



Building Strong Partnerships

AFI Virtual Coffee Webinar Series

June 13, 2016

Megan: Good afternoon and thank you for joining the first webinar in AFI Virtual Coffee Webinar Series. The title of this webinar is going to Building Strong Partnership. In this webinar you will learn about building and maintaining strong partnership in order to support and maintain your AFI grant. These webinars are intended to be interactive and engaging. We want to provide a platform for grantees to connect and learn from each other. Throughout this and future webinars in this series you'll hear from AFI grantees and their partners and have the opportunity to discuss tips, tools and generate ideas for successfully maintaining your grants. This webinar will be led by Megan Bolado, myself. I am a Program Manager with the Savings and Financial Capability team here at CFED. Our additional guests today include Mary Cleary of the Jewish Family and Career Services, Scott Bennett of Fair Credit Foundation and Elizabeth Anderson of the Kentucky Coalition Against Domestic Violence.

We'll hear from our speakers shortly but first a few housekeeping item. You have the choice of dialing in with your phone or listening to the webinar through your computer. To listen to this webinar through your computer just connect your speakers or headset for best sound quality and set the audio accordingly on the webinar control panel on the right side of your screen. Please keep in mind that this webinar is being recorded. We've muted all attendees to ensure sound quality so if you have any questions or issues please type them into the query box. We will make a recording and transcript of this presentation available on the IDA resources website.—the address there on your screen, at a later date. The webinar will last approximately 90 minutes. There will be time for Q&A at the end and throughout in the middle. Feel free to type in your questions using the box at any time.

In this webinar you'll hear about tips and tools for developing strong partnership to support your AFI program. You'll also hear from fellow AFI Grantees and their partnerships stories. You'll have the opportunity to ask questions and share ideas for developing strong partnerships. Again this webinar is intended to provide a free space and platform to connect and learn from other grantees and peers around the country. So, we do hope you'll keep comments and questions coming to the chat box throughout the entire discussion and we'll be collecting and sharing questions and responses from our end. So, once more in keeping with our theme please use the box to share your thoughts, questions, and comments throughout today's discussion.

All right, first we have a few questions for you. We have some poll questions coming up and we'd love to hear your answers. Firstly, "Do you currently utilize partnerships to deliver your AFI Grant?" We'll pull the poll up and give you all just a moment to answer.

So, it looks like we have most of our answers coming through. Let's take a look at what you all had to respond with. So, it looks like 85% of you said yes, we do currently utilize a partnership; 8% said, we do not but are hoping to establish partners in the future; and then 8% of you said no, you don't currently utilize partnerships at all. I'm sure that there's a variety of reasons for all of that but thank you so much for your participation.

Our next poll question is, “What types of partnerships have been most effective in supporting the delivery of your grant?” So, think about that for a moment and we’ll give you just a second, we’ll pull the poll up.

So, it looks like we have about 41% of you says that, funding partners have been the most effective partnership to support the delivery of your grant. And then we have about 30% saying partners who support recruitment and referrals have been most useful and then about 30% say that partners who provide financial education have been most useful. So, that’s really interesting actually. So, it’s, kind of, evenly split across the three. Thank you so much for that.

All right, let’s move on to the next one. And then this final question, “In what ways do strong partnerships help?” And really what obviously this means is how do the strong partnerships help support your grant? So, think about that for a minute. We have a few selections that you can make here. But again if you have other idea, other thoughts, of course, feel free to type them into the chat box. We’d love to hear, you know, anything else outside of all of this. We’ll give you just a moment to answers this question.

Great, “In what ways do strong partnership help or how have they help support your grants?” We have 53% say funding has been really helpful, 63% say in recruiting savers, that’s excellent, strengthening effectiveness of the program 57%, improves outcomes for savers 40% and then increased capacity for administrating the grant or program, 53%. So, it seems with a slight bias around recruitment. It seems like we’re pretty even around all of this. That’s great. Wonderful. So, any additional thoughts or questions that any of you have? If you do, feel free to put them in the box and if not then we can start moving into hearing from some of your fellow AFI Grantees.

I’d love to introduce you all to Mary Cleary with the Jewish Family and Career Services. Mary, welcome to this webinar.

Mary: Thank you. Jewish Family and Career Service has been doing individual development account program for refugees since 1999 but those programs didn’t require the matching fund that the AFI does. So, we began doing AFI programs in 2004. What I’m going to do today is talk about some of the partnerships that we have with funders and then some of the other partnerships we have.

Currently our AFI program is a partnership with two employers. They’re both healthcare employers Trilogy Health Services and Northern Healthcare. They’re both located here locally although Trilogy Health Services is a nursing home provider and they actually have 88 facilities. So, their employees are all over the area and we deal with them mostly virtually.

The healthcare providers actually came to us and asked us to do an AFI for their employee. They are very interested at this point in time in supporting their frontline staff. And of course for us there’s a large pool of low-income employees available.

Some of the pluses that we have found with working with employers is that you do have really great access to the applicants and the program is seen by the employer and by the employees as a benefit. So, it has been really easy to reach the employees and they understand that there are eligibility criteria for benefits and that they have to fill out paper works. So, we haven’t had the kinds of, resistance that we sometimes have with verifying eligibility.

The minuses... a big one has been employee turnover because folks who are in those frontline positions and hospitals frequently move around which is one of the reasons that the healthcare providers are trying to support them. Also we found for our local program the one with the hospital here in town that scheduling for classes and meetings with clients and all of that was very difficult because the employees work very odd schedules and many of them works flex schedules. So, their schedule this week is different from their schedule next week. In general I would say that we're still learning how to do an employer IDA. It's been very successful with the participants who have completed but sharing the responsibility for recruitment with the employer means that when the employer thinks that it's important, we'll have just a huge number of applicants coming in all at once and other times it's kind of, on the back burner for employer and we don't get many. The employees are very grateful for the program. They appreciate the program but because they do see there's a benefit, there's some resistance or some dissatisfaction when they're not eligible and we'd had a hard time dealing with that. But that's pretty much our employer partnerships. We are very excited about them and we actually have had a couple of other employers approach us to look at doing one with their employees down the line.

