



"Tools for Success" webinars for Assets for Independence grantees:

Participant Engagement Strategies

Tuesday, September 24, 2013
12:30 – 1:30 p.m. PST / 3:30 – 4:30 p.m. EST

Jimmy Crowell: Good afternoon everyone and welcome to our webinar **Participant Engagement Strategies**. This webinar is the next in our series of "Tools for Success" webinars designed for Assets for Independence grantees and sub-grantees. My name is Jimmy Crowell, and I'd like to welcome you to our conversation today.

Before we start today's presentation, I'd like to begin with a few housekeeping items. If you're having trouble dialing in, you can listen through your computer using speakers or connecting a headset to your computer.

If you're having technical difficulties such as trouble connecting to the visual portion of the webinar, send us an e-mail and we'll send you the Power Point file as an attachment so that you can follow along. The e-mail address is tmurphy@cfed.org.

Today's webinar is being recorded, so you will be able to review it on demand. You will receive a follow up email in a week or two with details on how to access the recording. We will also send a copy of the PowerPoint presentation that is being used today.

We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

We encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel as you see on your screen. We will try to answer as many of your questions as we can after the presentation during the Q and A session.

We realize that some of you on this call may not yet be AFI grantees, so we want to provide you with information about the program. The Assets for Independence Program, or AFI for short, is the largest source of funding for IDA programs nationally.

To learn more about AFI, including how to apply, visit www.idaresources.acf.hhs.gov

We also encourage you to attend an upcoming orientation webinar “Introduction to AFI” which will take place on Tuesday Oct 8 from 1 to 2:00 PM EST. You can register for the webinar at www.idaresources.acf.hhs.gov.

Now that we’ve gotten those housekeeping items out of the way, I’d like to introduce our two guest speakers for today’s webinar.

Our first guest speaker is Juan Bonilla, the deputy director at Lawrence CommunityWorks, Inc. in Lawrence, Massachusetts. LCW’s mission is to empower a network of members, acting collectively and in partnership with others, to transform Lawrence into a vibrant city of healthy neighborhoods. LCW develops leaders, produces high quality, affordable housing, and supports residents of all ages to build skills, become financially resilient, and pursue opportunities to improve their lives and the community.

Welcome, Juan. Would you like to say hello to everyone on the call?

Juan Bonilla: Good day everyone. It is a pleasure to be here and thank you Jimmy for giving me this opportunity.

Jimmy Crowell: Our next guest speaker is Marcia Munden, the Pathways to Economic Stability Program Coordinator for Catholic Charities of Idaho in Boise. Founded in 2000, Catholic Charities of Idaho seeks to provide culturally sensitive and inclusive services to those in need using a family strengthening approach to service delivery. Regardless of religious affiliation, CCI empowers all people in need to reach their spiritual, emotional and economic potential. Welcome Marcia! Would you like to say hello to everyone listening today?

Marcia Munden: Thank you, Jimmy. Good afternoon. Thank you for including me in this opportunity.

Jimmy Crowell: Of course. And this is me. I’m Jimmy Crowell and I work for the AFI Resource Center. The AFI Resource Center provides training and technical assistance to AFI grantees, their project partners, and other organizations that are providing asset building services across the nation.

The objectives of today’s webinar are to identify effective AFI participant engagement strategies, hear from two AFI grantees that have successfully incorporated these engagement strategies into their programming and discuss how focusing on participant engagement can lead to increased program retention and help improve your program outcomes.

So I am going to start with a little bit of framing. Participant engagement can be a tough concept to define but it is an essential part of IDA program design. Engagement encompasses how you, as a case manager, and your program relate to your participants and vice versa. It is how you communicate to your participants and how you help participants overcome barriers to saving and completing the program. When we think about how often

we talk to our clients, what we say to our clients, what additional services we may offer clients or how we structure program activities; these are all important pieces of participant engagement.

Participant engagement strategies are an important piece of IDA program design because these strategies, when implemented appropriately and with your savers' needs in mind, can empower, support, and motivate your clients. When participants feel like they can save, have the right support systems in place to save and are motivated to save, your program will have higher rates of participant completion.

