

Supporting Families' Employment, Education, and Financial Goals During Difficult Times

Anna Lovejoy: Hello and thank you for joining us today. The webinar will get started in just about five minutes. In the meantime, we'd love to see a response to our lobby prompt. Please use the Q&A box to describe the success you've had partnering with families to address a challenge in the last three months. We've already seen some responses coming in. So, please continue sharing them with us, and we'll take a look and welcome everybody and get started in about four more minutes. Thank you.

Anna: Thank you for joining us today. We're going to get started in just about two minutes. In the meantime, please take a moment to respond to our lobby prompts, and use the Q&A chat box to describe a success you've had partnering with families to address a challenge in the last three months. Thanks so much. We'll get started soon.

Anna: Hello, and welcome to another webinar in the Building Foundations for Economic Mobility Webinar Series. Today's topic is Supporting Families' Employment, Education, and Financial Goals During Difficult Times. Thanks, everybody for participating in our - our lobby prompt. We got a lot of responses. Several of you said that you were able to gain trust and deepen relationships through communication with families during this difficult time. Some of you mentioned working with unemployed parents, providing concrete supports like diapers, meal assistance, even supplies to disinfect their homes. Someone mentioned helping a family with a pregnancy, another mentioned helping a family purchase their first home, and another for their child to go to college, another mentioned the financial literacy course, and others mentioned making referrals to resources in the community. So, there are a wide range of things that you're all doing to connect families with the resources that they need during these challenging times. So, it's great to share the wide variety of things that you're all doing. My name is Anna Lovejoy. I'm a Senior Associate at the National Center on Parent, Family, and Community Engagement, and I'm really excited to be here hosting today's webinar. As I saying, during the current pandemic, family, financial, education, employment, and career goals may change during emergencies and natural disasters. According to a recent survey, nearly 40% of households that are experiencing low-income feel worse off financially as a result of the pandemic. Almost half of the households surveyed are unable to fully recover at least one basic expense, such as housing, food, and medical care because of the current national health crisis. The most common strategies lower income households relied on to navigate the financial impact of the current national - national health crisis included using the federal Economic Impact Payments, resorting to savings, skipping bill payments, and filing taxes to obtain a refund. Latino and Black households and those in the lowest income brackets are the most likely to turn to alternative financial products that may increase their financial vulnerability in the long run. But Head Start and Early Head Start family services staff and home visitors play a critical role in helping families to access important information, benefits, and tools during this time. The purpose of today's webinar is to identify resources and information that you can use to help families address the challenges that they're facing.

We will have an extended Q&A session at the end of this webinar in which you can share your questions and also your experiences supporting families during the current crisis. Just to take a moment to acquaint yourself with the webinar platform, so you'll see the Session Engagement Toolbar. You can click on each of the icons to pull up a different widget. You can use the controls at the top of each widget to minimize or maximize the widget. You can drag the triangle in the bottom right-hand corner to resize the widget. If you have questions, click on the purple box with the Q&A symbol in it or and pull up the Q&A box. You can use the download icon to download today's slides and a resource handout with the links from the presentation that you're about to hear. And finally, you can use the yellow question mark icon if you need technical help. Today's webinar is part of the Building Foundations for Economic Mobility Webinar Series. And we know that economic mobility is a core aspect of family well-being, which is one of the outcomes in the Parent, Family, and Community Engagement Framework. It is also a key focus of the work that you do with families in your program every day. Before I introduce our first speaker, I wanted to take a moment to take a poll. I'm going to post the question which is, please select all that apply from the range of options. So, your options are the financial goals of families in my programs have changed in the past three months, the employment and training goals of families in my program have changed in the last three months, or none of the above. So, let us know what has been changing for families in your program. Go ahead and take a moment to respond. I'm seeing that a good number of you have seen both the financial goals and employment and training goals changing. So, I'm going to go ahead and show the results. Just a minute. Here we go. So, you can see about 55% of you say that families ... Actually, it's equal amounts, that family's financial goals and employment and training goals have changed - changed in the past three months. So, that's really a significant amount, and I'm sure it's making your - your job so much more critical in this difficult time. Now, I'm going to introduce our first speaker. His name is Robert Kight, and he's the Director of the Division of Adult Services and Governance in the Office of Workforce Investment at the Department of Labor. Robert is going to give us an overview of the Public Workforce System. Robert, can you share with us today?

Robert Kight: Oh, yes, thank you. Glad to be here with you this afternoon. And thanks to everyone who joined us, be with us, and at the Department of Labor, yes, we recognize that there are some - some really tough challenges for families and individuals in trying to cope and endure through this pandemic. And I hope the information that I present this afternoon will be very helpful in regard to how to really access some of the services that are available to the public workforce system. My office oversees several workforce development programs that comprise key parts of the Public Workforce System. Today, I'm presenting an overview of that system, how the various pieces come together under the Workforce Investment and Opportunity Act, or WIOA as we often call it, at the state and local levels. My ultimate goal is to share what the workforce system has to offer to both our customers and partners. The workforce system has a dual role. It helps job seekers to access employment, education, training, and services - services, they need to succeed in the labor market. It also seeks to help employers by matching them with the skill workers they need to compete in the global economy. This graphic illustrates the role in administrating workforce development programs, and also how funding flows from the US Department of Labor to the workforce system to the

