

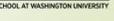
**Integrating Financial Programming  
into School Systems**

**ACSSW New Orleans - Tulane University  
January 30, 2019**

Jeffrey Clark, MA, MSW, LMSW  
Family Prosperity Program Coordinator  
Promise Heights, University of Maryland  
School of Social Work




Lissa Johnson, MSW, LCSW  
Director of Administration, Center for Social  
Development  
Director of Policy Initiatives, Grand Challenges  
for Social Work  
Brown School at Washington University in St.  
Louis

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**Purpose:**  
To enhance your ability to appreciate and respond to the financial challenges faced by school families

**Goals:**

1. Develop awareness of the Grand Challenge - "Financial Capability for All"
2. To gain an understanding of how financial programs can be integrated into a school setting.

**Objectives:**

1. Have an appreciation for macro and micro considerations related to financial well-being
2. Gain knowledge of what constitutes financial programming through a case example
3. Be able to identify ways in which you can assist school families with financial programming
4. Generate a take-away list of resources and ideas for developing your own financial program

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Get to know your neighbor...

■ What's your first memory related to money?

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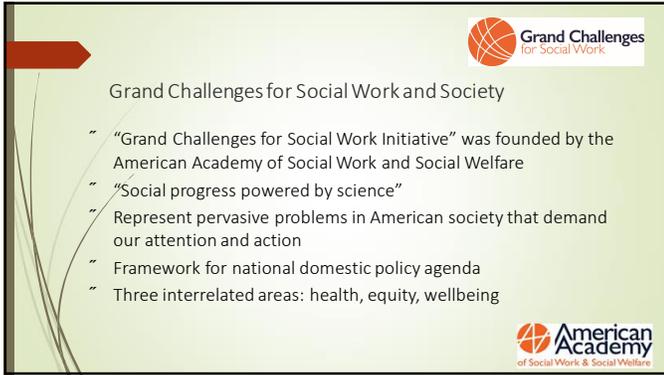
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**Grand Challenges for Social Work and Society**

- "Grand Challenges for Social Work Initiative" was founded by the American Academy of Social Work and Social Welfare
- "Social progress powered by science"
- Represent pervasive problems in American society that demand our attention and action
- Framework for national domestic policy agenda
- Three interrelated areas: health, equity, wellbeing

**Grand Challenges for Social Work**

**American Academy of Social Work & Social Welfare**

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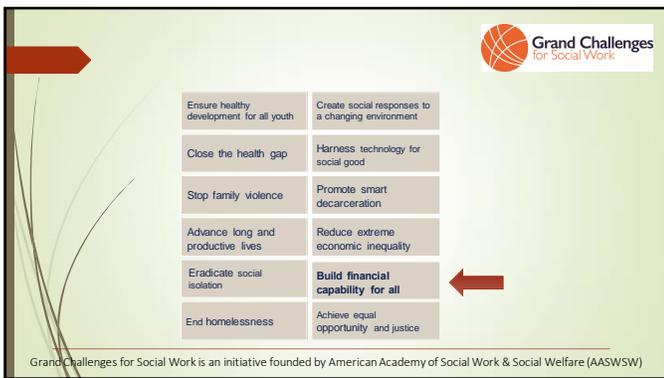
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**Grand Challenges for Social Work**

Ensure healthy development for all youth	Create social responses to a changing environment
Close the health gap	Harness technology for social good
Stop family violence	Promote smart decarceration
Advance long and productive lives	Reduce extreme economic inequality
Eradicate social isolation	<b>Build financial capability for all</b>
End homelessness	Achieve equal opportunity and justice

Grand Challenges for Social Work is an initiative founded by American Academy of Social Work & Social Welfare (AASWSW)

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**Build Financial Capability and Assets for All**

- In order to achieve financial stability and security, people must be financially capable and able to accumulate assets.
- We are engaging social work and human services in the task of building financial capability and assets to reduce inequality and promote development for all.
- Goals for the decade:
  - Build knowledge and skills among social work and human services educators and practitioners.
  - Create a national policy for universal and progressive Child Development Accounts.
  - Establish an integrated system of financial access and financial guidance for all.

**Grand Challenges for Social Work**

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**Research, Policy, and Practice Activity**



- Teach FCAB in social work curriculum
- Share research, education, practice resources
- Partner with personal finance practitioners
- Statewide policy experiment of child development accounts (SEED OK, 2004-present)
- Tax-fine savings (Refund to Savings)
- Social Work Day on the Hill (March 20, 2019) will introduce a CDA bill
  - Lifelong (**begin at birth**)
  - Universal (**for all children**)
  - Progressive (**greater subsidies for poorest children**)
  - Automatic (**opened without prior permission**)
  - Restricted (**for education and child development**)




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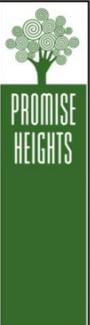
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**Promise Heights**

- Baltimore, Maryland
- U.S. Dept. of Education Promise Neighborhood
  - Pilot start in 2009 - \$500K & lots of fundraising
  - In 2018 - Awarded \$29.5M for 5 years – Promise Neighborhood Implementation Grant
- **Mission:**
  - To create a comprehensive community building model that supports residents of Upton/Druid Heights with educational, social, physical, and economic opportunities which provide them with the necessary tools to thrive in their schools, families, and careers.