Megan: That's fantastic. Mary, we had a quick question that would help, I think, for your employer partnership discussion. For what purpose is your employer IDA grant used? Is it for all three or particular around housing or education?

Mary: It's for housing and education. One of the employers started to do it only with education because they already had an education benefit for their employees but they've decided to add on housing. The other employer already offered both an education and housing benefit so they tied it into those.

Megan: That was interesting. Okay, great. Thank you.

Mary: Okay. Our original AFI and another one that we have now that's very small are with other nonprofits. So, we actually had two smaller nonprofits here in town who didn't feel like they had the capacity to operate an AFI program but really wanted to offer that benefit to their clients. So, we actually set up the program with them.

Pluses to working with another nonprofit are again that you have access to applicants because the applicants are their clients, and a big benefit is that the participants have access to a wider support system. So, the other nonprofit is providing a good bit of assistance to their clients of child care needs and if they get laid off and accessing emergency assistance and things like that so that's been really helpful.

Some negatives to working with another nonprofit are that they're usually small. The reason that they're usually wanting someone else to operate their program is because they don't have the capacity to do it. So, it's difficult to operate with the small amount of operating funds available in AFI. It's difficult to do that if we didn't have a bigger AFI, it would be very hard to do. Their participants also come with a range of barriers to saving. We have found that they are much more likely the need to take a leave of absence or need to make an emergency withdrawal. So, that-- it's something we can work with and again when that happens we're able to go back to the nonprofit who we're working with and say, your client is having these issues and they can work with them to help them to address those issues but it does make it a little bit more difficult to run the AFI program.

We also do have partnerships with organizations that don't provide us with funding but who help us out in a lot of other ways. A big one of course are the banks and financial service providers. We do have the banks that hold our AFI accounts and host those but we have good relationship with most of the banks in town and also some other financial service providers, insurance providers, financial planner and they're very, very helpful with doing financial education. Quite a few of them will also meet individually with the client who has some kind of, a financial issue or financial concern that isn't covered in the normal classes that we offer.

We also have and I see that I spelled it incorrectly. We also as I mentioned do have a refugee individual development account program but also under the employer program we have quite a few people who are not from the United States and we have found working with ethnic community organizations to be extremely helpful in working with people who are from other countries. It increases our ability to provide services that are linguistically and culturally appropriate. We actually train people in the different ethnic community groups to do the financial education so that they also can do that with other people in their communities who are not participating in the IDA program. They also are a great source of referrals because they know about the programs. So, when they know that somebody is starting to think about buying a house or starting a business or going to school they will refer them to us for this service. That's pretty much all I have to say unless anyone has any question.

Megan: That was great. Thank you so much. We do have a few questions here.

Mary: Okay.

Megan: First of all I am looking back at your slides, it looks like your employer partnerships and your nonprofit partnerships are both relationships where not only are you able to get a boost of recruitment but you are also providing non-federal match funds to support the grants, is that case?

Mary: That's correct, yeah.

Megan: Okay, excellent, excellent. And so we just have a question here related to that. Are deposits made with the employer or nonprofit partnership a part of employee wages or are the deposits offered as a bonus for the employer? I think I'm asking that question correctly.

Mary: Yes. The participants in the IDA do make their own deposit into their IDA accounts. The employers both require that they do it through direct payroll deposit. The two nonprofits that we've worked with have not had any requirement of how they do it. So, a lot of them have done it in person, but they do have their own things that comes with their saving, their own savings. The matching funds do come from the-- from the nonprofits and from the employer but not the participants savings.

Megan: Okay. Excellent, interesting. So, we have a question here about the refugee population that you worked with. You did mention that they're not from the United States but are they legal resident aliens ...and if so or if not? What are some of the other intricate proceeds that you guys will have to deal with, when working with this particular type of specialized population?

Mary: Yeah. No, the refugees all have legal status in the United State so they're all. We don't have any kinds of issues with that to deal with.

Megan: Okay, that makes sense. So, you have a variety of different partnership here with employers, nonprofits and, and some of this other nonprofits in the community. Do you have more than one project reserve fund for different funds of money or is it all one?

Mary: We have two I think, just because that --it's actually with the nonprofit partners, the nonprofit partner asked us to use a bank that I think was a donor to their matching funds that they gave to us to run the program.

Megan: All right. That makes sense. This has been great information. We can go back to larger question for Mary a little bit later but right now any final questions now before we move on to our next presenter? If you do, go ahead and type them in but for now thank you so much Mary that was really fantastic.

Mary: You're welcome.

Megan: All right and now I'd like to introduce Scott Bennett with the Fair Credit Foundation. Scott welcome.

Scott: Thank you very much. Yeah. So, my name is Scott Bennett. I'm the statewide Director for Utah IDA network that UIDAN stands for. We are a complimentary service of Fair Credit Foundation. So, a little bit of background information about Fair Credit Foundation.

The next slide, basically our mission is to provide help and hope to families and individuals through financial counseling and money management education. We were founded 1997 as a 501 (c)(3) with the really the goal being to help t with financial education and with one-on-one coaching. So, this is where you can see all the services that we listed. Obviously IDA is the one I'm most concerned with because that's what I run but all the rest of our services are very complimentary to our mission with Utah Saves, that's a part of American Saves and we also have financial coaching that we provide, budget and credit counseling, debt management program as well and we even have a HUD housing counseling.

The IDA program itself joined Fair Credit Foundation in June of 2006 as a complementary service but UIDAN was part-- actually was formed as a state wide program in 2004. So, we are the only IDA program in the state of Utah and our IDA programs can be use for all three of the assets: education, starting small business or buying a home. Well, again most of our services there are open to all Utahns, anyone in Utah and some of our services like budget counseling and credit counseling are offered in a couple other states but most of our focus is in Utah itself. Most of our clients also of moderate income and of course IDA program is self requires that would be only allowing people that are with incomes 200% of the poverty level or lower.