local level. The workforce system is decentralized, as you can see. States actually run the workforce development programs through their state workforce agency, along with a state workforce development board that sets the vision and identify key priorities. Governors appoint board members and also sit on the state board. The chair and majority of members represent the business community. Local workforce development boards oversee funds for their local area - area, set the local strategy, policy, and training priority. Local boards ensure decision making and services are designed to meet the needs of the community. The American Job Centers serve job seekers and business - businesses directly and serve providers - service providers work with the system to also deliver direct services. We'll talk more about how you can connect with the workforce system later. So, as you can see, this is pretty much a bottom-up decentralized system where most of the work actually takes place at the state and local level. I think it's important as we engage in this discussion that you understand some of the key features of WIOA authorizing legislation in order to get a better grasp of the role of the public workforce system. First, WIOA prefers focus on business because businesses actually create employment opportunities. Businesses help shape the system and are important to customer. Service delivery takes place at 2,400 American Job Centers are located across the country. And usually when we say that mostly people say, "What? I didn't know that we kind of choke us on time. I think that's probably one of the best kept secrets." WIOA prioritizes low-income individuals for service - for workforce services under certain programs.

WIOA also identifies 19 programs that are required to work in partnership on delivery of services and allow local areas to identify additional partners. Later on, I will discuss the integrated service delivery models with you. WIOA also present - provides state and local areas flexibility in determining how best to implement their job training and educational and employment programs. WIOA also articulates that workflow system must be universally accessible meaning open and available for all job seekers. When we say all, we mean all that's veterans, that's people who are unemployed, people who are underemployed, as I mentioned, low-income, professional, youth, and adults. They all should be able to access services in one of the American Job Centers around the country. The job centers are designed to be customer-centered, rather than program centered, and most offer training and services that are job-driven. And when we say job-driven, for us, that means that we're actually training individuals where there's real employment opportunities available. We would prefer, and we do not want to see, training for the sake of training in the public system. And at the end, it kind of creates a false illusion for an individual. So, that's why you have that close linkage between the serving the need of the job seeker, as well as the business, and we try to serve that vehicle that brings the two together. The management of the system is a shared responsibility amongst states, local boards, elected officials, WIOA partners, and American Job Centers all working together. And at one time, many people called this the one-stop center. Now, there are many benefits of having these different pieces come together in an integrated manner. First, all the American Job Center partners share a strategy for serving the business community. And what we're trying to eliminate here from having, if you have 19 partner programs, can you imagine when all 19 different partners knock on the same business door? So, we're hoping through the American Job Center and this shared partnership, there's only one knock on the door that can help serve everyone's needs. Second, by coming together, job seekers get access to multiple employment

and training resources. Again, referring to, if you will, that one-stop center, it prevents individuals from having to run from one organization, one area, or one location to another and should be able to access whatever services they need right in that single location. Then there is an integration of expand - that expand outreach to the community and to industry. The center itself and the public workforce system can serve with a central point to meet individual as well as the workforce employment or employability needs. And finally, by working together, these partners are strengthened because it gives us an opportunity to leverage resources to eliminate duplication of services, and also create a vehicle that takes - makes the best use of taxpayers' dollars. ETA itself has a resource where you can read more about the benefits of participating in the American Job Center Network, and I'll share some of those resources with you later in the presentation. Now, I'll talk to you. ... Some of the primary services, both career and support services. So, if you're working with a family, and if you were to refer a family or direct one to an American Job Center, what should you expect them to find? Well, in regards to career services, defined in WIOA to include an initial assessment of skill levels, to find out where is this individual need so that services that they access are more so tailored to their particular needs, such as literacy, numeracy, English language proficiency, and skill gaps. The career services also include a more comprehensive and specialized assessments of skill levels and service needs to find out exactly what skills that this individual bring to the table, what a possible employment opportunities out there, and how did you close those gaps between skill needs and skill levels at the center. And then, services also include workforce preparation, activities such as resume writing, interviewing, job search, training, and placement assistance.

Now, support services are also authorized to provide WIOA participants with supplemental assistance that allow them to participate in the career services or transition to unemployment 'cause it's very difficult for one to transition into employment if many of their support needs aren't taken care of. So, the support services can include such things as transport assistance or transportation, child care, dependent care, as well as, depending on the type of employment once entering of the work field or particular career field for the first time, the support services could include items such as uniforms, work attire, work-related tools. This would include protective gear, eyewear, and safety equipment. So, how do you build a relationship with the workforce system? First, determine how your customers can benefit from services through partnership with the public workforce system. Second, answer the question, "How can the services that our agency provides supplement or complement the public workforce system?" You need not be one of the designated 19 programs that are required or mentioned to become a partner. It's a matter of reaching out to your local workforce development - development board to discuss a possible partnership. And so that you know that when we talk about partnerships with the workforce system, there is a core partner in this combined partners. Its core partners are education HHS, and social needs are required to partner with the labor to bring all the services together. Contact information for all the local workforce system boards and job centers are publicly available at ETA's CareerOneStop web tool. There is a link on this slide that you can go to the CareerOneStop finder. And there, you're able to simply put in your zip code. You put in a zip code in the nearest workforce development boards, workforce development centers, or American Job Centers will come up with contact information, telephone numbers, and - and so forth. Now, what are some of the key technical - technical

