLE**

**EXAMPLE**

**TARGET PROGRAM**

Transitional Supportive Housing for Youth
**TOOLS for Building Financial Capability: A Planning Guide for Integrated Services**

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## Section 3

**MOVING INTO ACTION**

### TOOL 9, PART C: Referral Pipeline

Using the information you collected from staff at your organization and from the referral organization in Part A of this tool, and the integration point(s) you selected in Part B, map out how clients will be referred to the external organization/program (again, bearing in mind that the referral organization may potentially be an in-house department) and your post-referral support process.

<table>
<thead>
<tr>
<th>Pre-Referral</th>
<th>Referral Process</th>
<th>Post-Referral</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial Capability Services for Referral</strong></td>
<td><strong>Screen Clients</strong></td>
<td><strong>Support Clients</strong></td>
</tr>
<tr>
<td>Identified in Tool 3, selected for referral in Tool 7</td>
<td>What do you need to assess about your clients to determine their eligibility for this referral source?</td>
<td>To which organization will you refer clients to receive this service? How will clients be referred to this service to ensure a warm handoff?</td>
</tr>
<tr>
<td><strong>Incentivized Savings Program (IDA program)</strong></td>
<td>Prepare Clients</td>
<td>What can/will we do to support our clients after the referral is made?</td>
</tr>
<tr>
<td>Case managers will refer clients to the program during 1-on-1 interactions when:</td>
<td>How will you prepare your clients for the service?</td>
<td><strong>Target Program</strong></td>
</tr>
<tr>
<td>• It aligns with the goals in residents’ individual plan</td>
<td><strong>Connect Clients</strong></td>
<td><strong>Pre-Referral</strong></td>
</tr>
<tr>
<td>• They have achieved six months of on-time rent payments</td>
<td>To which organization will you refer clients to receive this service? How will clients be referred to this service to ensure a warm handoff?</td>
<td><strong>Referral Process</strong></td>
</tr>
<tr>
<td>• They have a steady job</td>
<td>• Referral organization is Fairview Community Asset Builders (FCAB)</td>
<td><strong>Post-Referral</strong></td>
</tr>
<tr>
<td></td>
<td>• HCAA case managers will help clients complete the online application</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• HCAA case managers will help clients set up an appointment by calling Jenny Greene, then provide directions to FCAB’s office; may provide transportation if needed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• HCAA housing caseworkers will:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Follow up with youth residents by phone two weeks after the referral is made</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Include discussion of savings progress in 1-on-1 meetings with youth residents</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Alert Jason Jones, Case Manager at HCAA, if any clients are having challenges meeting the requirements of the IDA program</td>
<td></td>
</tr>
</tbody>
</table>

**HCAA**

**COMMUNITY EXAMPLE**
A partnership approach involves organizations working together to deliver services to shared clients. Unlike a referral relationship (where one organization sends clients to another organization's program), in a partnership, the organizations identify shared outcomes and then change the way they provide services to meet these mutual goals. This requires them to clarify their specific roles and to align services. Tool 10 contains a questionnaire to help you plan an effective partnership. You may also want to refer to the “Checklist of Qualities for a Successful Partnership” in Appendix D of Building Financial Capability: A Planning Guide for Integrated Services, which lists specific criteria for success. Most partners will have a written management plan that states expectations and goals either as a Memorandum of Understanding (MOU) or a formal contract. The information provided in this tool can help in creating an MOU or contract as well.

**INSTRUCTIONS**

In Part A, list the names and primary points of contact for each of the partner organizations. Use the questions in Part B to facilitate a conversation between you and each of your potential partners to determine what goals you are trying to achieve, what processes you will use to provide services, and what resources you will need. Refer to the checklist in Appendix D of Building Financial Capability: A Planning Guide for Integrated Services to evaluate whether you are missing any of the elements necessary for a strong partnership.

**What you need to complete this tool:**

- The list of organizations with which you plan to partner. (From Tool 7)
- Information about each organization’s capacity, goals, and data systems. (From Tool 6)
- Representatives from your organization and your partner organization who can speak to the specifics of service delivery, management of the partnership, and plans to train staff or raise funds.
- An understanding of how clients currently interact with your target program. (From Tool 8)
TOOL 10: The Partnership Plan

This tool provides a list of questions and considerations for discussion when setting up a partnership with another organization to provide your clients with financial capability services. Fill out the responses from both your organization and the partner organization to help make decisions about how each organization will provide services and track outcomes.