What are some specific examples of how you can engage your participants? Support services, such as financial coaching or counseling, can help your participants feel more confident in their ability to maintain a budget, save consistently and, ultimately, purchase an asset. Identifying and addressing barriers to program participation will help your clients succeed. For example, providing transportation or bilingual financial education will help more of your participants get involved in program activities. Another important part of helping your clients engage with the program and each other is by encouraging peer-support. Peer-learning cohorts can help clients feel less alone and more comfortable when participating in program meetings. Finally, creating multiple avenues for communication, such as text message reminders or social media, that allow for back and forth communication between you and your client will help you keep your clients engaged and allow clients to provide important feedback.

Today we are joined by two guest speaker who have incorporated some, if not all, of these engagement strategies into their IDA programs. We are going to start with Juan Bonilla, the deputy director of Lawrence CommunityWorks. Juan?

Juan Bonilla: Thank you, Jimmy for the opportunity again to share some of what we do and I hope that folks who are listening will be able to learn about LawrenceCommunity Works' approach and hopefully be able to learn some of these strategies and implement them in their program. Next slide, please.

The first one to understand is more about our approach and why we do things the way we have done them over the last couple of years. It is important to understand our approach in terms of our mission. We consider ourselves a network organizing community development organization meaning that we focus on helping our residents understand that they're in an environment where they're welcome to share ideas, support one another and work collaboratively and collectively towards positive outcomes. So we invest a lot on developing their own social skills, becoming leaders in the community, understanding the issues that are not only inhibiting them but that of the community but we also encourage them to not only receive these trainings and skills but to also give back with their own skills that they bring to the table. So we incorporate that into our core programs; community organizing and leadership development, real estate development and asset building. Next slide, please.

Our IDA program began in 2001 and it was a result of our real estate development project where we identified that our participants really lacked financial skills, all had poor credit and were struggling to actually qualify for the loans they needed to purchase the homes that we had developed. So we began with an IDA program with 12 participants, all single women. And since then, we have evolved and developed five different IDA tracks to address different needs we've identified over time. Over the last couple years, we've been able to grow our program and now we are managing over 50 to 75 accounts a year and that is a result of us receiving generous funding from an anonymous donor who really believed in our program and saw the results we were achieving and wanted to help additional folks. We also incorporate into our program IDA peer leaders who are graduates of our program. We train them and hire them back on to serve as role models to the coming participants. We also incorporate financial coaching and housing counseling. We do have a robust homeownership center with trained counselors as well as a financial coach and all our participants that are part of the program are required to meet with the coach or housing counselor depending on their goal. As a multi service organization we also, and again as a network organization, we also leverage our other programs and departments. For example, our community organizing department is now, has integrated their leadership development program into one of our IDA cohorts so that families are not only learning about household commerce and overcome barriers to achieve goals but they are also learning about the overarching issues that are affecting the community and the impact of those as well. We also develop properties. So whenever we are developing a property, we bring in our participants to provide feedback and let us know what type of property, house, what areas we should focus on developing and so we value their feedback throughout the process. As well as with partnership building, we have been successfully establishing partnerships with our local community college to enhance our workforce development area. Workforce development is new to Lawrence Community Works and we have been lucky to land a great partner such as our Northern Massachusetts Community College. We are also an affiliate of the MIDAS collaborative which is our intermediary who administers our IDA accounts and that has really helped us to spend more time on the programming and not worry so much on the back end account management. Next slide, please.

So I've mentioned that we have evolved into five separate tracks. Our community IDA is our original model. It is more of a long term model. We have our leading movement IDA which is our youth program specifically for juniors in high school. We also have a welcome home IDA for first time homebuyers; we did experiment with what we called the second chance IDA which was targeted for families who had lost their homes through foreclosure. This program is discontinued. We did not find it to be successful. We were only able to help one person purchase an asset so we moved on from that pilot. We just launched, this year, a small business IDA. We identified that we had a very small number of families actually using their money for small business but in the community we identified a huge need. We have a very entrepreneurial spirit in our community but we also found that small business owners were struggling with learning how to manage their business effectively so we implemented this program. This fall we are going to launch our education forward IDA which is specifically for adults that are interested in continuing education or pursuing a career program. Next slide, please.