assistance resources that are available to you out here. ETA has produced a number of excellent resources. I would like to share one of the Innovation and Opportunity Network, which is a specialized web page available through ETA's workforcegps.org. As a icon - ION as we call it, it provides states and local workforce development boards, system professionals, employers with resources to implement division of WIOA. Other key resources ... I encourage you to look at an infographic ETA has developed of the American Job Center. It displays the total number of centers, individuals served, and outcome of workforce programs throughout the American Job Centers across the country. ETA has also a sample of a one-stop partner memorandum of understanding, which demonstrates what MOU could contain such as operating budget, Infrastructure Fundraising Agreement, cost allocations, and so forth. And that's primary for one who might be interested in becoming a partner with American Job Centers. As I mentioned earlier, WIOA identifies low-income individuals, recipients of public assistance, veterans, and individuals who are basic skills deficient services deliver priority. As a resource for this topic, ETA has created a variety of desk reference on serving these priority populations. This is an excellent tool - tool is linked on the fly and can be accessed through the ION webpage. And finally, you can see here, there's more tools. As I mentioned, you have a careeronestop.org. There's the business centers on the careeronestop.org, and here – the tool here on mynextmove.org is more so for individuals who are in transition between employment or seeking employment. You can go into MyNextMove to access an online app that will help you identify different employment opportunity. Kind of take a look at your skill levels as to where you are in and give you assistance on how you make your next steps forward. It has been my pleasure - it's been my pleasure to share with you all that the workforce system has to offer, both our customers and our partners. I would say to you during this period of COVID-19 that many centers around the country are operating the skeleton staff by appointments only. Others are providing services on – online as well as other virtual teams to continue to assist customers in need of support for employment and training. And so, with that, I will turn it back over to our moderator. Thank you.

Anna: Thank you, Robert. There were a few questions that came through as you were talking. So, maybe we'll take a quick moment to answer those, and then we'll move on to our next speaker. So, the first question that came through is, "How does WIOA differ from local county career services?"

Robert: Is that from local county career services?

Anna: That's right. It says local county career services.

Robert: OK. Well, in most likely, there's probably resources from WIOA, 'cause just think of WIOA as legislation but underneath that, particularly in my office when it comes to adult services, those fundings - funds support the Adult Services Program, which provides assistance down at the local level to individual find employment, and they can fund local partnerships service providers at that local level. And these are individuals from ages, really, 16 on up, who requires services. Then there's a dislocated worker program that we distribute funds that go down to the local level as well. And then there's our Wagner-Peyser funds that provide basic

employability services across the board. So, that's the thing when you look ... When I mentioned the American Job Centers 2,400, well, in different states and in different locations, they go by different names. So, the funding is there, although the name might be there, you very seldom will see system with WIOA on. You will have that local brand and be a part of the American Job Center Network across the country.

Anna: Great. Thank you. That was really helpful information to share. So, thank you, Robert. I really appreciate all of the important content that you shared with us today. A lot of resources that I'm sure family service workers and home visitors will find helpful. Let's turn now to our next speaker, and I'm delighted to introduce to you Jill Wheeler. She's a Special Populations Advisor for the Office of Community Affairs at the Consumer Financial Protection Bureau. Jill, you want to start us off with your presentation? Thanks.

Jill Wheeler: Great, thank you. Thank you so much. It's great to be with you all. As so many people from all across the country today, it's really exciting to see. Again, my name is Jill Wheeler from the Consumer Financial Protection Bureau, and I'm here today to talk about some very specific tools and resources that we hope will be useful in your day-to-day work with the people that you serve. Our program is called "Your Money, Your Goals," and it includes a variety of tools, background materials, and information that were designed specifically for frontline social service workers, case managers, legal assistance providers, social workers, people doing family visits, and work - work to support the work all of you are doing day-to-day. And before I jump into the details, I do want to present our standard disclaimer, which just is to remind everyone this is not legal or financial advice or guidance. Any opinions or views are my own and may not represent the Bureau's views. I may refer to third-party resources, but this does not constitute an endorsement. But I will be giving examples from my personal experience because I came to the bureau from a nonprofit that was serving economically vulnerable people across the country. And I have used these tools in my day-to-day work. And as a practitioner, I often found on the ground as I was meeting people, for example, we might be talking about a tax-related financial question or a school enrollment question, but at that moment, we were talking about life in general. And people would bring questions to mind that might have been very far from the work that I was focusing on that moment, but I wanted to be able to - to help refer people like many of you, all of you to some good, credible resources when they were having that problem. For example, I was speaking with someone, and I found out they had recently experienced identity theft. And at the time, I felt little stumped about where would they go to take the first step. And that's how I began learning about the Consumer Financial Protection Bureau, because it is a government agency that is designed to get information about consumer rights, laws, and resources out to individual people and to social service providers who can help people use this information in their day-to-day life. I do want to recognize during the current coronavirus pandemic, we see people experiencing a wide range of concerns, pressures, and financial - financial pressures. So, during this time on the main bureau website, which is consumerfinance.gov, on the front page in a banner, there's a link to a number of - of blogs and articles and resources that is updated very frequently a couple of times a week to provide information that's directly relevant to the COVID-19 pandemic, and may help people dealing with those financial issues during this time. And so there, we are

committed to helping people protect and manage their finances and to make sure that people know where to find current information and resources as the situation involves - evolves. So, there we have a number of referrals to federal, state, and local resources that have been vetted and - and are, you know, objective, credible information. So, that's a good resource for you to check regularly as questions revise.