Tool 10, Part A: Basic Information about the Partnership

(i) Which organizations are participating in this partnership?

Hope Community Action Agency (HCAA) and Fairview Tax Assistance (FTA)

(ii) List the primary points of contact for each organization and their contact information.

HCAA – Malcolm King; 555-8014 (mking@email.org); FTA - Chris Jefferson 555-0387 (cjefferson@email.org)
### Tool 10, Part B: Partnership Plan

#### (i) Align organizational outcomes and establish partnership goals

| What is the mission of each organization? | HCAA: To empower low-income members of Fairview with the resources, training, and support they need to achieve self-sufficiency.  
FTA: To help low-income members of our community file accurate and timely returns, and access tax credits for which they’re eligible. |
|---|---|
| How does each organization measure success (i.e., organizational outcomes)? | HCAA: Improved access to resources (improved housing, access to jobs, access to food and transportation); increased stability; greater self-sufficiency  
FTA: Number of free tax returns filed; amount of refunds and credits obtained by filers, especially the EITC |
| What are our collective goals for this partnership? How does this partnership contribute to achieving the missions of each of our organizations? | HCAA: Head Start parents file taxes for free and increase their income through receiving eligible tax credits; they also keep their whole refund by not paying for tax preparation services. This supports our organization’s mission to empower families and help them achieve self-sufficiency by connecting them to potentially thousands of dollars in tax credits to boost their income, without losing a chunk of their refund to a paid preparer.  
FTA: This partnership helps us in our mission to assist more low-income community members in filing free taxes and receiving tax credits for which they are eligible, without having to increase our outreach efforts. |
| What services are the organizations partnering to provide? Into which programs will these services be integrated? | FTA is providing mobile and virtual free tax preparation services to HCAA’s Head Start parents |
### What activities will the partnership undertake?

*Provide a brief description of the operations for your services— including location, frequency and duration—and state which partner is responsible for conducting each activity.*

<table>
<thead>
<tr>
<th>HCAA Activities:</th>
<th>FTA Activities:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Conduct outreach to Head Start parents about this service starting in the fall</td>
<td>• Provide a mobile VITA site, including staffing and equipment, at the largest Head Start Center on</td>
</tr>
<tr>
<td>• In December, hold a workshop on taxes sponsored by the parent committee</td>
<td>Jackson Street one day per week during tax season</td>
</tr>
<tr>
<td>• Two of HCAA’s Head Start administrative office team members will be trained</td>
<td>• Offer virtual VITA services—delivered through off-site preparers—at the smaller Head Start</td>
</tr>
<tr>
<td>by FTA to help parents with the virtual VITA intake process and will be available to conduct intake at any time during business hours</td>
<td>building on Thomas Ave. FTA will train HCAA staff to do intake</td>
</tr>
</tbody>
</table>

| Service Availability:                                                                                                             |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| • Mobile and virtual VITA will be available from the last week in January through April 15th                                   |
| • Mobile VITA site will be located just outside the Head Start building on Jackson Street every Tuesday from 2:30 to 8:30pm |
| • Mobile and virtual VITA services will be provided on a walk-in first-come, first-served basis                             |

### How will organizations work together to share data & evaluate success?

*For example: Will there be a shared outcomes management system?*

| FTA has a data management system and can report to HCAA monthly on aggregate number of returns completed and amount of tax credits received; due to IRS regulations, FTA cannot provide HCAA with client-level information |
(ii) Identify resources needed to establish and/or sustain the partnership

| Who will provide or secure each of the resources needed to provide this service? | Training and resource needs at HCAA will be fully covered by current budget lines. |
| Who is the sustainability plan for this partnership? | FTA is awaiting word on a grant to expand mobile and virtual VITA. |

| What is the sustainability plan for this partnership? | The organizations will assess how the first year goes to determine resources needed for sustainability and possible expansion. Staff from each organization plan to check in over the summer to discuss outcomes and future plans. They may need to identify a local funding source interested in supporting an expansion. |
**What is the partnership management plan?**
Sketch out who will manage the partnership, how decisions will be made, and how each organization will be held accountable for meeting stated intentions and goals.

