



**Supporting Families' Employment, Education, and Financial Goals During Difficult Times**  
August 18, 2020, 3-4 p.m. ET

**Building Foundations for Economic Mobility**



Early Childhood National Centers

The banner features a large logo on the left with three stylized figures in green, blue, and orange holding hands, with a blue arrow pointing up and to the right. Below the logo is the text 'Building Foundations for Economic Mobility'. On the right, there is a collage of six small photos showing various scenes: a man and woman talking, a woman holding a baby, a woman and child, a man and child, a woman and child, and a man and woman. In the bottom right corner is the logo for Early Childhood National Centers, which includes a stylized American flag and a heart.

## Today's Host



**Anna Lovejoy**

Senior Associate

National Center on Parent, Family, and  
Community Engagement



National Center on Parent Family and Community Engagement



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# Learning Objectives

- Exploring issues families face during significant adversity and how to provide support
- Reviewing tools and resources you can share with families during challenging economic times








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# Session Engagement Tools

Media Player   Slides   Question & Answers   Resource List   Help   Speaker Bios   Certificate   Call to Action   Survey   Group Chat



- Use the controls to minimize or maximize 
- Drag the bottom right hand corner to resize it 
- Have a question? Click the Q&A icon 
- Click the icon to download resources & bookmark helpful links 
- Click the icon for tech help 



National Center on Parent Family and Community Engagement

# Building Foundations for Economic Mobility Webinar Series



- Highlights research and exemplary practices in support of Head Start's and Early Head Start's two-generation mission
- Explores a core aspect of Family Well-Being



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# POLL



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## Featured Presenters



**Robert Kight, Director**

Division of Adult Services and  
Governance

Office of Workforce Investment



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## Overview of the Public Workforce System Under WIOA

**Robert Kight, Director**  
Division of Adult Services and Governance  
Office of Workforce Investment



Employment and Training Administration  
U.S. Department of Labor



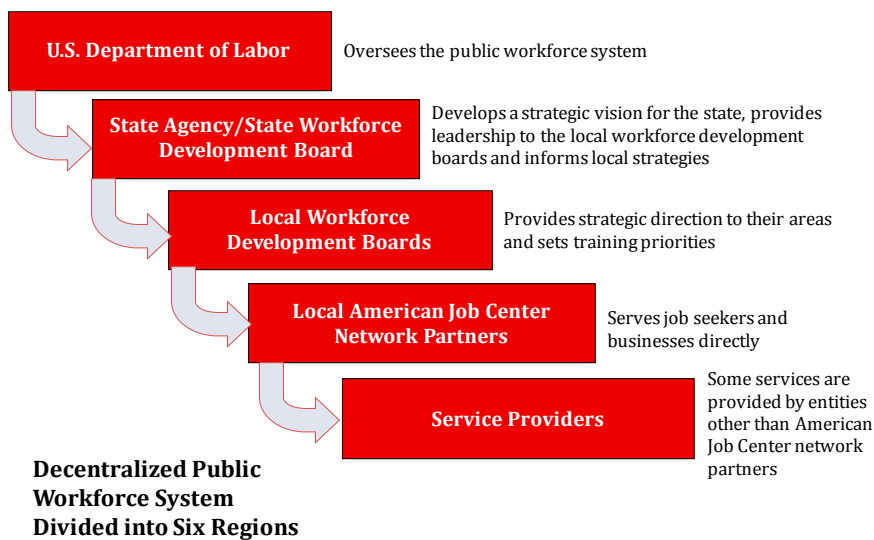
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# Public Workforce System

## Purpose

Designed to **help job seekers** access employment, education, training, and support services to succeed in the labor market and to **match employers with the skilled workers** they need to compete in the global economy.

# Public Workforce System



# Public Workforce System

## Key Features of WIOA

- Decentralized system led by local businesses to deliver workforce services to job seekers and businesses.
- Provides career and training services through the nation's nearly 2,400 [American Job Centers](#).
- Under WIOA, priority of service must be provided to low-income individuals.
- WIOA identifies 19 required one-stop partner programs and allows the local areas to include additional one-stop partners.

# Public Workforce System

## Key Features of WIOA

- WIOA provides states and local areas flexibility in determining how best to implement their job training, education and employment programs.
- Provides for a workforce system that is universally accessible, customer centered, and offering job-driven training.
- The management of the one-stop delivery system is the shared responsibility of states, local boards, elected officials, the core WIOA partners, other required partners, and one-stop center operators.