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**Promise Heights**

- Schools
  - Eufaw-Marshburn Elementary School
  - Furman L. Templeton Preparatory Academy
  - The Historic Samuel Coleridge-Taylor Elementary School
  - Booker T. Washington Middle School for the Arts
  - Renaissance Academy High School
- Programming
  - B'more for Healthy Babies (pre-, post-natal – age 5)
  - Parent University (birth – age 5)
  - Judy Center (birth - Kindergarten)
  - Community Schools (grades PreK - 12)
  - Family Prosperity Program (parents)

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PROMISE HEIGHTS

## Family Prosperity Program

- **Eviction Prevention:** help families at risk of losing housing to stabilize before they become homeless
- Ensure students have a financially secure home environment to enable academic achievement
- Progress toward prosperity: Work toward goals defined in consultation with participant
- **Financial Coaching / Education:** work with families on financial capacity building; including budgeting, and income



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PROMISE HEIGHTS

- ~ 5th year
- ~ 20 families/yr
- ~ 9-12 mo. case management and coaching
- ~ \$2,000 per family
- ~ Funded by United Way of Central Maryland, based upon Siemer Institute model: <https://familystability.org>
- ~ Upon intake, families are facing eviction
- ~ Children in Promise Heights' schools, live in neighborhood ZIP codes
- ~ Principal Partnerships:
  - ~ United Way of Central Maryland
  - ~ Fiscal administration & activities by neighborhood based *Union Baptist Church*
- ~ \$1000 for other eviction prevention (non-programming) x 7



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PROMISE HEIGHTS

## Achievements

Prevention Report	Cumulative (6/1/14 to 6/30/18)		
	Count	%	Benchmark
Families in program at quarter start			
<b>New entrant families, cumulative % of FY target</b>	21	105% of FY	100% of FY
Families re-admitted, % of families served	2	3%	
Families turned away due to lack of capacity			
<b>Families served</b>	78		
<b>School-age children in families served</b>	151		
Families with successful program completions	43	55%	
Average months to successful program completion	11.7		
Families disengaged from program <sup>1</sup>	19	24%	≤15%
Families in program at quarter end	16	21%	
<b>Families that did not become homeless while in program</b>	73	93.6%	≥85%
<b>Families with an increase in income</b>	46	59%	≥30%
<b>Children that avoided a disruptive transfer in school</b>	150	99.3%	≥85%



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### Challenges

- Lack of affordable housing - Poor stock / maintenance / account management
- Increasing income volatility
- Benefits qualifications, limits, sanctions
- Community violence
- Impoverished schools

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### Learnings

- Increased income from work = Decreased meetings and/or program dropout
- Financial coaching is more effective than standard financial education
- Coaching / Education only appropriate after crisis is quelled.
- Flexible funding necessary for tailored needs (ie. Transport fare, uniforms, food, prior to first paycheck)
- Make your program exceptional and unique – leverage partner expertise to complement your services
- Montgomery Co., MD Model – 3 distinct tiers vs. all in one

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### Activity

- Divide into groups and go to corresponding topic sheet.
- Answer the following:
  - **What resources related to (topic) do you have at your school?**
  - **What partners / assistance from the larger community can you call on?**

**Topics**

1. Eviction Prevention
2. Current Homelessness
3. Utility Shut-off (prevention/current)
4. Food Insecurity
5. Guiding Parents & Students Toward Higher Education
6. Employment & Career Readiness
7. Money Management
8. Assessing Financial Well-being

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Discussion:  
How can we broaden our impact?

- " What did you experience?
- " What is working well?
- " What would we like to do differently?
- " Where are opportunities for collaboration?
- " How can we be better prepared to respond to financial issues? What FCAB-related education would be useful to you?

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Opportunities for collaboration to achieve grand accomplishments...

- " Share educational resources
- " Triage parent/student support
- " Conduct research
- " Partner on policy action




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Wrap Up

Questions and Answers

Thank you!

Jeffrey Clark MA, MSW, LMSW  
[jeffrey.clark@sww.umaryland.edu](mailto:jeffrey.clark@sww.umaryland.edu)  
<http://promiseheights.org>

Lissa Johnson, MSW, LCSW  
[ejohnson@wustl.edu](mailto:ejohnson@wustl.edu)  
<http://csd.wustl.edu/>




Feel free to take pictures of our crowd-sourced financial resources gallery (AFTER we close).

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