Malcolm from HCAA and Chris from FTA will meet weekly to plan the partnership activities and will pull in other staff as needed for orientation and training. Once tax season begins, Malcolm and Chris will check in on a biweekly basis, or additionally if needed, to ensure that all aspects are running smoothly and to troubleshoot any challenges.

**What will each organization do to prepare for its partnership responsibilities?**
E.g., training for staff, internal communications to notify other staff about this partnership, securing new funding, acquiring new materials

HCAA will hold a staff orientation and send two administrative staff members to FTA for virtual VITA training.

FTA is fully responsible for providing the mobile VITA site. HCAA will cover costs for outreach and scheduling with parents.

**What is the communication plan among front-line staff?**
Sketch out how direct service staff from each organization can review and address challenges.

The two administrative staff members from HCAA providing intake for the virtual VITA site will have direct access to FTA's virtual VITA program staff to ask questions and troubleshoot problems. They will also have a weekly check-in meeting by phone for the first few weeks of tax season to ensure operations are running well.

Chris and Malcolm will coordinate mobile efforts as part of their regular check-in meetings.
### Tool 10, Part C: Integration Points

Use the table below to select the point in your current program workflow when each service will be provided. Use your current program workflow from Tool 8 and the information about the partnership from Part A in this tool to identify the best integration point. The tool also contains prompting questions providing key considerations for selecting this point.

<table>
<thead>
<tr>
<th>Financial Capability Service</th>
<th>Partner Organization</th>
<th>Considerations for Where to Integrate the Service into the Current Program</th>
<th>Integration Point for Referral</th>
</tr>
</thead>
</table>
| Free Tax Prep                 | FTA                   | • Information can initially be shared during orientation activities every fall.  
                                 |                       | • Information can also be shared through posters and flyers at the Head Start centers.  
                                 |                       | • Family Service Workers can share information about the service during meetings with Head Start parents between November and April.  
                                 |                       | • Staff will include information about free tax preparation services at HCAA in orientation materials distributed to parents at the start of the school year.  
                                 |                       | • Parent committee will work with FTA to host a workshop on taxes during the fall.  
                                 |                       | • Family Service Workers include this in home visits and flag tax prep when talking with working parents.  
                                 |                       | • During 1-on-1 meetings during tax season, Family Service Workers will help parents sign up for services at the mobile tax site or through virtual VITA. |
**TOOL 11: The DIY Plan**

**INSTRUCTIONS**

Fill in the table in Part A to describe what it will take to provide the selected service(s) in-house, including needed resources and how you will obtain or build these resources. In Part B, refer to your current program workflow from Tool 8 to identify the best point in the program to integrate each financial capability service.

**What you need to complete this tool:**

- The list of financial capability services your organization is planning to provide in-house. (From Tool 7)
- Information about your current internal capacity to provide selected DIY financial capability services. (From Tool 4)
- An understanding of how clients currently interact with your target program. (From Tool 8)
### TOOL 11: The DIY Plan

**TARGET PROGRAM**  
Transitional Supportive Housing for Youth

**Tool 11, Part A: The Financial Capability Service(s)**

Describe what it will take to provide the service(s) in-house, included needed resources and how you will obtain or build these resources.

<table>
<thead>
<tr>
<th>Financial Capability Service(s)</th>
<th>What does it take to provide this service to clients?</th>
<th>Based on what it takes to provide the service, identify areas where you need to build capacity or acquire resources.</th>
<th>How will you obtain or build the needed resources?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Education</td>
<td>We have ongoing workshops for residents that match the intensity required for financial education workshops. Youth are committed to attending educational programming while here.</td>
<td>We have workshop facilities and skilled trainers. However, these staff members need more knowledge about financial topics. We need to identify or adapt a curriculum for our clients, who have some distinct needs (youth, formerly homeless).</td>
<td>We will research training programs for financial education and consider the cost for that training. We've heard that free curricula are available from many sources. We will research this further, though we're not sure how to determine which works best for youth in our program.</td>
</tr>
</tbody>
</table>