# Public Workforce System

## Benefits of Working in an Integrated Service Delivery System

- Integrated and aligned business services strategy among American Job Center partners
- Access to multiple employment and training resources
- Expanded community and industry outreach
- Strengthened partnerships
- [Benefits of Participating in an Integrated American Job Center Network](#)

# Public Workforce System

## Career Services

WIOA authorizes “career services” for adult, youth, and dislocated workers to include:

- Initial assessment of skill levels, including literacy, numeracy, and English language proficiency, as well as aptitudes, abilities (including skills gaps), and supportive service needs
- Comprehensive and specialized assessments of the skill levels and service needs
- Workforce preparation activities such as resume writing, interviewing, and job search and placement assistance

# Public Workforce System

## Supportive Services

Supportive Services provide enrolled WIOA participants with supplemental assistance necessary to achieve success—including assistance with:

- Transportation
- Child care and dependent care
- Uniforms or other appropriate work attire and work-related tools, including such items as eyeglasses, protective eye gear and other essential safety equipment, etc.

# Public Workforce System

## Building a Relationship with the Workforce System

- First, determine how your customers can benefit from services offered through the partnership provided through the public workforce system.
- Second, answer the question, “How can the services that our agency provides supplement/complement the public workforce system?”
- Third, reach out to your local workforce development board to discuss a possible partnership. [Workforce Board Finder](#)



# Public Workforce System

## Key WIOA Technical Assistance Resources

The Innovation and Opportunity Network (ION)

[ion.workforcegps.org](http://ion.workforcegps.org)

- Provides state and local workforce development boards, system professionals, and employers with the resources needed to successfully implement the vision of WIOA.
- Includes links to guidance documents, the latest technical assistance and training tools, and numerous ways to engage with your peers across the country.
- Keeps you informed and connected.

# Public Workforce System

## Key WIOA Technical Assistance Resources

### American Job Center Network Overview Infographic

- This infographic provides an overview of the total number of centers, the individuals served, and the outcomes stemming from workforce programs provided through the American Job Center network.

### American Job Center Network Overview Infographic

- Sample MOU and Infrastructure Costs Toolkit
- This Sample Memorandum of Understanding (MOU) and accompanying Cost Allocation Analyses for hypothetical local areas may be used as a reference guide or toolkit when developing your own MOU, including your one-stop operating budget, Infrastructure Funding Agreement (IFA), and cost allocation methodologies.
- [https://ion.workforcegps.org/resources/2017/03/23/13/30/Sample\\_MOU\\_Infrastructure\\_Costs\\_Toolkit](https://ion.workforcegps.org/resources/2017/03/23/13/30/Sample_MOU_Infrastructure_Costs_Toolkit)

# Public Workforce System

## Key WIOA Technical Assistance Resources

- **WIOA Desk Reference – Priority Populations for the WIOA Adult Program**

This desk reference is for state and local boards and staff and provides information on serving priority populations using WIOA Adult funds—recipients of public assistance, low-income individuals, individuals who are basic skills deficient, and veterans.

- [Priority Populations for the WIOA Adult Program](#)

# Public Workforce System

## Other Tools and Resources

- **CareerOneStop**

[www.CareerOneStop.org](http://www.CareerOneStop.org)

Includes tools to help job seekers explore careers, investigate salary and benefit information, research education and training opportunities, plan a job search and browse job sites, write and improve resumes and cover letters, prepare for a job interview, and search for jobs.

- **Business Center on CareerOneStop**

[www.CareerOneStop.org/BusinessCenter](http://www.CareerOneStop.org/BusinessCenter)

Some of the key features of this web portal include information on recruiting and hiring a skilled workforce, links to local training and educational institutions, a civilian to military crosswalk to assist in recruiting veterans, information about workforce certifications, and a job description writer.

- **My Next Move**

[www.MyNextMove.org](http://www.MyNextMove.org)

Gives students three main ways to explore careers: (1) an online O\*NET interest assessment; (2) an easy-to-read, one-page profile of each occupation highlighting important knowledge, skills, abilities, technologies used, simplified salary and outlook information; and (3) links to find specific training and employment opportunities. There is also a Spanish-language site called Mi Proximo Paso.