So, one of the core components for our model is that we treat our IDA participants, we enter them into cohorts. So every time we are ready to launch a cohort, we recruit participants from our waiting list and invite them to come to an orientation and once they enter the cohort they all begin together and end the program together and thus they build relationships over time and they support one another and so the end result is once they complete their cohort they have a network of participants that have basically participated and had the same experience as themselves and usually ends up with new networks and new friendships. They all attend semi-monthly workshops. One of those workshops is always centered around financial education or asset-building education. The second workshop in the month is a peer-to-peer workshop where the participants actually select the topic they would like to learn about. So from time to time we have had folks come in to teach about yoga simply because participants wanted to focus on health issues or we've had psychologists come into the workshops because participants expressed the need to deal with stressful situations. So we leave it open to the participants to let us know what additional resources they need to help them again have more vibrant lives and more successful friendships and resources in the community and so the peer-to-peer workshop allows them to get just that. As I mentioned, we incorporate financial coaching and housing. I'm sorry, I've lost track of where I was at. As I mentioned, we incorporate the financial coaching and one of the other things we have our participants do as well is that they have to present or develop a presentation around their personal goal, why the personal goal is important to them, what resources they need to access, and how they plan to achieve their goals. They develop a strategy for this presentation and during the program, they develop the presentation and then towards the end of the program, they present to their peers about their goals and why their goal is important to them and how they expect to move forward on that. We call our participants investors rather than savers because at the end of the program they will invest their money into an asset so we want to implement that mindset that they're actually investing and getting a return out of their purchase. We also include child care and provide food during the workshops because we really want, that is a barrier to exist in our community that folks often don't have childcare especially in the evenings or weekends when the workshops are held. We try to remove any barrier that would prevent them from participating and they appreciate that they see that as us going out of our way to help them take advantage of the programs that are being offered. Next slide.

At the end of every program, and every cohort, we have a celebration. We have a graduation ceremony and this is a key component and critical to our work. Celebrating a success is powerful and emotional, it's a very powerful tool to help our families really feel good about themselves. Even though we just provide them with a piece of paper that says they've graduated and that they've succeeded, they really take a great deal of pride in being a graduate of the program because of everything they've accomplished over that long term. That they have to come to bimonthly workshops, that they have to complete a project, that they have to participate in the coaching but at the end of the day what they realize is that while the money and the match is the great benefit of the program, the greatest benefit are all these additional layers and resources that exist that we provide and so what they get out of it most is the friendships, the understanding that now they have friends going through the

same struggle as they are and that they have a community partner that they are welcome to come to and continue in their path towards financial security. Next slide, please.

Just a few outcomes and outputs about our program and our success. As a result, we've had 89% of our IDA participants graduate. Now graduation means that they've completed the educational and asset component, the education component of the program and so they attended all the workshops and at this point they begin their asset purchase process. Out of the cohort that we've closed, meaning that they've all graduated and we either have participants purchase an asset or withdraw from the program and not purchase an asset, 70% of those actually were successful in investing their IDA money into homeownership, education or business. So far, since 2001, we've had over 100 investors in our IDA program and so 38% have been in homeownership, 54% on education for either themselves or for their children, and 8% have been in business. And as I said earlier, we just launched our business IDA so that percentage will increase in our program. Next slide please.