I want to go on to describe the "Your Money, Your Goals" tools and resources. So, as I mentioned, these materials are focused on helping people in the area of financial empowerment, helping people to understand their options and know their rights, and lay out the information so that they can make choices given their current unique financial situation, their contexts, their own goals, values, and choices. So, we - we created a set - a set of materials called "Your Money, Your Goals," and these were designed with extensive input from practitioners on - on the ground. We did an extensive testing process and gathered input and continued to refine the materials to make sure that they're as helpful as possible for people using them day-to-day with the people they serve. We focus on taking a non-judgmental approach to discussing and learning about money issues. As I mentioned, they're really designed for frontline social service staff in that one-on-one setting. I noticed that a number of you in your amazing and fascinating comments describing how you've been helping people lately. You mentioned referring people for information, resources from basic food assistance to seeing people buy their first home, even in tough times like this. We understand people are currently coming from a wide range of situations and want to make the tools unbiased so people can really use them to meet their own needs. We take that toolkit approach. So, unlike an academic curriculum where you need to learn one subject and progress to the next module or next topic, and it all builds upon each prior topic, this toolkit approach is designed as a resource. So, you can go, and if you happen to have a question or the person you're serving has a question about credit, you can turn to the credit section and tools, and you don't need to worry about the other tools in the toolkit. At the same time, we do see some people use it in - in group settings or take a step by step approach, but really, it's designed to help you recognizing that we don't expect people to become financial experts, but we want people to know where to turn for good information at the right time when they need it. So, the central resource in this set is called the Financial Empowerment toolkit. It's available on our website, you'll see the link on the slide. It's www.consumerfinance.gov. And then, if you go to our homepage, you'll see a tab for Practitioner Resources. And under that, you'll see the "Your Money, Your Goals" materials. So, the toolkit itself is designed with nine different modules on common financial topics. And it's designed to - to address a wide range of money-related questions that people see from day-to-day. That document is over 200 pages and has over 40 individual tools. It's available in a few different formats. So, first of all, you can download it from the website. Also, you can click through on the website, and I can share additional information later on ordering, but all of our materials are free to order. So, you can generally order in batches of 25 to 50 copies, and it can be shipped to you for free. So, that process typically takes about four to six weeks to receive the materials. So, the toolkit is a very thorough complete kind of reference set that you might want to keep at your desk if you're back in the office or at home, but you wouldn't want to carry it around from day-to-day. So, as we have built out the tools, we also developed a smaller, compact, colorful set of booklets. And

those booklets are really popular for using if you're seeing clients and meeting with them over multiple sessions.

So, from one week to the next, or if you meet once a month, you can pick a certain booklet, and people can work on that and bring it back the next week or check-in on a certain topic at a certain time. So, those are available again in print copy for orders, and then we also, and particularly in this virtual context many people are working in, we're finding that the individual downloadable tools can be very helpful. So, you can download specific tools, and I'll be walking through a few examples of them. And you can either download them on a laptop, you can use them on a mobile phone, or you can printout copies and hand them out to someone you serve. So, there the individual tools are in a PDF format. So, you can plug in numbers, and there are calculating functions. You don't even have to do all the math, it'll auto calculate once you help you or the person you serves fills in the numbers. So again, there we remind people to be very careful about saving any personally identifiable information. None of that information gets saved on our system. We also have a few additional tools. So, those individual booklets; one is focused on behind on bills kind of day-to-day income expenses in tracking payments. That booklet is available in Spanish. We have one on debt, and I'll cover a couple of those tools today. We have one booklet on credit issues from understanding your credit report and scores to resolving disputes or correcting errors in your credit report or building or maintaining good credit. That is - is available now as well in Spanish, and then we have a booklet on building your savings which really emphasizes emergency savings and building small amounts or long-term planning for savings. In addition, we have a few specialized companion guides that use examples and language and approaches that have been specially customized to people working with native communities, those working with reentry or people with criminal records, and a guide for people with disabilities. All of these materials are generally designed at a sixth-grade reading level to be very accessible. We use a lot of universal symbols as prompts to spark conversation, and hope they'll be useful working with people from variety of language, cultural backgrounds, reading levels, and needs. So, to give an example of one of our first tools, I wanted to show you one called "My Money Picture." And we recognize some of you may be very confident and comfortable having conversations about money, and some of the people you work with may be very open about money issues. Others are certainly very private, and it's a very difficult topic to raise at some point. So, one of the tools that we see people use sometimes in an intake process, or sometimes later on as they gain confidence and trust with the people they serve, the "My Money Picture" tool can help you find a place to start the conversation. And it can help to narrow in on what are the real money issues or concerns that people are experiencing, that you may be able to help with referrals or tools or information. So here, for example, you'll see a few different questions starting with something very broad such as, "Do you have dreams for you or your children that may require money to make them happen?" So, very broad, big picture kind of opening discussion questions. Others get into more detail about, "Are you able to cover all of your bills and living expenses each month with your current resources?" So, they made a touch on questions that help you to get at what are additional resources or needs. Others may be about credit history: are they having a hard time getting a car loan or insurance or job because of something that's showing up on their credit history?