# Public Workforce System

## Questions



Employment and Training Administration  
U.S. Department of Labor

## Featured Presenters



### Jill Wheeler

Special Populations Advisor Office  
of Community Affairs Consumer  
Financial Protection Bureau



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# CFPB Tools and Resources: Your Money, Your Goals

## Disclaimer

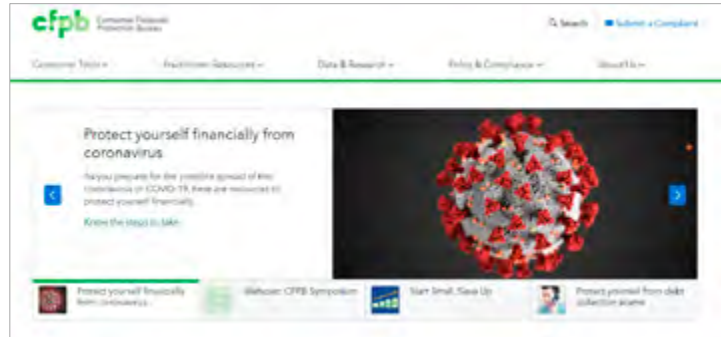
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**This presentation is being made by a Consumer Financial Protection Bureau (Bureau) representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.**

**This document includes links or references to third-party resources. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the third-party site, or products or services offered on the third-party site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.**

## Commitment to supporting consumers

- The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time and as the situation evolves.



## Your Money, Your Goals: Resources



<https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/>

- Toolkit
- Online resources
- Issue-focused booklets
  - Behind on bills? Atrasado en los pagos?
  - Debt getting in your way?
  - Want Credit to Work for You?
  - Building your savings?
- Companion guides
  - Native Communities
  - Reentry – people with criminal records
  - People with disabilities

## Tool: My money picture

 Use My money picture to find a place to start your conversation

If you could change one thing about your financial situation, what would it be?

QUESTION	YES	NO
1. Do you have dreams for you or your children that require money to make them happen?		
2. Are you behind on rent, car payments, or other bills?		
3. Do you usually have about the same amount of income every week?		
4. When unexpected expenses or emergencies happen, do you have some money set aside to cover them?		
5. Can you cover all of your bills and living expenses each month with the money, benefits, and other resources you have?		
6. Are you having trouble paying student loans or other debts?		
7. Has your credit history made it hard to get a car, insurance, a phone, or a job?		
8. Do you have an account at a bank or credit union?		
9. Do you feel like you're spending too much on things like fees and interest to access and use your money?		
10. Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve?		

**cfpb** Cons Prote

### Answer key for My money picture

Use the chart to help you determine where to start financial empowerment work.


QUESTION	YES	NO	MODULE
1. Do you have dreams for you or your children that require money to make them happen?	✓	✓	1. Setting Goals
2. Are you behind on rent, car payments, or other bills?	✓		2. Paying Bills
3. Do you usually have about the same amount of income every week?		✓	3. Tracking Income and Benefits
4. When unexpected expenses or emergencies happen, do you have some money set aside to cover them?		✓	4. Saving 5. Paying Bills
5. Can you cover all of your bills and living expenses each month with the money, benefits, and other resources you have?		✓	6. Paying Bills 7. Getting through the Month
6. Are you having trouble paying student loans or other debts?	✓		8. Dealing with Debt 9. Paying Bills
7. Has your credit history made it hard to get a car, insurance, a phone, or a job?	✓		10. Understanding Credit Reports and Scores
8. Do you have an account at a bank or credit union?		✓	11. Choosing Financial Products and Services
9. Do you feel like you're spending too much on things like fees and interest to access and use your money?	✓		12. Choosing Financial Products and Services
10. Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve?	✓		13. Protecting your Money

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## Tool: Income and benefits tracker

### What to do:

1. Gather all of your pay stubs, benefits statements, and records of electronic payments.
2. Enter the amount of income or benefits you receive next to the correct category in the appropriate week of the month.

 Plan the best times to save and spend with this **Income and benefits tracker**

1. Fill in the net income amount you receive each week for any category that applies to you. Note any records that come at predictable times, and in the same amount, to help track your total income you can count on each month.
2. Add up the amounts you receive each week and enter that in as the weekly total.
3. Add up the weekly totals to figure out your income for the month.
4. Make copies of the tracker to follow your income five months in a row.