Nicole and the team from HCAA would have completed multiple versions of this tool, but to save space, we're providing just one example.
### Tool 11, Part A: The Financial Capability Service(s) (cont’d)

<table>
<thead>
<tr>
<th>Financial Capability Service(s)</th>
<th>What does it take to provide this service to clients?</th>
<th>Based on what it takes to provide the service, identify areas where you need to build capacity or acquire resources.</th>
<th>How will you obtain or build the needed resources?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Counseling</td>
<td>Case managers have ongoing intensive 1-on-1 meetings with residents, with some variation over the program period; financial matters are already a part of the discussion.</td>
<td>Case managers already work with youth intensively and money is a part of those discussions, though case managers have not received extensive training on this. We’d like case managers to have comprehensive skills and a clear strategy for discussing financial issues, both to help clients manage their money now and to practice what they will need to do when fully independent.</td>
<td>We need to secure funding to support the staff training costs and materials, as well as administrative costs of implementing this new service. Target is to secure funding by the end of the school year and launch counseling services at the start of next school year.</td>
</tr>
</tbody>
</table>
### Tool 11, Part B: Integration Points

Use the table to select the point at which each financial capability service(s) will be provided within the existing program. Reference your current program workflow from Tool 8 and the information from Part A about how you will provide this service to identify the best integration point. The tool also contains prompting questions providing key considerations in selecting the integration point.

<table>
<thead>
<tr>
<th>Financial Capability Service</th>
<th>Considerations for Where to Integrate this Service into Current Program</th>
<th>Integration Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Education</td>
<td>Should be included in slate of workshops offered each quarter; ideally should complement what’s addressed in life skills classes instead of being offered in a standalone series</td>
<td>Incorporate into ongoing workshops, especially life skills classes, by building on financial topics currently covered</td>
</tr>
</tbody>
</table>
| Financial Counseling         | Dovetails with many core service objectives of case management, such as:  
  • Organizing and managing daily responsibilities of independent living (including basic budget management and bill payment)  
  • Planning for future independence  
  • Achieving goals that build toward independence  
  • Transitioning to independent living | Financial counseling will be built into the entire case management process; 1-on-1 sessions with case managers will incorporate key financial tools and skills from intake to ongoing meetings to program exit |
The Logic Model ties together all the work that came before in a succinct story of your entire financial capability services integration plan—what you will do, what resources it will require, and, most importantly, how it will lead to positive outcomes for clients. *The Logic Model brings together the financial capability services and resulting outcomes from those services you outlined in your Theory of Change in Tool 3, your decisions about which approach to take to deliver each financial capability service in Tool 7, and the specific plans you made for delivering those services in Tools 9, 10, and 11.*

The primary components of the Logic Model are the resources, or **inputs**, needed to support the program and the **activities** and **outputs** that lead to financial capability **outcomes** for the people you serve. These components visually show the connection between the **process** by which you will deliver your program and the **results** you expect.

**INSTRUCTIONS**

Drawing on information you developed in previous tools (as outlined in Figure 5), fill out the components of the Logic Model template to lay out your full financial capability integration plan.

### What You Need to Complete This Tool:

<table>
<thead>
<tr>
<th>Logic Model Component</th>
<th>Where These Components are in the Guide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inputs</td>
<td>Tools 4, 7, 9, 10, and 11</td>
</tr>
<tr>
<td>Activities</td>
<td>Tools 3, 7, 9, 10, and 11</td>
</tr>
<tr>
<td>Outputs</td>
<td>Tools 9, 10, and 11</td>
</tr>
<tr>
<td>Outcomes (Short-, Medium-, and Long-term)</td>
<td>Tool 3 (examples are also available in Appendix C of <em>Building Financial Capability: A Planning Guide for Integrated Services</em>)</td>
</tr>
</tbody>
</table>
## TOOL 12: Putting it All Together – The Logic Model
(Capstone Tool for Section 3 and the Guide as a whole)

Using information you developed in previous tools, fill out the Logic Model to lay out the process and expected outcomes of your financial capability services integration plan. You can complete a separate Logic Model for each target program.