So, we go to next slide, the partnership that I choose to highlight was the Housing Authority of the County of Salt Lake. This has been probably my hands on favorite partner that we've worked with and we have a lot of great partners so it just not takes away from many of the rest ones we have but we started working with housing authority back when IDA was formed back in 2004. This is something where the housing authority, they have the sources that our clients themselves. IDA savers could benefit from when we're trying to help people make sure that their budget is ready for saving and all of that. A lot of our clients could benefit from things like rental assistance that maybe they weren't taking advantage of and also the housing authority also has services like section eight and housing and rental assistance and also the family self sufficiency program and so these are programs that our clients would benefit from but also their clients would benefit from ours as well because a lot of times where we have a lot of clients that are--they're clients that are looking at buying a house and could maybe benefit from

using our IDA funds to help them with the down payment and help them get into the house when they're ready.

So, the real purpose with this that we first came to was with the cross referrals, being able to help each out with really getting our code still and because they also have a common mission in those similar populations. That it was such an effective partnership and because of Fair Credit Foundations overall financial education and financial based by I guess financial empowerment type of focus with all their services. This is something that housing authority saw as a value added for their client base.

For instance they could have a client in their family self-sufficiency program that was maybe receiving rental assistance and they want to buy a house down the road in the program in the County Income Sufficiency program. When their income would increase the additional amount that they would paying in rent would actually go into an account that would accumulate and then could be used towards the down payment. So, maybe the case manager while they meet with the client would discuss their goals and they could see that the clients was looking at buying a house down the road or notice that the client needs help with their credit and so the housing authority case worker would then refer him to our credit counselors to get that personalized assistance to clean up their credit for building credit so that the they're going to qualify for the home loan when they're ready but also while they're working on that then they get in our IDA program and so they can start saving in our IDA program as well. So, once they've finished the family self sufficiency program as well as our IDA program they've got two sources of down payment funds to have a great down payment to get into that home that they're looking for.

The other way having authority also helps the clients with--helps us as well. Sometime we'll decide of course the main resources, they also help with collecting documents because they get to meet with the clients face-to-face and since we're running in a state wide IDA program it's really difficult for us to get a lot of face-to-face time with our applicants and so the clients themselves can go in and be meeting with their case worker and their case worker can help them collect all the documents needed for applications to help them get over to us to get to the application process a little faster. Probably the main benefit that I encountered day to day basis is that having authority also has provided for us a location for our financial education for Salt Lake. This is where we have our instructors go and teach the class so that we--you have as a prerequisite as you've been applying to our IDA program since we require financial education portion as taken before they can even apply so that the help is beside just allowing people of Salt Lake to get into the program is creating that avenue. It also has nice convenient location for their clients so it increases the likelihood that we have housing authority clients in our IDA program.

So, in the development when we're developing our partnership the first step of course is just getting into creating a MOU. Getting a memorandum of understanding to make sure we formalize this partnership and made clear what the expectations were on both sides of the organization. So, that way we knew what each party was going to be bringing to the table and so it's really clear so if we run into issues we can then fall back to them or you can okay we were still meeting all of this requirements, meeting all the steps so that way we knew what needed to be done from there, what needed to be cleared up and so then through that as we continue to offer that service to their clients, that's a strong partnership, the communication continued we then added on we're able to add programs partnerships between the two of us because, you know, maybe different funding streams come up that provide us with some opportunities for growing our organization and we have such partnership with Housing Authority and because their clients are already meeting our mission.

We would could then always go through them as a "All right, here we'll looking at providing this new service, is it something that you'll be interested in and we could work on this or work together on providing this service." So, in particular we added coaching groups to our services, so this was

something in just the last couple years we've added on coaching groups and with the Housing Authority this was something that they were extremely excited about offering to their clients then. So, we first partnered by talking at a lot of their public housing buildings and actually providing our coaching groups at the locations, so it's convenient to them. We are able to get the numbers we were looking for by actually having them at their locations, so we could get their clients into coaching groups. We are also then--they came to us the same way and say well, our clients were really hoping to get a little extra one on one service and that's a need that they saw for their clients and so they came to us and we created a partnership where then we come every week to one of their locations on a rotating basis. We provide one-on-one financial counseling at their housing location. So, it's again convenient to their location--convenient for their clients not having to come across town. Figure out any transportation or anything like that and so it's again convenient on both sides and giving us an opportunity to grow.

So, go to next slide, lessons learned. This is again been a very, very strong partnership. These have been years of partnerships as long as I've ever been with the organization in this. So, positive and helped us grow on both sides and adding extra services and more success for their client, you know, and their getting every potential service that's necessary at whatever level they need is just making them more likely to be successful with their purchase. So, if you're looking at buying that house we're able to make sure that we talk with them about the budgeting and the credit ahead of time. They're more likely to stay in that house. So, were seeing a lot more success on that side.

But the MOU, one thing I really found with that one was not just having it assigned by the authorizing officials of the organization but we'll try to get somebody in there that's actually going to be implementing that partnership. So, you have maybe two signatures on both sides, that way of seeing there is buy-in from the top but there's also the intent from the implementation side. I found that to be very helpful. Also in that MOU is including what numbers from the outcomes were going to be shared both ways because we do a lot of data collection on our sides to really make sure that, because of course our funders we live off of reporting. So, what information then is going to be shared with the partner because they're of course going to be looking for funding the same way as we do and so they show that any service that they're providing on their side they can account for and so really make sure it's really clear because in the past we have had some partners that--they were requests for some of these numbers but the numbers that they're requesting went beyond what they were providing in terms of services and so it was helpful for us to be able to fall back to the MOU and say here are the numbers that we're providing based on this partnership that we're doing.