So there are some challenges to offering such a rich and layered approach with all these wrap around services in an IDA program. It is very high touch so it does require enough capacity from the staff perspective to be able to provide the workshops, provide the counseling and also the administration of the program. So it does help to, you know, what we do is basically, as a multiservice agency, is that we form partnerships within our organization to deliver this high touch approach. So our housing counselors, even though they are part of the homeownership enter, are considered part of the IDA program and counsel our IDA participants. You do have to do some prescreening because our goal is to help those that are ready to take on the next step and so because we offer multiple tracks, we have to know exactly what goals they are interested in and if they are ready to accomplish this goal within the program timeline. For example, the welcome home IDA is a 6 month program, they have to save 200 dollars a month which is a significant amount, for those folks who can't save 200 dollars a month we introduce them to the community IDA which is more flexible but a longer term to allow them more time to develop the financial makeup to qualify for a loan for a mortgage or use their money for education. Programs and resources within our organization and outside of our organization but another challenge is that, unfortunately, we either have 50 to 75 accounts we do on a yearly basis the need is so much greater. If we could triple our program right now and have the resources to do that, we could easily do that. So we do have long waiting lists so you have to have a process within your organization to continue engaging people on the waiting list. Next slide, please.

With that said, our model brings us great benefits. And it is part of why we have great outcomes in our program. Folks certainly feel very motivated and committed to the program because of what they get. We give them a lot and they give a lot. They're also, at the beginning of the program, they're usually interested in the money. They are interested in the match and that's what brings them to our doors but when we do our exit surveys we find that the top reasons for benefits they received from the program, they always mention the friendships that they build, the experience, the support that they received. The money benefit is always second or third on the list. There is always something else they mention as the greatest benefit. So they develop great networks and resources, they increase their assets

because they are now either purchasing a home, engaging in a business or pursuing their education. They develop a sense of community and feel empowered to continue pursuing goals beyond the program. As a result of that, we have a lower attrition rate. The folks that drop out of our program are minimal. It's actually very competitive. The minute someone is dropping out, someone else is there to take that spot. People do see it. Our residents have come to find our IDA program as a great value. They are very motivated to participate in it.

Jimmy Crowell: Great, thanks Juan. I want to remind everyone that the phone that if anyone has any questions, you can enter them into your question box in the GoToWebinar control panel. We're going to have plenty of time at the end to answer them. Next up we have Marcia Munden from Catholic Charities of Idaho and she's going to go through how her IDA program engages participants. Marcia?

Marcia Munden: Thank you to everyone for participating today. I am really glad to have the opportunity to share a little bit about the development of our IDA program. I've always used AFI Resources. I really appreciate the availability of those too so I am really glad to be a part of that whole process. Catholic Charities of Idaho, we really are focused on meeting the needs of the state of Idaho communities and we are quite spread out geographically so in our process we do provide a wide variety of services designed to build on the strengths of individuals and families in our communities so that we can empower them to reach their full potential. We do that within four core areas; economic stability services, mental health counseling and family education, immigration legal services and our community and parish engagement which also includes our advocacy around educating policy makers about the impact of their decisions. That is a very important piece for us as well. We really strive to integrate our services to provide the full range of support that families need to build self-sufficiency. We have five centers throughout the state that covers a very large geographic area. Each center is slightly different in terms of the configuration of services. We are the model of community responses and place-based. We are based on the family strengthening model developed by Annie E Casey; it's a best practice model for service delivery. Within that there are the primary pillars; family economic success, family support system and thriving and nurturing communities. It's a very holistic, family centered, place based, collaborative model that focusses strongly on self-sufficiency and being accountable to families by involving them in every step along the way and really preventive and promotional in nature. We try to work with people in advance so that we can help them build the skills they need to avoid crisis moments later. Next slide, please.