### TARGET PROGRAM: Transitional Supportive Housing for Youth

<table>
<thead>
<tr>
<th>PROCESS</th>
<th>OUTCOMES*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inputs</td>
<td>Activities</td>
</tr>
<tr>
<td>What we invest</td>
<td>What we do</td>
</tr>
<tr>
<td>• 1 program associate</td>
<td>Financial Education</td>
</tr>
<tr>
<td>• Director of Housing Services</td>
<td>• Provide financial education as a key component of life skills classes</td>
</tr>
<tr>
<td>• Workshop room</td>
<td>• Updated data system and paper file record system for new financial outcomes</td>
</tr>
</tbody>
</table>

*Be careful not to confuse outputs with outcomes. An output describes a program's activity, not a change in knowledge, attitudes, behaviors, and life conditions for the client. An outcome is an indicator of the change a program made in a client's life.

**Organizations can determine how they want to define short-, medium-, and long-term when mapping out expected outcomes. Often, short-term suggests outcomes that emerge within 6 months of implementation, medium-term indicates outcomes measurable within 6 to 24 months of implementation, and long-term refers to outcomes occurring after 24 months or more.
### TOOL 12: Putting it All Together – The Logic Model (cont’d)

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Activities</th>
<th>Outputs</th>
<th>Short-term Outcomes</th>
<th>Medium-term Outcomes</th>
<th>Long-term Outcomes</th>
</tr>
</thead>
</table>
| • 3 full-time housing case managers  
• Director of Housing Services  
• Updated data system and paper file record system for new financial outcomes | Financial Counseling  
• Provide financial counseling during ongoing case management meetings | • 75% of residents discuss financial topics during 1-on-1 client meetings  
• 50% of youth set financial goals | • Establish financial goals linked to financial independence  
• Know how to access, read, and understand their credit reports | • Regularly use a personal budget to manage finances  
• Access their credit reports | • Make progress toward reaching financial goals  
• Improve their credit scores or establish credit for the first time |
| • Director of Housing Services  
• Fairview Community Credit Union partnership  
• Updated data system and paper file record system for new financial outcomes | Access to Safe & Affordable Financial Products  
• Help youth access safe and affordable financial products from Fairview Community Credit Union | • 25% of youth residents are connected with someone at FCCU | • Open a transactional account  
• Open a savings account | • Use transactional account to manage bill payments | • Increase their amount of savings |
| • 3 full-time housing case managers  
• Director of Housing Services  
• Updated data system and paper file record system for new financial outcomes | IDA Program  
• Refer youth to IDA program at Fairview Community Asset Builders for postsecondary education and provide support during enrollment and participation | • 5 youth open IDAs | • Open a savings account | • Make regular deposits to savings account | • Increase their amount of savings  
• Increase their net worth  
• Enroll in or complete higher education |
**TARGET PROGRAM**
*Head Start (programming for parents)*

<table>
<thead>
<tr>
<th>PROCESS</th>
<th>OUTCOMES*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inputs</strong></td>
<td><strong>Activities</strong></td>
</tr>
<tr>
<td>What we invest</td>
<td>What we do</td>
</tr>
</tbody>
</table>

- Senior Program Manager
- Head Start administrative staff (2 people during tax season)
- Updated family services plan to identify tax needs
- New materials about free tax prep
- Partnership with Fairview Tax Assistance (FTA)

- Free Tax Preparation
  - Outreach to parents
  - Virtual VITA intake and follow-up
  - Host mobile site
  - FTA runs mobile and virtual VITA site at Head Start Center

- 2 promotional workshops on taxes
- 15 returns completed through virtual VITA
- 20 parents’ returns filed at mobile site

- Parents know about free tax preparation options
- File their taxes for free
- Have decreased costs of tax filing

- Access all tax credits for which they’re eligible every tax year
- Have increased income through tax credits and refunds

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*Be careful not to confuse outputs with outcomes. An output describes a program’s activity, not a change in knowledge, attitudes, behaviors, and life conditions for the client. An outcome is an indicator of the change a program made in a client’s life.