The other best practice I guess that I found is that basically the communication. Having a regular communication with the on-site staff is going to regularly happen when you're going and you're teaching the classes on a regular basis or you're going in and do the one-on-one you're going to be meeting the frontline staff. They're actually getting their clients together and all that and that is going to happen and that's really helpful but beyond you also need to do then step it back to who is the ongoing coordinator, who's coordinating it for this housing authority so beyond--above the frontline staff and so making sure that they're in communication with, make sure that they're aware of all the upside and downsides. Problems are running into things that we're doing really, really well and then whether it's been on a monthly or even quarterly schedule and hooray for calendar invites. You can make this schedule that and then continue it every single month at the exact same time so you both know what time that is going to be.

But of course there are some hiccups, this one is seen probably the least on amount of hiccups to some of programs but this one--the one hiccup that really affected us we had to deal with more workers because when we started adding the coaching groups in the one-on-one financial counseling that meant

their staff had to do a lot of--had to be available on site, a lot more often and so that was very taxing on their staff. They had to make sure that they're available after hours and even on weekends as result to providing this class and so it did mean that we are having to--we had to pull back on the amount of financial education courses that we're providing and so we had to push more on other partners to make sure that we're still meeting our financial education quotient quota but at the same time still meeting this other coaching groups with the housing authority. So, that is all of--all that I wanted to cover but if there's any questions, I'd be happy to fill them now.

Megan: Fantastic. Thank you so much Scott. That was a great overview. A lot of really good best practices came out of there. I heard cross recruitment, the sort of critical piece of really paying attention to that. MOU and making sure everybody has shared goals and knows what they're expecting from each other. To get that buy-in on all sides and regular communication I think was another really great one that I saw out there. One point of clarification. A question that came in is...you all are the ones providing the financial education for the partnership, right? It's not the housing authority even though you're doing a little bit of a modified co-located situation, right? Where you actually go to the housing authority and provide the education there but it is you all who are doing that education provision, correct? In coaching and counseling?

Scott: Right. We are the ones--we have our instructors, better trained certified and all that to provide that service. Yeah. We used our instructors and they're providing the location for us.

Megan: Okay. Fantastic. So, just another question then, can you talk a little bit more about your kind of-- I knew you mentioned sort of shared data and outcomes and those types of things and you talked a little bit about your application process. So, can you talk a little bit more about how that works, how individuals actually come into a housing authority location and fill out all the paperwork there with the housing authority and the housing authority then sends it over to you all or are you there at certain days? How does that work? Is it electronically transferred?

Scott: The process itself is electronic. We do everything by email. We use outcome tracker to then send off as soon as they've completed the financial education course, we then email out the application to all interested people that want to apply to the program and so then they can just fill in the form online and then send in documents electronically but sometimes we do have clients that are either not great with computers, don't have the resources to do that and so we do--the housing authority helps us if there are any other clients unable to do this things electronically, they can then go into the housing authority and they can help them fill out the application. They can help them collect those documents and then either scan and email them over to us or mail them over or however it takes to get to us.

Megan: Okay, great. That's really helpful. We have a couple more questions coming in and I just have a few of myself here. So, you mentioned that one of the initial jobs you all had or hiccups was the burden on the staff of the housing authority having to stay late or and those types of things. Are they staying late or are they taking up additional time on their part because they have to be present when you're providing the one-on-one coaching or counseling or is it--was there another reason that they--that it's more of a burden on their staff time?

Scott: No, that's exactly it. It's because they do have to be present and that's where-- so when we're teaching the financial education course, they have the staff that lets us in so there has to be their available while we're teaching the class and so that's the staff time there and then turn it over the

financial coaching or the one-on-ones. Their staff are there to provide it so and those are in--a lot of times with the coaching groups and the financial education. Those are usually done in the evenings and on the weekends so it is something that comes out of their normal hours and so that, yeah. That doing all of them has been--it was hard for them to be able to do, provide the staff time to do that.

Megan: Yeah. That makes sense. That sounds a little bit similar to relating to early on with the flex schedules and things with that nature. So, couple more questions. First, do you actually charge for these financial education workshops that you provide or are they just part of the partnership?

Scott: No, we don't charge for the classes. We have a partner who does charge for those but it's usually because they provide basically a big full dinner and so that's the only partner that actually charges for those but otherwise no. All the rest of the classes are provided free of charge.

Megan: Okay, fantastic and just another point of clarification. Your relationship with the housing authority is entirely a partnership. They are not providing funds or non-federal funds or anything like that?

Scott: Correct.

Megan: Okay. I thought so. So, one final question here, I'm just curious. There's somebody who asked if you could just provide a little more best practices in terms of how you establish a relationship with the housing authority and I know that some of you who are attending this webinar also have relationships with housing authority so Scott we'd love to hear, you know any best practices that you have there and then if anybody else whose listening also has some best practices, feel free to go ahead and type them in and we can share that as well.

Scott: So, I guess if you're looking for a little bit more information about how the relationship itself was started? Is that what you're asking for?

Megan: Just sort of how you might approach this partnership or relationship in the beginning. I mean, even if you don't have all of those details, just if you can share a little bit about your thoughts on that.

Scott: So, actually the original partnership started before my time and my boss Martha Wunderli was working. She had started the idea of program here in Utah and had been working with who was I believe early on the director of housing authority and had worked with her on a -- they just ran into each other a number of times in conferences or whatever because they kept having--they kept running into each other's result of this common client client-based and so as they started talking to each other about their services and realized okay, this is amazing service that you provide and the other person of course reciprocate. The service with themselves are so complimentary and so when they saw they say, "Alright, we were informally having clients that are common. Why don't we make this more formal and why don't we make this a much more clean process for our clients because at this point the clients just happen to be in both programs here or there? Let's make this a little bit easier so we can have more of our clients on both benefitting from both programs." So, we've made these releases so we can talk with each other about the different client information but they gets all the service--so the client themselves has a much easier time benefitting from both programs. That was the main purpose in getting it going because again, there was lots of times where their clients already benefitting from so let's try to make this more formal. Make this one that it's easier and so the clients are also aware of more services that they could be able to benefit from each side.

