“Integrating financial capability services” means connecting clients to financial capability services where and when they are already receiving other services. Financial capability service integration typically involves one of three scenarios:

- A social service organization seeks to embed financial capability services within existing programs.
- A financial capability service provider seeks to bring financial capability services to new clients at a different program.
- A group of organizations seek to coordinate the delivery of financial capability services in their community.

Deciding which financial capability services to provide clients begins with understanding how clients currently manage their financial lives. Tool 1 in Building Financial Capability: A Planning Guide for Integrated Services (http://1.usa.gov/1FxrLnE) helps you analyze clients’ current financial needs and opportunities. The tips below will help you effectively use Tool 1 in planning for integration.

Who should complete the tool?

Staff of the programs into which services are to be integrated should complete the tool. Make sure the clients you assess are part of the program(s) into which you want to integrate services and NOT already receiving financial capability services.

Tool 1: How do I use this tool?

TIPS FOR SOCIAL SERVICE ORGANIZATIONS

If you are a social service organization, Tool 1 may be helpful to bring financial capability services to clients you currently serve but who do not receive financial capability services. Choose a program where clients demonstrate a clear need for services (e.g., Head Start parents need help with tax returns, housing clients want to improve their credit, etc.). Choose programs with buy-in from management and direct service staff. Many organizations prioritize one or two programs to start their integration work and learn from those experiences for integrating with additional programs. Staff of the programs integrating services should complete the tool.

Example:

A community action agency wants to provide financial capability services to clients in its Head Start and immigration programs. Staff complete Tool 1 for the clients in the Head Start and immigration programs.
**TIPS FOR FINANCIAL CAPABILITY SERVICE PROVIDERS**

Tool 1 may help your organization under one of two circumstances:

1. You want to expand service delivery and partner with new organizations to increase client reach. In this case, staff at the partner organizations should complete the tool.

2. You want to revisit your understanding of your current client pool and assess if their financial needs have changed. In this case, you should complete the tool for your existing clients.

**Examples:**

1. The staff of a financial coaching program wants to bring their services to a local workforce development program. The financial coaching program has the workforce development program staff complete Tool 1 for their clients.

2. The staff of a credit counseling agency wants to assess their current client pool to determine if their clients’ financial needs have changed. They complete Tool 1 for their existing clients.

**TIPS FOR GROUPS OF ORGANIZATIONS**

If you are already providing financial capability services, Tool 1 may be helpful under one of two circumstances:

1. You are part of a group of organizations offering different services and want to enhance the impact of those services by partnering to provide financial capability services to a subset of programs among the partners. In this situation, use the same guidelines for the SOCIAL SERVICE ORGANIZATIONS listed above to determine which programs are best for integration.

2. You are part of a group of organizations that provides similar financial capability services and want to better coordinate the delivery of those services to maximize impact and reduce duplication and inefficiencies. In this situation, in Part A of the tool, you could substitute “programs” to identify target areas of the community that you do not currently serve or would like to serve. You would then complete the tool for those clients.

**Examples:**

1. A youth employment program, a financial institution, and a financial coaching program want to coordinate service delivery. The youth employment program completes Tool 1 for its clients, for whom the financial institution and the financial coaching programs will provide their services.

2. A collaborative of financial coaching partners wants to better coordinate their service delivery. They provide data to create a GIS map identifying gaps and overlaps in their current service delivery, and then work together to complete Tool 1 for clients in the identified target area.

**Resources**

For Tool 1 and other tools that may be useful to determine how to integrate financial capability services, visit *Building Financial Capability: A Planning Guide for Integrated Services.*