So again, here – there's some conversation starters, and then there's an answer key that will help direct you. So, if people are having trouble paying bills or just struggling to get through the month, it will connect and highlight a particular module that will help answer some of those questions or use some of those tools. And we'll jump into a couple of examples of those specific tools now. And we see a lot of creativity and how people use these kind of initial assessments to build rapport or inject at different times throughout their relationship with clients. I wanted to give an example of a simple tool called the, let's see, Income and Benefits tracker. So here, many of us may track this in different ways at different times in our life. And this is a really simple worksheet, especially, if income may have changed if someone has recently lost a job or is receiving new benefits. Finding ways to really track that and know which week of the month will I have more money or more benefits available to spend, and which are the tighter weeks that I really need to plan around. So, here we ask people to pull together their pay stubs, benefit statements, and records of electronic payments. Pulling together all of those resources and using this really simple chart to enter the amounts that are coming in each week of the month. So, you'll see there are listings, there may be job one, job two ... People may have income from child support or disability benefits, SNAP, TNS, other, you know, food, medical benefits, other government programs, other resources ... They may have received gifts or, you know, part-time jobs, some cashing come something out of the ordinary that month or coming up. In here, we remind people to focus on net income. And in the gray box, it defines the term about – in the end, your net income is the total pay minus the taxes, insurance, or other deductions that are taken out. So, here is to really look at - at the end of the day when I take my pay check home or that cash home, what is the amount that I have in each week of the month, and you can fill this out with someone online. You can plug in the amounts, and it will automatically add up the totals so you can see the amount each week and the income for the month. Now, a similar and related tool is the spending tracker. So, here this tracker helps people to analyze and look at ways they might want to change their spending habits. So again, having the correct information is really important. We find that when people use this, they often, when they really start thinking about it, they may have other expenses. They don't really count in their monthly budget, but as they really spell it out on paper, they start to add up and people realize, "Oh, wow, I was spending money more than I realized on that, or maybe less than I realized on that." So, they can look for adjustments.

So, here we have ... There are a few different ways people do this, and you may have your own system to recommend, but often people use a small container or envelope every time they spend money, they get a receipt and put it in that envelope, and then they go through at a certain point, regularly, to enter all the receipts in the different categories for each week. And this really helps to notice trends. And again, this is designed to be non-judgmental, to help them lay out what is their expenses, their habits, their values, and what choices could they make to change these patterns. Now we often, in training, ask people why is cell phone listed first, above, you know, debt payments, or eating out or education? And really the answer is very simple - simple. We designed these in alphabetical order. So again, that non-judgmental approach to this is no one saying one is better than the other. We see people, especially as patterns are changing, what might have been in need is now a want. What might have been a want, may become a need. Someone I was just speaking with has an elderly parent cable in

their household had really been seen as a want, but now that has become that person's lifeline to the outside world and daily, you know, that's how they get through the days. So, some people may be seeing things differently. It may help lay out discussions about, "Are there streaming services that are cheaper? What are the technology limits? Can people handle switching or cutting costs," but ultimately, it helps people, you know, lay out the numbers, auto calculate or add them up, and then have that conversation about what is important to them. We have a simple bill calendar, which is common that many people may have seen, but again, it can be sold out online. Can help people get that picture of monthly bills, identify the weeks when they have the most money available to pay, or when the bills are due, and remember when things are coming up. During this time when so much is going on, having that laid out in a single month can just make it one last thing to keep track of in our heads. So, here people can customize the bill calendar, fill it in, highlight, and make notes, factor in, you know, the number of days to mail in a payment or process electronic payments. And again, some people like to put this right on their refrigerators so they know everything that's coming up. For other people, that can be stressful. They prefer to keep it in a closet or a purse or somewhere that's much more private, but refer to that at certain points. So, an additional tool that has become really popular because we often see that people can map out their bills and income over the month, but often, the stress comes in from week to week on the months when money is tight. So, we have a cash flow tool, and in this tool, it really brings together the expense and income trackers. So, each week, you know, people start off with their balance, everything they have in their pocket, their wallet, their bank accounts, add in the monthly income or any resources coming in, subtract the expenses, and look at the balance at the end of the week. And doing this from week to week, people can see patterns and when they might have a little extra or when they really come up short. And in those times when money is short, and we recognize for many people, they're facing very difficult decisions, we do have a tool called "Prioritizing Bills" to help people make really tough choices in those tight months. So here, this helps people to understand what might happen if they fall behind on certain obligations, to assess the tradeoffs in - in their unique situation, and make a plan to pay the most important bill for them. So again, to fill out this tool, they'll need their statements, any letter, any notices, you know, the financial details but really this is to start with that question, "How do you decide which bill to pay first?" And this is from the booklet – you would fold the page out, and people can fill in the details to weigh the risks of not paying certain bills right now.