Megan: That makes sense so essentially it was just kind of you all--you are both in this space and I had identified that you are serving people in your community who have similar sort of barriers and also similar needs and you're sort of both providing that so you really just kind of, Martha Wunderli just sort of saw that opportunity and continued those relationships to take advantage of your mutually shared population that you served. That makes absolute sense. If there are other questions around how you might approach that or any best practices that anybody else whose attending have seen or have questions about. Feel free to go ahead and type them in but thank you Scott. I really appreciate it.

Scott: My pleasure.

Megan: Alright and so now we're going to hear from Elizabeth Anderson with Kentucky Coalition Against Domestic Violence.

Elizabeth: Yes. Hello, good afternoon. As Megan said I work at the Kentucky Coalition Against Domestic Violence as an Economic Empowerment Programs Administrator and our mission is to mobilize and support our member programs and other partners [to end] partner violence and so we're just the coalition in Kentucky. We partner with our member programs so we don't really provide a lot of them direct client services ourselves and our particular agency. We kind of rely on our member programs to do that.

You don't mind to go to the next slide, we discuss that a little bit more. So, we have a 15 member program here in Kentucky and those--there are shelters that they also offer, out-reach and transitional housing services as well and yeah, on this slide we have There are 15 of them that are right across states and so like I said, we partner with them to carry out our economic empowerment work and we have a lot and there are program was actually that we have at least different programs that specifically carry out those programs such as our IDA programs and so on the next slide we really--this work is really important because economic indicator, they are the main reason that people stay or go back to abusive relationships so we realize that there's a certain need for these clients to get assets to go back to school to purchase their own home so it's very important work and we've been doing this since, you know, 2004 when we received our partner's AFI grants so we've been doing this for awhile and if you don't mind to go to the next slide.

We offer a variety of IDA programs, micro ones, emergency funds and any other clients that are working with someone at our member programs can access these services and like I said we really depend on our advocates at the programs to assess clients to help them apply for these programs, to explain to them what programs are offered and available to them and to help them through that --the purchase process, lease and things like that and we really just start we the process IDA program, you know, the home, the small business, the education and then with all of our other programs really evolve of that sort of program. We encourage all of our advocates to explain the other programs that are available such as the emergency funds, the free tax stuff and these programs really help client stay enrolled in the IDA programs to be successful and so we've--I guess again, we just really rely our partners to carry this out and if you don't mind we go to the next one, yeah.

So, I've spoken about our different sponsors that we partner with but another one of our paying programs that we partner with is the Kentucky Community and Technical College System here in Kentucky. They're just right across the state as well and we realized that some of their --since they are better involved in their programs specifically they're ready to work in working loan programs since

students are receiving [indistinguishable] and so are eligible for IDA program and the Kentucky Community and Technical College System actually has put up some non-federal match dollar and so we've been able to serve a lot of students through that partnership and a lot of their students are also domestic violent survivors. So, we were able to connect them to domestic violence free courses that they otherwise may not have had access to or knowledge of so that partnership has been tremendous to serve them and we also rely again on the colleges and also the shelter to carry out the financial education part of the IDA program. So, and we train advocates at our shelters and how it carried them to those groups out. The group setting are often one on one setting and that's part of their trainings and the Kentucky Community and Technical College System a lot of times the campuses will host financial education in many conferences so their students are able to go like a full day, like a mini conference, like, you know, professional just to and they have breakout sessions that are focused on credit building, credit report, budgeting, spending way, things like that so they're really taking an overall financial education crash course and we've actually gone several of those and helps students and coordinate those so that's been really great.

We also have other partners that banks are they one, again where we--the things that we partner with for our IDA clients to have their IDA account. When we started program we had --we partnered with a lot of different banks and we thought that that was the best way it go because we had offer more option for our clients that we found that that was actually pretty cumbersome and that was easier to owing partner with a couple. So, what we do now is we just partner with two which is much more manageable for us in terms of, you know, getting the client statements. When it's time to do a purchase or transfer funds, it's easier to have a smooth system in place for just for two rather than a multitude so that's been--that was a little bit of a learning for us there.

So, you could kind of share those other and so I think another thing that we really found is to have a good MOU in place really outlining the different roles of these agencies that are played, what their expectations are so that's something else that we were really, you know, highlight as well. If you don't mind to go to the next slide. So, let's just again, this brings are kind of show how, you know, important it is for us to have these partnerships just because we've actually feel, you know, we've been able to impact a lot of the drivers across the state with our IDA program and we really wouldn't be able to do that without our partners and so I guess I'll just kind of open it up the questions at this point.

Megan: Okay great, excellent. Thank you so much. So, we did have one question come through and then I have a few questions that I think are going to relevant particularly your program Elizabeth but I'm going to open it up to everybody as well. But the question specifically around this is where do the emergency funds-- where are the funds for the emergency fund come from? Is this some sort of like a revolving fund with access as needed or is it available for each participant? You have that already sort of established. Can you talk a little more about that?

Elizabeth: Sure. So, we have several emergency funding pools I guess you could say. Some of those are actually are allocated from AFI grant and so just a small fund so some of those --so our IDA participants specifically can access some emergency funds through enrolment in that project. So, these are specifically if they're facing situations where they're going to lose a job, they're going lose their home or they're going to be evicted, they have a medical emergency or something that's really going to impact their ability to stay in the IDA program and be successful. They are able to access those emergency funds and then we also for our IDA clients but also for our other clients as well. We have a fund that's

[ineligible] overtime with donations and things like that. That again, if they're facing some of those things like unemployment, they're going to lose their housing, and their car breaks down they're not able to get back unfortunately to work or school which is again and impacting their ability to--this, you know, to provide for themselves and their families, you know, they can access those emergency funds as well. So, we give them a variety of different funds. Does that answer that question?

Megan: No, absolutely that's great. Thank you so much. A couple more questions and I think could actually-- this could be for everybody but, you know, first, Elizabeth, are all of your program participants employed?