**Net Income** net income  
Net income is what you actually bring home in your paycheck. It's your total pay (gross income) minus taxes, insurance, and other deductions that are taken out.

Income for month of \_\_\_\_\_

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
▲ AIG 1					
▲ AIG 2					
▲ Child support					
▲ Disability benefits					
▲ SNAP					
▲ TANF					
▲ Other government programs					
○ Other					
<b>Total weekly income</b>					
<b>Total income for this month</b>					

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## Tool: Spending tracker

### What to do:

1. Get a small container or envelope. Every time you spend money, get a receipt and put it into the case or envelope.
2. Analyze your spending. Go through your receipts and enter the total you spent in each category for each week.
3. Notice trends. Identify any areas you can eliminate or cut back on—these will generally be wants.

**A Spending tracker can help you analyze and change your spending habits**

1. Get an envelope to collect your receipts.
2. Use five tabs to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.

Spending for the month of: \_\_\_\_\_

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTALS
Cell phone						
Cable internet						
Spending for						
Education + childcare						
Entertainment + personal care						
Groceries + other supplies						
Health insurance						
Medical bills						
Housing + utilities						
Pets						
Transport						
Other						


Total spending for month: \_\_\_\_\_

## Bill calendar

- Get a total picture of your monthly bills
- Identify the weeks when you have the most money due
- Plan how to pay your bills on time and avoid late fees
- Remember when your bills are coming up

**Bill Calendar**

What are all my bills and when are they due?



**This tool will help you:**

- Get a total picture of your monthly bills
- Identify the weeks when you have the most money due
- Plan how to pay your bills on time and avoid late fees
- Remember when your bills are coming up

**What you'll need:**

- 1. All your bill statements from a single month
- 2. Statements of any bills that are online

Some examples of bills: utilities, rent or mortgage, phone, memberships, cable, credit cards, car payments, student loans, child support, insurance

**Start with one question:**  
When you pay your bills on time, how do you feel?

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## Prioritizing bills

- **Understand what might happen** if you fall behind on your obligations
- **Assess the tradeoffs** in your situation
- **Make a plan to pay** this month's most important bills

**How do I make tough choices in tight months?**

**This tool will help you:**

- Understand what might happen if you fall behind on your obligations
- Assess the tradeoffs in your situation
- Make a plan to pay this month's most important bills

**What you'll need:**

- Bill statements and overdue notices
- Any letters from creditors that threaten possible eviction, repossession, default, or discontinuation of service

**Start with one question:**  
How do you decide which bill to pay first?

YOUR MONEY YOUR CHOICE

### Weigh the risk of not paying certain bills right now.

<p><b>Things I need to keep or get a job</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Transportation to get to work—oil payment, gas and insurance, or bus fare</li> <li><input type="checkbox"/> Tools or uniform for work</li> <li><input type="checkbox"/> Childcare</li> <li><input type="checkbox"/> _____</li> </ul>	<p><b>Insurance I need to pay for</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Car insurance—required in most states</li> <li><input type="checkbox"/> Health insurance</li> <li><input type="checkbox"/> Homeowner's insurance</li> <li><input type="checkbox"/> _____</li> </ul>
<p><b>Things I need to stay housed and keep utilities connected</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Rent or mortgage, property taxes (if I own my home)</li> <li><input type="checkbox"/> Utilities—gas, electric, water, sewer</li> <li><input type="checkbox"/> _____</li> </ul> <p><small>Tip: The costs of having a place to live add up fast, and late payments on your mortgage or an eviction can make it harder to find a new place if you need one.</small></p>	<p><b>Obligations I need to pay</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Court-ordered obligations such as child support or fines</li> <li><input type="checkbox"/> Other loans and credit cards</li> <li><input type="checkbox"/> _____</li> </ul> <p><small>Tip: Consider any legal consequences for delaying payment, and remember that credit card companies may raise your interest rates if you pay more than 60 days late.</small></p>

### Now prioritize your bills.

Ultimately, you're responsible for all your bills. If you can't pay them all at once, think about the order you pay them in.

**Highest priority bills**  
(I'll pay these first):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Lowest priority bills**

## Prioritizing bills

### A step further:

If you have to miss a payment, try calling your creditors to tell them why. You may be able to make short term arrangements. For example, if you are in good standing with your creditors, they may be willing to forgive the occasional fee.