So, here you'll see four categories: things I need to keep or get a job. So, looking at transportation payments, gas, bus fare, tools, work, important child care expenses or other unique expenses that are just essential if a person is going to keep a job. Others are insurance I need to pay for car, health, or other home or renters' insurance. Another category: things I need to stay house and keep utilities connected. So, rent, mortgage, or tax payments, utilities, and other category that's important for people to keep in mind is "Obligations I Need to Pay," whether it's child support, fines, or other loans, or credit cards. And this really helps people to think through the consequences of not making some certain payments, and prioritize ultimately, even though they're responsible for all the bills, if you can't pay them at once, what is your order that will protect the basic necessities that you need? And again, there are different consequences. If it's less than 30 days late, it may not be reported to the credit card

company, and it may not affect credit. If it's more than 60 days, it could begin affecting credit. So, helping people find that information can be really important. And here, we have at the end of each tool resources for another step further. So, suggestions: If you do have to miss a credit card payment, calling your creditors, perhaps negotiating an agreement, looking at the timing or rotating bills, and there's some great referral links to housing counselors, credit counselors, and other resources. A quick look on a debt tool. Looking at laying out a full picture of debt payments. Looking at when payments are due. How much the interest is ... Similar to the others, but going into more detail, to look at the payment dates, what's up-to-date, what are the interest rates involved, amount set to pay. So, these can be helpful for people doing long-term planning or working to pay down debt. And finally, as I wrap up, I just want to highlight a quick function of the bureau that's very important. So, our role is to make sure under - consumers understand their rights and know how to protect themselves. So, you have many laws that protect consumers in terms of financial products and services. If you feel rights are being violated, a person or you on behalf of another person can submit a complaint to the Bureau. So, on every page of our website, consumerfinance.gov, there's a button where you can submit a complaint about a wide range of products from credit cards, mortgages, bank accounts, student loans, vehicles, debt collection. You can call an 800 number, (855) 411-2372, and there's interpretation services for multiple languages and for people who are deaf or hard of hearing or have speech disabilities. There's also a live operator in Spanish. I'll be happy to answer other questions during the group Q&A section, but if you'd like to subscribe for email updates, this - this announces, you know, new tools, new resources, resources in other languages, you can visit our website. And we often have detailed training opportunities. So, if you join our mailing list, we'll let you know about more detailed training opportunities. And then email for questions is yourmoneyyourgoals@consumerfinance.gov. So, thank you, and I will turn it back over to the presenter team.

Anna: Thanks so much, Jill. That was really - really chock-full of information and useful tools that I think many folks will find really helpful. So, thank you for that. Now, I'm going to turn things over. We're going - I'm going to introduce our next speaker, who is Karen Balnis. She's with the Midcoast Maine Community Action Corporation, and we're going to have a brief conversation. She's going to be telling us what she has been doing to support families in her program over the past few months. So, Karen, I'm wondering if we could just start off with you telling us a little bit about your program and your role. Karen, are you on mute?

Karen Balnis: I was on mute. Thank you.

Anna: Okay. No problem.

Karen: I'm hearing - I'm hearing a lot about some resources that I'm definitely going to use. So, our Head Start, Early Head Start program is part of a community action partnership located in Midcoast, Maine. We have six centers, and our services are located in small towns and rural setting. We have 188 center-based children and 41 home-based, and I'm going to be speaking - I'm a home visitor - so, I'm going to be speaking mostly from that point of view, but sharing some other things about our program as well.

Anna: Great. Thank you. And how many – About how many partners, I'm sorry, families do you partner with?

Karen: Well, we have 100 and some of - some of our children are from the same family. So, I actually did have the number of family.

Anna: OK. OK. How are you communicating with families since your programs have been closed?

Karen: All different ways, and - and, you know, I saw some great ideas in the Q&A section. So, obviously, we have a lot of expertise in our virtual room, but we're doing – right now we're still doing virtual home visits mostly by Zoom or video chats, it depends on the family's access to technology. Some prefer communicating by text. So, they'll send me pictures or videos, and then we'll talk about what's going on in the picture, what the parent observed, and how this shows certain skills and learning. We mail and drop off books, and then we connect to resources such as some of the ones that we've heard about today. I also drop off food and diapers. So, that's another way that we keep in touch with families. And we also have some options for - for instance, one of the curricula we use allows us to text handouts to family directly from their online sources. And another thing that they've done is set up an online learning platform for keeping in touch with - with family, so sort of a virtual classroom. The - the hard part for us has been working with socialization. I Zoom with two-year-olds, it's not always so easy, but I do feel like we have been – I have been building better stronger relationships with parents, where we're just starting to set up some - some outdoor visits. So, I'm looking - looking forward to more of that.

Anna: And those will all be appropriately social distanced, right?

Karen: Right. With mask, social distance. So, yeah, so we're just kind of working on our policies around that.

Anna: Yeah. Understandable. So, what are the biggest challenges that the families you're working with are facing?

Karen: Right now, what I'm seeing is back to school choices. So, we work ... Our service area - area covers multiple school districts, and they're doing different things. And most of the families they work with do have older siblings in the house. So, the choices around parents ... If kids going back to school, parents going to work, have been very worrisome for families. I'm sure others are experiencing that as well. In some cases, the parents are home, but in other cases, they need to work, they need to have their children at school. And most of them don't have positions that they can do working from home. So, it's a tough choice. It's a tough choice that we're seeing across - across the country. They have to weigh their - their job against health concerns and about – and their child's well-being. We're fortunate in Maine has a fairly low level of cases. So, most of the schools are opening or using a hybrid model. Other challenges

are, you know, our community has been great support around food. I think, I mean, the socialization problem, difficulties that I mentioned before are another challenge that people are feeling.