Elizabeth: For IDA, yes. Those specifically from a student who are during our community college on partnership, they're actually employed at the school in some way. So, it's like a work study, a program. So, they are employed, everyone who's at IDA programs is employed but some of our other clients who are not in the IDA program may not be and that's something that, you know, we again we work with our advocate fund to kind of assess clients that, you know, go in a place where they can participate in the IDA program and helping them learn ... some of them were actually part of their key plan to get employed that where they can later on work in the IDA program. So in the end of the variety where it's there in the IDA program these are employed.

Megan: Excellent. Thank you that's helpful. Marry or Scott I wonder if you could answer the same question actually. Are all of your program participants employed?

Mary: Yes, all of ours are employed. I think it's an AFI requirement.

Megan: Well indeed it's an AFI requirement that your participants have earned income.

Scott: And this is Scott, we have the same requirement. Go ahead, I'm sorry.

Megan: I'm sorry. One more time Scott.

Scott: I'm just saying that we also have the requirement of earned income that working income if they want to participate in our IDA programs but like it was said, all the rest of our services, they don't have that same requirement but that if they're getting like credit counseling or something like that but anyone who wants to get in the IDA program is definitely have that working income.

Megan: Right, right. Yup, that's part of the AFI program and how should, they have to be depositing into their savings account their individual development account, earned income. So okay great. One more question and I know Scott you mentioned that you all use outcome tracker but Marry and Elizabeth, do you have a particular system? That a tracking system that you use to keep track of all your participants?

Female Speaker 2: We have a microloan program as well and we were using DownHome Solutions for that so we got the IDA component for that that tracks the savings and then we have a client data base system which is Penelope from Athena Software that we use for like outcome tracking and then also just for, you know, gathering client demographic information.

Female Speaker 3: We also use outcome tracker to track with their IDA clients

Megan: And that's, that's helpful. Okay great. Thank you. Yeah I know that I've spoken to some of you who are listening in the past about different tracking systems that you all have used so outcome tracker definitely one that's I know that is particular useful for larger grants. I've definitely heard DownHome in

the past so that's great. Okay, so just moving forward a little bit for some other questions. We have some that I think they mentioned could probably, all of you could probably speak to a little bit. And the first one really is have any of you or anybody, you know, Marry, Scott, or Elizabeth on the phone or any participants that are listening, have any of you experienced issues of finding a bank hole setup, custodial accounts store or joint accounts for IDAs. I mean they speak to that. Anyone had any challenges for that in the past?

Female Speaker 2: We have had banks tell us that they could not be partners because they didn't have the capacity to do that. We've also have banks tell us that they couldn't be partners because they didn't have the capacity to report to the accounts. So we have had banks not become partners because of that then they've, you know, they are the ones who then let's say will, who could do the financial education or we could do anything you want but we just can't do that so we have had banks tell us that they couldn't do it but luckily we have other banks in town that do have the capacity that we're already doing IDAs somewhere else so have been able to help their self.

Megan: That's helpful, thank you. As we, presenters here on the phone, do you have recommendations for particular banks, large or small or credit unions maybe that you found have been more kind of receptive or understanding of how to setup these custodial or joint accounts, some that you might recommend to these folks on the phone?

Elizabeth: We, we have a lot of success with us the third and BB&T. Those are the two banks that we partner with now. And they have posted phenomenal at studying up custodial account and having a system in place so we can easily get customer statement and to transfer funds or purchases. So I, I would recommend checking those outcomes because they, they've been great partners for us.

Mary: We also use both the third and BB&T and also PNC who have also just been extremely helpful. And actually when we first started the one program with the employer that has employees in four states. We were having a really hard time finding a bank that could handle the accounts in the different states and BB&T and PNC both went out of their way to set it up so that we could do that.

Megan: Wow. That's really great to hear. That's excellent. We also like to hear that. Okay, great thank you. Do you, does anybody have other than the two banks that you mentioned. Initially does anybody have a specific project reserve fund for different partners? Okay. All right, great. So now I do have a question about that's coming from the audience related to college scholarships program and I know this is kind of a hot topic among the AFI IDA world right now but does anybody provide IDAs with match funds from a college scholarship program?

Female Speaker 3: We partner with the Community Colleges [inaudible].

Megan: Wow. I think that's, I think that's really helpful. Anybody on the, who is participating through the webinar? Is anybody here have any experience with providing IDAs through match funds from college scholarship program? All right, so it sounds like, looks like we've got Daniel and Linda, both of you said that you have experience with that. Would you be open to sharing kind of experience with this? I can take you off mute. All right, I'm going to start with Daniel. I just have to find this side. All right, okay let's see if we can hear you.

Female Speaker 4: Hello. So prior to starting IDAs program four years ago, we actually have partnership with the councilor of Pennsylvania State and state sponsor colleges where we gave scholarships to students who were attending those schools. So well we have like a dozen year tracker who working with colleges already. And so what we did was, and appoints them to support the program by using those state grants funding for students as a non-federal match but any of that as they did not have

statement funding that we will provide the funding ourselves. So that's allowed us to just help a significant, we hire a number of students, received the awards. So I would say having strong relationship with those colleges is definitely a key but then also having strong relationship with partners who work directly with students almost can't keep management approach because as we probably all experienced ourselves, senior year tentative also include a certain element of seniority and getting students to focus and on a program that involves six months of engagement proactive deposits to an account at a time where they're looking to spend money and of course to saving it. It can be challenging if you don't have achievements and approach where an addition to text messages, emails, social meetings actually have this school person who in the structured environment. They meet with regularly to make sure they make the deposit and make sure they complete the financial letter of state and complete the illegibility requirements in order to receive the scholarship which would be IDA asset that we, that we provide direct program.

Megan: That's fantastic, thank you. So I'm hearing, you know, not only building that strong relationship with the college or, or university is being college themselves but also sort of if you're going to can move, go through the approach where they're making sure that you have all of the reference supports to make sure that the student or the saver gets all the way through to asset purchase and continues to engage which in some cases may require a more intensive case management or, or touch point then maybe a different type of program is that kind of what you're saying?