Our pathways to economic stability program is the primary program within our economic stability core service area and that's really where the IDAs reside as a part of that program. It's really the program that is designed to be an asset-building program on multiple levels to boost families out of poverty. We have a strong case management component that is really our initial way of working with people in most cases. It is that engagement and first contact that we have, often times with folks to help us build relationships with our community and it helps us to later on determine the folks that are appropriate and ready to participate in the IDA. I think that's an important part of it because it definitely helps them to be successful later on. We really focus at that point on stable income and affordable and stable housing,

job skills and building their support systems up so that when they are ready to engage in the IDA they have a strong base and are really connected so that they feel like they have something to draw on to be successful there. Our financial education component is available both, as a part of the IDA programming once people are engaged but also in advance, we work with folks on basic financial skills and perhaps debt reduction and things to get them ready to engage at that level. We use primarily MoneySmart in our IDA program for the hours that we require of financial education but we also really use targeted resources. We work with a tremendous amount of folks with English as a second language so we are always looking to find appropriate resources that might be ESL driven curriculum with more pictures. We have tailored materials that we used for certain groups as they go through whether its folks that are looking for ways to pay for college or the folks that are trying to become homeowners. We try to target those and make sure they are relevant to our folks. We have guest speakers as often as possible and opportunities for both classroom and individual sessions. Within our IDA currently we have three options; our first-time homebuyer homeownership option, education for yourself or education for a child that is 16 and over and ready to matriculate within two years so that it fits the timeline of the program. Initially we had a small business option but we found that we really lack some of the supports necessary to help those folks be successful and found much higher rates of success for our savers saving for homeownership and education. There was another organization in the area that does focus on helping people with small business so we thought we could have the biggest impact in these areas. Next slide, please.

This is an illustration of our pathway to economic stability when people come in. I wanted to show this because we work with a lot of English language learners and using visual resources is an important part of how we engage these people and can have a way where sometimes when people lose the momentum or they're working so hard, it's nice to be able to pull out something and point to all of the major markers along the way, some of the achievements and that has given us another way to work with people and celebrate some of the successes. Next slide, please.

This is just a brief overview of our IDA program and I realize it is similar to what many of you have. We do have a 2 to 1 match but I wanted to show this because we, again, try to have some sort of visual representation on anything that we put out because of the work that we do with refugees and immigrant populations. But of course, like everyone else with limited budgets, we need to be careful about the numbers of things that we can produce. So this is something we can use in multiple settings for folks and that's important because we do a lot of community outreach and trying to help people understand the IDA component of the program and why that's so valuable to folks that we serve. This is something that we can use in many different aspects. We don't do a lot of translation of documents because we have really found that a lot of the folks we work with are not necessarily literate in their primary language either so putting a lot of effort towards translation hasn't been the most successful. By far it is most successful to other groups we have many relationships and partnerships that we've built with ethnic community organizations and churches and other kinds of civic organizations in the community where we can have direct contacts or invite

them in to our orientations or opportunities to learn and be able to provide that in the language that would be most appropriate. Next slide, please.

This is really the meat of what we are here to talk about today, the strategies that we've used over time to be more successful in engaging and retaining IDA participants. I think that what we've done is, really the most effective strategies are a natural part of our family strengthening center approach. We are firmly place-based, community-based and responsive to the folks that we work with in terms of having people involved in local steering committees determining the biggest needs in the community, where we can be most effective. We want to involve clients and community partners in that work so that we are really meeting those needs. Part of that is having a welcoming environment and being very flexible about the way we have office hours and meeting time. Like the previous speaker, providing childcare on site for parents to attend classes and even for case management meetings. That has been a huge help for people to be consistent and available for those meetings. We also include a computer lab for teens or for folks that wouldn't be quite appropriate for childcare but we have an opportunity for them to come in and use the computer while their parents are engaged in learning. Even sometimes we are able to provide homework help. We do partner with the University and with the local community college and with local high schools because so many of them have service learning components to their classes so we found that to be a very rich opportunity to help us provide services at minimal costs for our clients. We provide some level of transportation when it is a barrier. We also have multiple ways that folks can communicate with us through e-mail and text. Again, I mentioned the geographic challenges in Idaho so that's really made a difference since we can communicate via email and check in because we meet with clients once a month consistently but it's nice to be able to check in so if there's something that comes up we don't let it go for that amount of time if it might become an issue or barrier to their savings. Bilingual and bicultural staff and volunteers are critical to everything we do here. We serve many language groups and we are fortunate to have bilingual and bicultural staff but we also make use of interpreters in the community. Probably the thing that we've found to be the most critical piece of the ultimate success for folks getting all the way to asset purchase has been the holistic and wrap around support services we can provide. And really the fact that we have those services for potential investors in place so that people are really getting ready at a place when they are enrolling in the IDA to have acquired some of the skills needed and to have worked with their case manager to problem solve some barriers already so they are at a place where they can engage fully and have much greater likelihood of success. We do also refer among our own programs internally for participants and I've developed a rich network of community partners that understand the basics of the program and refer folks over. Head Start, Boise State University are strong partners. Habitat for Humanity has also been a strong homeownership partner. Next slide, please.