If you find you're often late with a particular bill, negotiate a new due date to better line it up with the dates you receive income or benefits.

**Timing matters.** The consequences for paying bills late can vary depending on how late you are. For example, utility and credit card payments received within 30 days of their due dates typically don't affect your credit report. After 60 days, however, your credit card company may choose to raise the interest rate on your balances, which can make it take longer to pay off what you owe.

One strategy is to rotate the bills you pay each month. While not ideal, this can prevent you from losing your car or house, having a utility shut off, or getting into serious default on a loan.

### Additional resources:

You may also wish to contact a certified housing or a credit counselor to help you build a plan to pay your debts.

HUD Office of Housing  
Counseling: 800.559.4287

National Foundation for Credit  
Counseling: 800.888.2221

## Debt log

- See a full picture of all your debt payments
- Figure out when you will pay off your debts with your current repayment plan
- Remember when all your debt payments are due
- Understand how much money you may be able to put towards paying down debt faster

**WHAT DO I OWE?**  
What debts do I owe?

This tool will help you:

- See a full picture of all your debt payments
- Figure out when you will pay off your debts with your current repayment plan
- Remember when all your debt payments are due
- Understand how much money you may be able to put towards paying down debt faster

What you'll need:

- Loan statements (showing) monthly payment amounts, due dates, and interest rates
- Your credit report (you can use the Credit Report tool)

TIP: If a debt collector is contacting you, you can use the Dwalling with Debt Collectors tool or visit [cfpb.gov/debt-collection](https://cfpb.gov/debt-collection).

Start with one question:  
How much do you think you spend on debt payments each month?



## Thank you!

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To subscribe for email updates on new consumer resources and guides visit:

<https://www.consumerfinance.gov/your-money-your-goals/>

For questions about resources and training opportunities email:

[YourMoneyYourGoals@consumerfinance.gov](mailto:YourMoneyYourGoals@consumerfinance.gov)



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## Featured Presenter



**Karen Balnis**

Midcoast Maine Community  
Action Corp



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## About MMCAC

- Tell us about your program



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## Communicating with Families

- How are you communicating with families since your program has been closed?



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# Challenges

- What are the biggest challenges families are currently facing?



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# Career 1-Stop

- How have you partnered with Career 1-Stop to support families' employment goals?



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## Working with Families

- What do you do when something you try to implement with families doesn't work?



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## Advice

- What advice would you offer other programs seeking to partner with families during emergencies?



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## Questions and Answers



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## **myP** MyPeers Communities

### Economic Mobility Learning Community

- Already a MyPeers member? Find the **Economic Mobility** community in MyPeers under "All Communities," and select the blue "Join" button.
- Not a member of MyPeers? Sign up!
  - ✓ Visit the MyPeers page on the Early Childhood Learning Knowledge Center (ECLKC).
  - ✓ Scroll to the bottom and select "Create an Account."
  - ✓ Fill out the form and within a few days you will receive an email from MangoApps with your login information.



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# Want to Take Your Family Engagement Practice to the Next Level?

## Sign Up for Text4FamilyServices Today!

- This FREE text messaging service was designed for family services providers.
- It is also available in Spanish (español).

Just text **“PFCE”** to **22660** to sign up!



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# Helpful Resources

- Download the Resource List with links to the resources mentioned during today's webinar.
- Find Tip Sheets for Partnering with Families to Build Economic Security During Emergencies on ECLKC.



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# Catch Up On BFEM Webinars on ECLKC!

## Building Foundations for Economic Mobility (BFEM) Webinar Series

Discover how programs can partner with families on financial, career, and education goals. Learn about financial capability and ways to have financial conversations with families. Find out about community partnerships, adult education programs, workforce training, apprenticeship programs, and more! Use the links below to explore the three series.

### Explore Resources



Getting Started

[View Resource ▶](#)



Building Financial Capability

[View Resource ▶](#)



Employment, Training, Education, and Career

[View Resource ▶](#)



<https://eclkc.ohs.acf.hhs.gov/family-support-well-being/article/building-foundations-economic-mobility-bfem-webinar-series>

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# THANK YOU!

**PLEASE NOTE:** Certificates will be sent out after you respond to the participant survey, which will be emailed shortly.



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For more information, please contact us:

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