Female Speaker 4: Absolutely, particularly where you have help of that are within the 200% of the federal poverty guidelines requirement for, you know, issuing the funds. They're already facing a lot of other challenges and their finances are already further it's in. So the student has, a number of competing priorities at that time so in order to get them to the program successfully having the support of partners like in our, in our incent we have had a great deal of successful students through college possible a local organizations of just a year off. Programs that gives a counselor, a formatted requirement of attendant, school receiving benefits, create a, a social network as well for student appeal network to engage for support that. May, may I include just the idea to public which is supporting and going off the school and, and leaving the nest if you will. Philadelphia for example, I don't know what this is like in other communities but for us so many of student in this particular demographic never leave their neighborhoods and so this is really that like biggest change they've ever experience in life. So a lot of them emotion attach to it, a lot of competing like there's a competing applications financially and emotionally at home. That they're dealing with a lot of trying to complete the six deposit requirements. And keeping and obtaining and maintaining the not federal income to support those deposits.

Megan: You guys are really great caller. Thank you so much for sharing that, that was awesome. Linda in just a second I'm going to find your name and un-mute you if you'd be open to sharing some of your experiences, I think that would be great let me see. Alright let's see if we can hear you. Maybe not Linda's, Paul? So it's possible they are not able to speak but that's okay. That is all right, I think those are some really great caller and I heard a little bit of some additional a kind of best practices come off of that, I'm hearing, you know throughout caller and hearing kind of when you're working with partners, thinking about a common mission, you know, there's cross recruitment. It sounds like an MOU is really important to get to buy on all sides. And then kind of really thinking through sort of how your relationship is working, and how your communicating with each other, getting all of those sort of details down as your launching your project and continuing to maintain those relationship. I'm wondering if anybody out there, I heard know that in Kentucky College Against Domestic Violence. You all are using

Miracle Members to sort of built capacity for your organization and help administer this grant. Does anybody else using Miracle Members or volunteers at all? So if I just shouted in the box if you are. Does it seem like many if you are utilizing that? That's interesting. I think that one of the best practices that we've seen, you know, we definitely heard in this call is that one of the best ways that partners can help if they can increase capacity of your ability to deliver this grant and get you, your savers first successfully to asset purchased. There's lots of different ways of, of expanding that capacity, you know, as, as they mentioned earlier in it pulls through, you know, recruitment support and through financial education support obviously through funding that's always a big capacity builders so I'm curious that, is anybody else do you think do it or, or partnering with an employer to deliver an IDA. Is anybody have any best practices they like to share around that?

Megan: Alright, Genevieve. I hear that you're chatting there in the box. I'm going to take you off mute in just a second. I love to hear any best practices that you have to share in just a moment. And I hope that you're on like that. Let's see if we can hear you.

Female Speaker 5: Hi, so in the past, sorry maybe acting but our miracle just to helped us create an online streaming tool. So that helps stream line if you think is for us. And then also in around the community we also get invited to various like, there was a few times we're invited to local community college and they helped us with the table and promoting the, the program during a student week and so they helped pile some brochures or with the streaming tool. So things like that apply on the strongest team that miracle least to help with really pass this streaming online streaming tool for us.

Megan: That's really fantastic, thank you Genevieve. That's a win metro. So kind of going back to the, to the employer piece in terms of, you know, connecting with an employer to help kind of deliver an IDA either from a funding perspective or recruitment perspective. I'm curious Marry if you would mind sort of talking about a little bit more about, you know, any best practices or tips you might have in terms of approaching an employer to start have do test the conversation so they come to you typically or, or you think sort of in need and approach them. What are, what are some of ways that that relationship might get started sort of similar to the, to the housing authority question.

Female Speaker 2: Yeah. We, in, in fact all of the employers that we, that, that we're working with did come us. They, they were aware of us because they had, because, because we were out in the community talking about asset building and things like that and they, and we talked about IDAs and that's why they came to us but, but we haven't ever actually approach an employer to ask them about.

Female Speaker 1: Interesting, interesting I wonder if any of our presenters or anybody in audience who like to speak to what it is to, to approach a, a potential partner? Anyone had any, you know, if your just beginning to administer your AFI grants or you, you got a new one recently back in May and you need to find some partners to help filled it out and get it through successfully or if you've never really done this partner thing and you're thinking about creative ways to identify partners in your community like you're funding, recruiting, program and administration, any of those types of things. If anybody has wants to share any stories or have these specific questions around how you identify and approach a good partner. I loved to take a moment and talk about that as well.

Scott: This is Scott I was, this one speaker that just briefly which is that's, when we were first lining up, you know, when we had to overcome the, the need for finding new occasions for a financial education versus how we're looking back in the community and thinking of all the different organizations that provides services in our area. I mean, in Salt Lake in particular but statewide as well. We started once that we're aware of that we're providing services to the existing client, existing the similar client base. And we're looked that way, okay. What are, is that they're providing? And what point could maybe we, and if we're going to have provide coach of them and asked for this isn't try to promote some sort of a partnership there. Looking of what services they provide and what services that maybe that they could be benefitting. What things we can add to their existing service and what ways we can make their services more effective as a result of partnering with us. What ways that we maybe do something a little bit either more effectively, a little bit better or maybe and that maybe something that they're trying to get in to but that's how we approach it and look at different ones that already have the service that we could been help add to and make it more effective for their clients. And then, then, directly ask them just like, you know, hey, we're looking at this part of type of partnership, what needs do you have, what things are you looking at some sure falls do you have with your agency that maybe we could fill, maybe we can help you with? So that was something that we help, that help us line up some new location itself, help us fill in some gaps with your partnerships.