We really try to be as flexible as possible in all the services we offer and very individualized in the way that we work with people and families but for certain, in our financial education, we have developed a number of different ways of working with people so that we can make sure that this information that is so vital to their success, long-term, is understood and so when we cover core competencies in a classroom format we also can work with people in

individualized sessions and really meet their particular needs. We also do refer to our folks and work with them as investors rather than savers or clients or participants because that is a key piece for us in terms of the partnership. Back to the financial education, we are able to offer that in multiple languages because of our staff and volunteer capacity that we've developed. We have classes in Swahili, Kirundi, Spanish and in English, in French and then other languages that we are able to provide assistance with interpreters; Burmese, Arabic and Somali and others that come up. I think that is a very important piece because while we certainly encourage people to learn English, we are wanting to make sure that this information is understood. It is too valuable for our folks to skim over and not make sure that they're really getting the basics. We have a lot of issues with predatory lending practices here in Idaho and misunderstanding that can really derail families if they are unaware of some of those things. We found that to be a really critical piece. Again, investors are partners in this so we are really focused on a collaboration with folks as they come into the program from the beginning they are working with their case manager to set appropriate goals and create a savings agreement that is going to workable for them over the long term, something that they are going to be able to be consistent with. Each month, they meet in person and develop a monthly action plan to hold each other accountable so it really is a partnership and they will leave the meeting knowing the next time and date of the meeting and what each person is responsible for doing for that time frame so that we really have some accountability there. That has been critical. One of the other things that we do initially that has helped tremendously is getting credit reports run as soon as possible because we are able then to work with folks over a longer time frame if they need to have assistance to resolving credit issues, something that is going to be a barrier especially in terms of homeownership. That's something we've learned over time with the program. That is definitely a key piece. Next slide, please.

I wanted to talk a little bit about some of the great people that we have in the program and this family has been both successful and are really, it is a father and son, that are really two of the wisest money managers that I know and have been successful investors. The father, here he is an investor in a refugee centered IDA, and the young man who has recently completed our IDA program for his college education. He is a 20 year old refugee from Burundi, the oldest of 9 children and he has now completed the second year of college and, unlike many of the folks he's in classes with, has been able to do that without a substantial student loan debt because he has used his IDA money to cover and supplement his financial aid and scholarships. We have worked with this family over the last 4 years from the point when they came in on the verge of eviction, underemployed or unemployed in the case of some of the members of his family and have been able to help them move along the path to be gainfully employed. All three of the adults in the household are successful savers and asset-purchasers. It really has been an amazing journey to work with this family and as they've each completed financial education and we've been able to help mom to learn how to manage a checking account and gain employment. We had the opportunity to work with the father around very specific needs with his employer that made a huge difference. I think that this really highlights one of the issues that we have is there is so much misunderstanding and miscommunication that sometimes completely derails a family and it is a simple fix in most cases. In this case, the father had been granted more hours at work but

had not had it explained to him that he needed to log in differently for those hours than the others he was working. So he came in after a couple of weeks of working additional hours wondering why his checks were the same amount as previously and his case manager here at Catholic Charities was able to work with the employer and found out that he hadn't been recording the hours in the way he needed to be and once he had that explained to him in Kirundi, he was able to capture the monetary rewards that he should've been getting for those hours. That really moved him along to help him be eligible eventually for a home loan and so this last summer he was able to purchase his home. That is the kind of warp-around services and relationship that we have with the folks that we work with that really brings about those successes. So without those small interventions people kind of get lost in the shuffle and often times are not able to be successful. Next slide, please.