**Organizations can determine how they want to define short-, medium-, and long-term when mapping out expected outcomes. Often, short-term suggests outcomes that emerge within 6 months of implementation, medium-term indicates outcomes measurable within 6 to 24 months of implementation, and long-term refers to outcomes occurring after 24 months or more.*
### TOOL 12: Putting it All Together – The Logic Model (cont’d)

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Activities</th>
<th>Outputs</th>
<th>Short-term Outcomes</th>
<th>Medium-term Outcomes</th>
<th>Long-term Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Senior Program Manager</td>
<td>Credit Counseling</td>
<td>• 15 credit counseling referrals made</td>
<td>• Know how to access, read, and understand their credit reports</td>
<td>• Access their credit reports</td>
<td>• Have fewer debts past due</td>
</tr>
<tr>
<td>• 2 Family Service Workers</td>
<td>• Identify parents who would benefit from credit counseling</td>
<td>• 10 parents participate in credit counseling at referral organization</td>
<td>• Consistently use a cooling-off period before taking on debt</td>
<td>• Have reduced levels of debt</td>
<td>• Have improved credit scores</td>
</tr>
<tr>
<td>• Updated family services plan to identify credit needs</td>
<td>• Incorporate credit counseling goals into family service plan</td>
<td>• Make referral to Credit Counseling Services of Northwest Region</td>
<td>• Are confident that they can reduce their debt</td>
<td>• Pay all bills on-time</td>
<td></td>
</tr>
<tr>
<td>• New materials about free tax prep</td>
<td>• Follow up with parent to check on progress</td>
<td>• Make referral to Credit Counseling Services of Northwest Region</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Example**

**Tool 12:**

- **Inputs**: Senior Program Manager, 2 Family Service Workers, Updated family services plan to identify credit needs, New materials about free tax prep.
- **Activities**: Credit Counseling, Identify parents who would benefit from credit counseling, Incorporate credit counseling goals into family service plan, Make referral to Credit Counseling Services of Northwest Region, Follow up with parent to check on progress.
- **Outputs**: 15 credit counseling referrals made, 10 parents participate in credit counseling at referral organization.
- **Short-term Outcomes**: Know how to access, read, and understand their credit reports.
- **Medium-term Outcomes**: Access their credit reports, Consistently use a cooling-off period before taking on debt.
- **Long-term Outcomes**: Have fewer debts past due, Have reduced levels of debt, Have improved credit scores, Pay all bills on-time.
**INSTRUCTIONS**

This tool will help you develop a specific set of appeals for each group of key internal and external stakeholders whose support you need to implement your integration plan. In Part A, you will identify and describe the stakeholders who may impact your financial capability planning or implementation work, and you will analyze their perspective on integrating financial capability services. You will then use the information in Part B to develop your case for support for each stakeholder group.

**What you need to complete this tool:**

- A list of the key internal and external stakeholders whose buy-in and support is essential to developing and/or implementing your integration plan.
- An understanding of what you need from each stakeholder group (e.g., staff time, funding, changes to operating procedures, etc.) to successfully implement integrated financial capability services.
Cross-Cutting

Making the Case

**TOOL:** Key Stakeholder Support

**Part A: Your Stakeholders**

Identify and describe the stakeholders who may impact your financial capability planning or implementation work in the far left column. Then answer the questions in the remaining columns to analyze the perspective of each stakeholder. You will use this information to craft a proposal for support in Part B.

<table>
<thead>
<tr>
<th>Who are the stakeholders whose support you need?</th>
<th>What do you need them to do or commit to doing?</th>
<th>What issues do they care about?</th>
<th>What potential objections/concerns might they have to your request?</th>
<th>What information, key words or data related to financial capability would they find compelling?</th>
<th>Where can you get this data or compelling information?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case workers in youth transitional housing program</td>
<td>Support adding new financial capability topics to the case management plan, attend training, start counseling youth on their finances</td>
<td>Helping youth reach greater levels of independence and self-confidence; supporting youth so they don’t feel alone; addressing their concrete needs and seeing successful transitions to independence.</td>
<td>May not feel comfortable talking with people about money; may feel this is beyond the scope of their job description or not directly relevant to the work they’re doing.</td>
<td>Stories and data from similar organizations that have already done this, especially client success stories</td>
<td>Childwelfare.gov; National Resource Center on Youth Development; insights from other community action agencies in our state and across the country who have done this work successfully.</td>
</tr>
</tbody>
</table>

In the interest of space, we’ve shown just two of HCAA’s stakeholder groups.
### Part A: Your Stakeholders (cont’d)