Anna: Yeah, that's understandable. So, given the fact that, you know, so many of the participants on today's webinar mentioned that families' education and training goals have changed, what have - what have you done to partner with either American Job Centers or CareerOneStop to support families' employment goals in your program?

Karen: Our career center has been really helpful. I refer people there for great advice on the job search, and they - they do a great job of helping people with resumes, and then we sort of check in on - on job fairs on Head Start. Now we're doing recruitment so we can sort of cross-promote services. And it's - it's really nice for me to know the people there, so that when I refer people, I can give them a name, and actually, they helped me with my job search. So, I can share my personal experience as well.

Anna: Oh, that's great. And finally, what advice would you - would you offer to other programs seeking to partner with families during emergencies? What have you learned?

Karen: I would say accentuate the positive. So, if - if something isn't working out, do they take a step in the right direction? Do they feel a little bit more confident to try things again? Maybe we need to look at it from the from - from another angle. I try to help them figure out their barrier, but also remember - I remember a time when I was doing a project helping preschoolers to try new vegetables. And instead of having them say, "I don't like this." We always encourage them to say, "I don't like this yet." And that can change as we grow. And I think, you know, this applies to adults too. So, okay, maybe this didn't - you didn't meet this goal yet. So, it's okay, just step back and kind of find another recipe for each.

Anna: Yeah, no, I think that's - that's great advice. Thank you so much, Karen, for joining us today and sharing a little bit about the work that you're doing in your community. We really appreciate your time and this great information. So, in another minute, we're going to switch over to our Q&A set portion of the program. Before we do though, just a few things I wanted to highlight. First, is a reminder about the Economic Mobility Learning Community in MyPeers. It's a place for you to access information and exchange ideas with one another, and it's available specifically for the Head Start and Early Head Start community. So, if you're already a MyPeers member, you can find the Economic Mobility Community in MyPeers under All Communities and select the blue join button. If you're not a member of MyPeers, now's a good time to sign up. You can visit the MyPeers page on Early Childhood Learning and Knowledge Center. You can scroll to the bottom and select "Create an Account, fill out the forms, and within a few days you'll receive an email from MangoApps with your login information. So definitely check that out. Also, wanted to remind everybody about the Text4FamilyServices text messaging service. It's available to Head Start and Early Head Start staff who work with families, and to join it you just text PFCE to 22660 to sign up. And you'll be signing up for two, three text messages per month with information, tips, research, and links to helpful resources that'll help you strengthen your work with children and family, announcements about upcoming events and

professional development opportunities, access to the latest Parent, Family, and Community Engagement resources as soon as they are released. It's also a benefit. Also, just a reminder, you can download the resources list from the "Resource" widget, which has all of the links to the resources mentioned during today's webinar. There's also a copy of the slides you can download as well. And also, you can access the Tip Sheet series Partnering with Families to Build Economic Security During Emergencies on Early Childhood Learning and Knowledge Center, and this series offers 10 Tip Sheets on a range of topics that are relevant to families during the national health crisis and other emergencies. So, we encourage you to check that out as well. And finally, as a reminder, you can find all the recordings and materials of past webinars in this series. They're available on the family well-being page of ECLKC, they are typically posted a month after each webinar. So, this brings us to the end of the formal program today, but we are going to stay on for questions and answers for another 15 minutes. I'd like to thank our speakers for joining us today and all of our participants for engaging with us in our conversation. And I also wanted to just let everybody know that you will receive your certificate of participation once you respond to - once you respond to the participant survey, which will appear in your email inbox shortly. So, we appreciate your feedback on the webinar series. So, thank you for responding to that. So, now let's turn things over to or - or have some time for Q&A with our panelists. And I'm going to scroll back up to see. I think there were some a few comments or a few questions for Robert that came through. Let me just see. Here's one, "Within the period of COVID-19, are programs looking into adjusting the workforce tools to include technology-based resources?" So, Robert, that's for you. Yeah.

Robert: Can - can you repeat the question again?

Anna: Sure. Yeah. So, are programs now looking into adjusting their workforce tools to include technology-based tools? So, are they going online?

Robert: Oh, yes, absolutely. We're strongly encouraging states to encourage the locals to move to virtual online, to - to do everything possible to continue to provide services as best they can through the available technology.

Anna: Okay, thank you. Here's another question, "How are all of the programs" that you mentioned, Robert, "how are they helpful to a parent who has work experience but no high school diploma? Are they available to help people in that situation as well?"

Robert: Yeah. Parents who has work experience with no high school diploma can actually go to one of the American Job Centers, and they should be able to connect with available partners and resources, who can assist with their attaining high school diploma. That's one of the credentials that is actually measured as part of WIOA credential attainment and a high school diploma is one.

Anna: Okay, great. Thank you. And one more question for you, Robert, and then I'll give you a break. And this one is, "Are any of the services available to people who are not documented or whose immigration status is not documented?"

Robert: All that one was come in, and today on the local office there, and they will be able to tell them what documents they would need to bring in to qualify for services.

Anna: Okay, thank you. Jill, I'm going to jump back to you. I know we've had a lot of interest in the bulk ordering services that CFPB offers. Can you just go over that information one more time?