These strategies are really working across the board. We have consistently maintained an 80% completion rate for IDA participants and we have now become the sole provider for case management here with the AFI grant based on that success rate. We really found that our way of working with people was more successful than, in some cases, organizations that really had folks that would benefit from the IDA but didn't have a system in place to provide that level of support found that it was much more difficult to move people all the way through the program and reach asset purchase. This has really been an accumulated effort and learning for us. We've been involved with the IDA program now since 2005 and we've had over 70 participants in the program and, again, we are at about an 85% completion rate. But of those folks that don't, complete, that 15 to 20% that don't complete, two thirds of them had reached their savings goal and completed the assets specific education and financial education but were unable to purchase due to some unforeseen event; a divorce, or moving out of the area because they do need to purchase within the state of Idaho and in some cases with education we've really seen that. This has given us an opportunity to expand our program outside of the Treasure Valley and leverage the success and the AFI funding to acquire other funding to move the program further and we are really excited about that. Next slide, please.

We currently have 34 active IDA accounts and 26 of those are located here in the Treasure Valley and 8 in North Idaho. We are in the process of expanding our IDAs into the other areas of the state. More than half of our participants have deposited EITC, Earned Income Tax Credit, into their savings account and I think that is a really key piece for us because we are able to connect folks with the free tax site and really help them to use that money to reach that \$2,000 savings goal which for a lot of our families otherwise would be a very difficult goal to reach and so that really makes a big difference. We've been very successful in helping people to do that. In many cases, especially with language barriers, they aren't always able to access those VITA sites as easily. So we often provide interpretation or transportation for that. Our folks are not falling prey to some of the other institutions doing tax prep and charging enormous amounts of money. We also focus in on helping our investors to get the financial education under their belt within the first six months if possible that really helps to build the connection with other investors because those 12 hours are typically in the classroom format so they're able to make connections and learn from each other which is a lot of time the very best results are seen from that. We are in the process of

bringing on 8 more investors and we are excited to capture more funds. That's always the biggest challenge is those non-federal matching funds. We have people ready to engage but the matching funds is a barrier as I'm sure it is for everyone. Based on the success that we've seen, one of the most exciting developments is that we've partnered with Idaho Dept. of Health and Welfare and they've committed TANF funds over the course of two years and that's going to allow us to really focus on that expansion throughout the state and we're very excited about that. I really appreciate you taking the time to participate in this today and I've been happy to share some of the things that we've learned over the last several years and I hope you find this helpful. Thank you.

Jimmy Crowell: Thanks Marcia. Ok, so now it is time to address some of the questions that have come in from the audience so far. Again, I remind everyone, just like it shows up on your screen, you can type in any question you have for Juan or Marcia and they'll answer it. So the first question we have is; for AFI funds only 15% can go towards administrative purposes, and Juan and Marcia I know you were expecting this question, so how do you guys supplement your funding so that you can provide these other wrap around services? Let's start with Juan and then go to Marcia.

Juan Bonilla: Sure, like every other organization, finding enough funds is always a struggle but we leverage our funding well. About 70% of our funding comes from foundations; private foundations, corporate foundations. We get very little money from public sources, about 10% of our funding comes from public sources. So we do a lot of leveraging, for example, in our homeownership department we are HUD funded, we get funding from other providers, NeighborWorks, etc. but we also have our participants receive counseling through that program so we integrate the services to that level of capacity. It is really about finding the sources that your organization has and leveraging them to develop an effective program.

Marcia Munden: I would definitely agree with Juan on that. We are very focused, Catholic Charities, as a whole to look at a diverse funding picture for all of our programs. Pathways for economic stability and the IDA program is really a good example of that because we have strong foundation support and, at this point, private donations support us as well. We are a contractor to the United Way of Treasure Valley in terms of the AFI grant. We are a partner there. We're able to look at our other program areas and sort of where some of those things may overlap and be a little creative in how we manage those things. I think that's critical for us, is the community partners that we've been able to develop; some of the things we provide, like the child care or meals, looking at community resources that may be available that are not costly have been very helpful.