Megan: That's fantastic, Scott. Yeah, I think that's a great call out. I think, you know, doing the community scan of organizations locally or within your state or region that our delivering services to a client based or a population that similar to those that you might serve through an IDA program, it's always a great first step. And so that was a first sort of best practice that I heard you call out that I completely agree with. Another one that I heard from you is sort of the making the case piece, right. And so not just approaching and asking for help but really sort of spending a little time digging in and identifying what the gap might be in that particular that partner, what gaps can you feel for them and vice versa and sort of figuring out how to have that conversation and make that case can also make for a really great, you know, marriage and you're able to serve a lot of clients in a really robust way. So I think that's great. One that's you're really good of practices, and then another thing that I heard there's got that, I didn't call out previously but one of the other benefits sometimes of developing strong partnership is, you know, as related to capacity is actually finding the locations. So if you are a grantee that, you know, ca deliver this but your state wide maybe or you have small office and you can actually go to a partner where they directly serve clients and utilize that space. That's an excellent way of -- and capitalizing on their additional logistical capacities. So I think that's excellent. Did anybody else have any thoughts about those or question?

Megan: So I think, you know, I think we'll pause for a minute on questions. We do have a quite a few comments coming through and thank you so much. I think this is a great and really robust discussion. I know that Daniela said -- and I apologize about pronouncing your name incorrectly I'm just trying to read it on here. But you did mentioned that using the planning guide for integrated services that CBD released in partnership with the bed last year actually with the administration for children and family because that's a really great resource and sort of identifying some of those tools. And there's a partnership tool in the back of that guide that's also really useful and we can share the link with you, you know, as part of that when we send up the slides for this webinar of course but that's an excellent. That's an excellent tool. Any other tools or best practices that you all have seen that is in particularly

useful for building strong partnerships and maintaining them, you know, around tracking or anything like that?

Megan: I'm sorry. Looks like Lino [ph] is actually the one highly who mentioned the planning guide. I appreciate the shout out there. So that's been fantastic Lino's [ph] been a part of a larger integration project the CBB. And as part of that, there a AFI IDA program about us. So I'm glad of that that tool is been useful. You know, I just want to take this moment. We'll give a couple few moments while I'm talking for, you know, any other comments, ideas, questions that come through the chat box. But I do want to take this moment to thank our presenters Mary and Scott and Elizabeth that was really fantastic to hear, you know, the stories of your organizations and your grants and you developed strong partnerships, share some tools and you know shared some pitfalls to maybe look out for. This is, you know, a big piece of building your AFI program and making and helping to make sure it's sustainable as we all know it can be challenging, the administrative cost for this or the money that you have is not always massive and you're all busy doing lots and lots of things so. Building these partnerships can really, really help not only your organization and your program but can also, you know, help make an impact and help people in your community get to as a purchase and, you know, build wealth in their own life. So this was really, really excellent. I'm just going to move on here while we have a few more comments and ideas coming through. We are next virtual copy webinar is going to be on July 11th and this one will be particularly around Partnering with Higher Education Institutes or Institutions. So really around developing the strong relationships to this local higher educational institutions just like we were talking about a little bit earlier, can enhance the impact so recruitment raising the non-federal match, supporting clients in successfully getting them to asset purchase as Daniela was saying earlier. There's a lot of real strong innovative activities and ideas bubbling up all around the country around this, some very cool things happening. And so you'll hear from, you know, some grantees that are doing this, maybe some of their partners as well and be able to really guide more deeply into the technical aspects of how you create and develop those relationships. So that will be Monday, July 11th from 2:00PM to 3:30PM and I think it's going to be a really fantastic webinar. And love for you all to join. And finally, just one last question before we go, Elizabeth, for the group working for you all at Kentucky Coalition Against Domestic Violence, what screening process do your staff have to go through? I don't know if you mind just sort of briefly touching on that before we close out here.

Elizabeth Anderson: Yeah. Sure. So, again, some of my advocate they're working on people directly in shelter and also through outreach program as well. And so, that one is really just kind of talking to the client thing, what their situation is, what their goals are, you know, if they're thinking about going back to the school or purchasing a home just kind of talking to them about what is it to there, you know, what some of the future goals are. And then just kind of making sure that they more eligible for the program, you know, for the guideline. I mean there's not really a specific tool in place I guess, that might just mean it's a little bit more organic I guess. So that answers that question?

Megan: Yeah. I think that that answer question. And, you know, I think that's something that hopefully we can dive more deeply into in one of our later webinars in this summer but often a question that comes up with grantees as sort of how to find partners that, you know, can deliver financial education or financial support maybe it's a financial institution that you think who's delivering education but how are you sort of ensuring that those folks are appropriately trained with, you know, the sort of coaching techniques so the cultural competency to ensure that they're providing good service. So I think that something they will definitely have an opportunity, to dive more deeply onto. That's a great question

and thank you so much for your response Elizabeth. Another question that came in is just around how people can get in touch with the AmeriCorps volunteers. So that's sort of outside of AFI partnership, is that the corporation for volunteering community service right, excuse for me a moment. But you can actually apply for a AmeriCorps Grant or VISTA grants through the corporation and they totally separate they all but, you know, whether use a AmeriCorps members, business, volunteers, interns anything like that that help just as they going to be would saying sort of, you know, with some of the administrative sort of aspects can really kind of help build capacity for your grant so. Let us know, feel free to be chat to us, to some of the questions around that.

Mary: This is Mary. I just wanted to add to what you just said, a lot of times there already are AmeriCorps or VISTA partnerships going on in your local area. You might want to find that out because it kind of difficult to get your own AmeriCorps or VISTA project, they want to sure a fairly large organization. And I know we have had VISTA working in our program in the past, and we did it through a local network that was doing them. So that might be something to people to check on before they try to do their whole own application.

Megan Bolado: Yeah. That's a great point. Thank you, Mary. I think in the beginning sort of similar to an AFI, IDA grants, sometimes you may want to start out partnering with someone else who already has one and before launching into your own. But other way, you know, thinking about partnerships in general as a way to increase your capacity is always the goal. All right. Well, thank you so much everybody for your participation and attendance. I really, really appreciated. I love to all of your comments. We'll be sharing all of this information back out with you and of course as I mentioned earlier it will be available on the AFI resource center, the address for that is right up here and if you have any questions, you have any ideas for, I mean you want more technical assistance of course you can always reach out there and so with IDA resources or call the number. And otherwise, I'll look for to seeing you at our next webinar on July 11th then I hope. Have a wonderful day. Thank you so much.