Jill: Sure. And I'm wondering if I can go back, I'll pull up that slide with the address.

Anna: Yeah. Please go ahead.

Jill: Okay. Let's see. The slide 29. I'm trying to pull up with the address, but if you go in and click on the toolkit itself or any of the publications, you can just ... That will automatically take you through to a government printing office sites. So, if you click on the link on the slide, [consumerfinance.gov/practitioner-resources /your-money-your-goals/](https://consumerfinance.gov/practitioner-resources/your-money-your-goals/), when you click on each individual booklet, it will open up, and I think the link is not live so I, unfortunately, I can't pull it up directly, but you can. It'll offer you basically a shopping cart, and you can add additional publications. They're generally in batches of 25, 50, or sometimes 100 copies. And you should just click through all of the screens, there will be no charges at any point, make sure to click all the way through. So, you receive a confirmation number that your order has been confirmed. And if you do run into any problems ordering, you can email our team inbox, which is Your Money, Your Goals at CFPB.gov. And I'm wondering if there's a way to chat that address so people have that as well. I hope that's helpful. I don't know if there were more specific questions there.

Anna: Nope, that was helpful. Thank you. And also, are there resources that are available from CFPB in other languages like Spanish?

Jill: Yes. A number of the resources are available in Spanish. The main toolkit is slightly outdated, but the core information, you know, remains the same. That's available in Chinese, and then on the main page of the Bureau's website, consumerfinance.gov, there are a number of frequently updated resources in about six or eight languages including Chinese, Korean, Spanish, Russian, Vietnamese, and Tagalog. There might be a couple additional. ... So, the most urgent information we're trying to get out in several languages, but the bulk of the information is available are coming very soon also in Spanish.

Anna: Great. Thank you. That's really helpful. Can you also mention there - there's a cool feature on the CFPB website that actually translates the website into Spanish. Do you know about that? And can you tell us about that?

Jill: Oh, right, we do have some links to Spanish pages, and I'm not quite sure the specific translation tool you're mentioning, but we do also have a large, extensive financial glossary that's in Spanish. So, it's a good translation of Spanish financial terms, and people can use that

in their own materials. So, we're trying to get as much out in Spanish as possible, and we do have a few short videos. So, prioritizing bills, the tool of quick summary in Spanish, and some of the information around the - the economic stimulus payments is also available in Spanish.

Anna: Okay, and I think on a lot of the webpages there is a link at the top that you can press, and it will actually change the website into Spanish for you. So, it's sort of something you can toggle to, that's something that we found when we've been poking around on your website. So, that's a really great feature.

Jill: Thanks for hitting that. And I should have mentioned, we also have a few audio files. So, there are audio summaries of key information in Spanish as well, and you can search on the website, there are a number of tools for newcomers. If you search under "newcomers," that's another helpful term and that will pull up a number of relevant links and articles and audio sources.

Anna: Okay, great. This is a question, and I'm not sure, maybe Karen is - is best to answer this one, but the question is, what are ways we can work with families on reaching financial and employment goals when childcare is a barrier in COVID-19 era?

Karen: Well, I think one of the things, and I think this was mentioned, both by Jill or maybe it wasn't in - in the Q&A is really work with people on developing trust. So, work on building the relationships because sometimes it is really difficult to talk about finances. And I think some of - some of the... I'm definitely going to use some of the resources that - that Jill has shared... but I think, you know, like I said, a lot of - a lot of our families don't have jobs that they can do from home. So, you know, it's looking at what our resources are, I mean, one - one of the activities that we do is having people, you know, sort of sit down and say where's your support system? What are your resources? And maybe there's some shared childcare that can happen so people can be at work, but it's - it's tough, it's a challenge. I don't know maybe someone else has some - some ideas or thoughts on that.

Anna: Robert or Jill, did you have anything you wanted to weigh in on?

Jill: I have to mention one comment that I've heard from a number of practitioners, you know, who are trying to have those conversations about really sensitive money issues and building trust. And one really frequent comment we hear is that when people are open about some of the financial challenges they have experienced themselves, that - that certainly helps to build trust and helps people to see that, you know, all of us experienced different financial issues at different times. And so, really speaking, as much as you are comfortable from your own experiences and your own learning and growth can really help open up some of those conversations.

Robert: Yeah. Yeah. And this is Robert. I would only add to, for everybody to remember, it doesn't matter where you are on the scale, that you can run into financial difficulties and

problems and so forth. So, if all of us in the same boat together at one time or another, and I think of more that you could make one feel comfortable to understand they're not in this alone. And there's nothing to be really ashamed about because it can happen to anyone at any given time, no matter what your financial status is if you're not careful. But the key is trying to find a solution to get out of it. And I think that's the mindset that you must bring toward that you're trying to find the right answer with the right information to change your situation.

Anna: Yeah, that's - that's great advice. Thank you. Well, that just about brings us to the end of our program today. I'd like to, again, thank our speakers for spending time with us today. For sharing all this wonderful information. And thank you to our participants. Just as a final reminder, in order to ... Hold on, let me do one thing. I wanted to go back to that final slide so that I can remind folks about your certificates will be sent out after you respond to the participant survey, which will be emailed to you shortly. So, keep an eye on your inbox for that. But otherwise, thank you all for joining us today and have a great afternoon. Thank you.