<table>
<thead>
<tr>
<th>Who are the stakeholders whose support you need?</th>
<th>What do you need them to do or commit to doing?</th>
<th>What issues do they care about?</th>
<th>What potential objections/concerns might they have to your request?</th>
<th>What information, key words or data related to financial capability would they find compelling?</th>
<th>Where can you get this data or compelling information?</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Martin Foundation (potential funder)</td>
<td>Providing funding to cover the cost of sending case managers to financial counseling training and build out data system to support counseling activities.</td>
<td>Helping youth build successful futures, including completing postsecondary education and obtaining meaningful employment.</td>
<td>This would be a new funding area for the Foundation; staff may not be sure how/why it fits in with their typical funding priorities around transitional youth.</td>
<td>Research about the effectiveness of financial counseling, especially for youth; success stories from youth at other organizations.</td>
<td>Research studies; model youth financial counseling programs from around the country.</td>
</tr>
</tbody>
</table>
### TOOL: Key Stakeholder Support

#### Part B: The Case for Stakeholder Support

(i) Initial Brainstorm

For each stakeholder, complete the table below to map out your problem, solution, and call to action for your financial capability integration effort. *Repeat this table for each key stakeholder identified in Part A.*

<table>
<thead>
<tr>
<th>STAKEHOLDER</th>
<th>The Martin Foundation</th>
</tr>
</thead>
</table>

**Problem**

What client problems are you trying to solve with financial capability integration, and why does the stakeholder care about this problem?

Young people in our transitional supportive housing program are grappling with the responsibility of maintaining their own apartment for the first time, while also needing to prepare for a financially stable and independent future. Because of their age, they need information and skills practice in using basic financial products and credit products so they don’t face unnecessary barriers or fall prey to costly alternative services.

*You may have already identified your clients’ specific financial needs in Tool 1.*

Nicole and the team from HCAA completed Part B of this tool for all their key stakeholder groups. We’re showing just one of them (The Martin Foundation) to save space.
## Cross-Cutting Example

**Part B: The Case for Stakeholder Support (cont’d)**

<table>
<thead>
<tr>
<th><strong>Solution</strong> <strong>What financial capability services are you proposing as the solution to this problem?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Applying financial capability skills is linked to the basic life skills support our case managers offer and is an important factor in our primary outcome—successful transition out of our housing into an independent living situation. We will provide financial counseling to help youth manage what they have now and create a financial plan for successfully transitioning to and maintaining permanent housing. To make the process as seamless as possible, case managers will incorporate financial counseling into their existing 1-on-1 meetings with youth so that it is incorporated into their independent living plan and tailored to each young person’s unique circumstances and needs.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Call to Action</strong> <strong>What specifically do you need this stakeholder to do to help you deploy your proposed solution to your stated problem?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial counseling requires specialized knowledge and skills. We are requesting $30,000 to cover training fees and travel costs for 3 housing case managers, to adapt our data system, and to develop new materials case managers can use with youth.</td>
</tr>
</tbody>
</table>

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**You may have already selected your financial capability services in Tool 3 and refined them in Tools 7 and 10.

**You may have already identified the financial, staff, and material resources you need in Tools 4, 9, 10, and 11.
Part B: The Case for Stakeholder Support (cont’d)

(ii) Your Pitch

Refine the information in the table in (i) of this tool to create a concise proposal (e.g., an elevator pitch) that you will present to the stakeholder. Be sure to include elements from the Problem, Solution, and Call to Action listed in the table.

Young people in our transitional supportive housing program are grappling with the responsibility of maintaining their own apartment for the first time, while also needing to prepare for a financially stable and independent future. By providing financial counseling to young residents as part of one-on-one case management, we can help them build the capacity they need to manage what they have now and plan for managing their resources when they move into permanent housing. Our case managers already have excellent skills in counseling, but they need specialized training on financial topics to provide specific financial counseling.

We are requesting $30,000 to cover training for three case managers, as well as to adapt our data systems and to develop customized materials that staff can use in their counseling sessions. The integration of financial counseling into our youth transitional housing program will enhance the services we provide to our residents and better prepare them to navigate the transition to independent adulthood.