Jimmy Crowell: Thanks Marcia. I have a question here for Juan. So Juan in your presentation and also Marcia but this one's specifically for Juan, your presentation mentioned engaging potential participants in addition to current investors, so I wanted you to tell me a little bit more about how that strengthens your program but specifically how do you keep people on your waiting list engaged?

Juan Bonilla: This is where the pre-screening becomes very important and I think, like Marcia mentioned, providing a holistic approach, really understand what the client is seeking and what they need. And so when we identify those needs, we connect them to other programs were offering while they are waiting on the waiting list for example they may start seeing the financial coach right away or they may attend a first time homebuyer workshop. So we connect them to the other programs being offered while they wait for the next cohort to begin.

Jimmy Crowell: Thanks, Juan. Marcia, during your presentation you mentioned that your program serves a large geographic area of Idaho so someone on the call wants to know if you have specific strategies for engaging participants that are in rural settings?

Marcia Munden: Well much of Idaho is rural certainly. So I'm here in Boise which is the urban center, if you can call it that, of Idaho and the bulk of the population. In all of what we do in terms of outreach, not just in the IDA program but across the board we work with a lot of rural groups. I think that's a part of developing some of the resources that we've developed for transportation for example. Across the board, we don't have an effective public transit system so we really look at transportation and those children's activities when people come into the site. And then I think, being able to maintain that communication with e-mail or even text messaging so that we can stay connected to those folks.

Jimmy Crowell: Another question for both of you, do either of your programs use social media. Someone on the call wants to know if you've used that and if that's a good way to engage participants.

Juan Bonilla: I can speak in general terms. Over the last two years, we began having a presence, an active presence in social media but we have not yet used it within the program once the participants are in. unfortunately I have nothing I can contribute to that question.

Jimmy Crowell: That's ok. Thanks Juan. And Marcia, do you use social media?

Marcia Munden: We have a new person on board who is revamping our Facebook and some of those social media outlets and we're looking at how to use that effectively with folks. We're using it right now primarily in terms of promotion of events or activities that are more broadly open to the community. That's new to us and we're just getting our feet wet in the social media arena.

Juan Bonilla: We use social media also to promote the successes of participants. Often when we have folks that do well we ask them if it's ok to promote their success story. We use social media to do that and it helps to get the word out and recruit participants.

Marcia Munden: We do try to put out those successes in the same way. We find that, in terms of the population we serve, it is more effective in terms of recruiting than it is in engaging our investors. It is a great way for us to find additional support and potentially matching funds.

Jimmy Crowell: We only have time for one more question so I am going to show you a slide with our contact information if we didn't get to your question. This last question is for Juan. For your cohort structure, what is the frequency and length of cohort cycles? Also, did you pilot other models before choosing the cohort model?

Juan Bonilla: Our first model was a cohort model. It was a two year program. Right now, we were lucky enough to have an angel investor provide us with some funding that helped us double our output and so we have four cohorts that we launch on a yearly basis now where in the past we were up to two. And the length of each cohort depends on the track, which IDA program we have actually launched. We try to provide a mix of cohorts every year. So we might have two homeownership cohorts, one community which is 178 months, one business and so we keep rotating them depending also on what we identify as what people interested in on the waiting list. So if we see huge demand in a particular cohort we might swap them around and offer one earlier than the other.

Jimmy Crowell: Great thanks Juan. It looks like there are no more questions filtering in. I want to thank Juan and Marcia again for taking the time to put together these presentations and talk about your program. Again, this webinar was recorded and will be posted to the website. As you can see on your screen, here is the contact information for the AFI Resource Center. You can find a wealth of information on running an AFI IDA program here.

Before you leave today I am going to ask people to respond to an evaluation question that will pop up on your screen. It will only take a few seconds and it will help us assess the quality of the webinar. I want to thank everyone again.