



# *A New Way of Doing Business*

## **A How-To Guide for Implementing Integrated Income and Asset Building Services**

**Based on LISC's Financial Opportunity Centers**

**Prepared by Local Initiatives Support Corporation**

**November 2013**

## ACKNOWLEDGEMENTS

LISC would like to thank those whose collective knowledge and effort culminated in this written guide. Courtney M. McSwain, writing consultant, researched and wrote this guide with the assistance of Seung Kim, Senior Program Officer for Family Income and Wealth Building at LISC. Gratitude is expressed to those in the field whose expertise resulted in this work's content: Jacqueline Burau, Senior Program Officer, Greater Detroit Centers for Working Families, Detroit LISC; Ricki Granetz Lowitz, Director for Economic Opportunities, Chicago LISC; Tom Orr, Senior Program Officer, Indianapolis Centers for Working Families, Indianapolis LISC; Vicky Rodriguez, Program Officer, San Diego LISC; Karen Tyler-Ruiz, Senior Director, Financial Stability, United Way for Southeastern Michigan.

Special thanks are reserved for those who provided editorial feedback, including Katrin Kärk, Program Officer for Family Income and Wealth Building, LISC; Jennifer McClain, Senior Program Officer for Family Income and Wealth Building, LISC; Laura D'Alessandro, Program Officer for Family Income and Wealth Building, LISC; and Kevin Jordan, Senior Vice President for National Programs, LISC.

Finally, we would like to thank the following funders for their generous support of LISC and the Financial Opportunity Center work:

Accenture  
Bank of America  
The Annie E. Casey Foundation  
Citi Foundation  
Corporation for National and Community Service  
Foundation to Promote Open Society  
Grantmakers for Effective Organizations  
W.K. Kellogg Foundation  
The Kresge Foundation  
The John D. and Catherine T. MacArthur Foundation  
MetLife Foundation  
State Farm  
United Way Worldwide  
U.S. Bank  
U.S. Department of Housing and Urban Development  
Walmart Foundation

## SECTION I. BEYOND SURVIVAL AND INTO STABILITY

A mom relocates from Pennsylvania to Indianapolis with her children, looking for a fresh start, but is left homeless when she can't access the necessary resources to build her new life. A radiology technician in Detroit loses his job of 11 years and faces the risk of foreclosure on his home after an unsuccessful 16-month job search. An Army veteran in Chicago finds himself jobless and sleeping on a friend's apartment floor.

For these individuals and families, gaining employment is the essential ingredient to easing an immediate financial *stress*. However, a job alone does not lead to long-term financial *stability*. For this, families need a plan to increase their net income, net worth and credit scores, thereby equipping them with the tools to pursue their economic goals and weather future storms. Local Initiatives Support Corporation (LISC) operates under the premise that financial stability, not just survival, should be the ultimate goal of income and asset building initiatives for families and communities. As a result, since 2004, LISC has been building a network of Financial Opportunity Centers (FOCs) based on the Annie E. Casey Foundation's Center for Working Families model, which provides an integrated set of services in employment placement and career improvement; financial education and coaching; and access to income supports. This approach, known as **integrated service delivery (ISD)**, addresses the multiple needs of low- and moderate-income families living in financially precarious situations.

### *LISC Financial Opportunity Centers*

LISC began piloting the Financial Opportunity Center model 2004 with the support of the Annie E. Casey Foundation. LISC FOCs address the comprehensive financial health of low- and moderate-income individuals who are frequently unemployed or underemployed and seeking a brighter financial future. Today, LISC operates a national network of more than 70 FOCs in over 30 cities. The hallmark of the FOC model is its integration or "bundling" of services, which address three core areas:

- Employment placement and career improvement;
- Financial counseling and coaching; and
- Access to income supports

Taken together, these three core services help move low- and moderate-income families along a continuum of improvements aimed at ultimately increasing their net income (monthly cash flow), credit score, long term job retention and net worth. These composite measurements allow us to follow FOC clients along the pathway to financial stability, which we takes to mean:

- Earning enough income to meet daily living expense;
- Having enough net income to save for minor emergencies and build assets;
- Incurring smart debt, with market-rate interest, that leads to appreciating assets;
- Having employment skills that will yield high-paying jobs or allow for a smooth transition into other employment if a job is lost;
- Maintaining good relationships with mainstream financial institutions;
- Having a post-secondary education plan for children; and
- Having a realistic opportunity for retirement at 65.

In this guide, written for both community based organizations (CBOs) and intermediaries, LISC pulls from nearly a decade of experience working with FOCs across the country in order to present a framework for organizations considering adopting the ISD model. First, we take a look at questions intermediaries and CBOs should consider when determining if the ISD model is a good fit. Later, we outline the specific systems organizations should put in place during the ISD model planning phase. After that, we take a look at the key to successful ISD implementation—integrating services through client flow. Lastly, we touch on how organizations can continue to fine tune their ISD model after their first year. Additionally, the appendix offers specific tools and worksheets to help organizations work through some of the concepts presented in the guide.

It is also important to note a key principle that you'll see come up throughout our discussion: ISD models are not separate programs started by CBOs; neither are they brand new organizations or service centers created from scratch. **ISD is a new way of doing business for organizations already in operation.** Thus, our assumption moving forward is that organizations interested in this work have some level of knowledge and experience in workforce services or the income and asset building world for low-to-moderate income individuals.

### *Intermediaries & CBOs: Working Hand in Hand*

Intermediaries act as coaches to help CBOs plan for and implement an ISD model. Many CBOs wonder if they can only be successful with ISD implementation if they go through an intermediary. The answer is, of course, no. It is possible for a CBO to independently integrate their service delivery. However, the benefit of working with an intermediary and a network of peer CBOs is the access to resources, training and shared knowledge that may be difficult to tap into alone. Intermediaries that work with CBOs typically provide:

- Guidance to help CBOs assess and plan for the ISD model;
- Training and knowledge-sharing on successful practices;
- Access to regional and national funding relationships brokered for the benefit of their partner CBOs;
- Access to data management software, along with ongoing training and coaching;
- Promotion of the ISD model through shared communications channels and a platform to reach broader audiences; and
- Learning opportunities through peer networking and national conferences.

## **SECTION II. MAKING A PHILOSOPHICAL SHIFT: ISD FEASIBILITY**

Scenario: Your organization works in a neighborhood providing job readiness training to individuals who may be underemployed or recently laid off. You help clients improve their interview skills and build their resumes. Your staff has relationships with local employers and has been able to place clients in positions successfully. People in the community know where you are, and you have a steady stream of clients seeking your assistance, yet you sense something is missing. You make sure your clients keep their jobs for 90 days, but you wonder what happens after you stop following up. You are happy that

you help people increase their earnings, but you have questions about their spending and saving. Are your clients running monthly deficits? Are they able to stay employed for the long term? Have they truly made the move into a more financially secure place in their lives?

If these are some of the questions that your organization is asking itself, then it is beginning to make the philosophical shift needed to move into the ISD way of doing business. **The goal is to help families become financially stable.** Doing so requires looking beyond single events, such as getting a job or opening a savings account. CBOs integrating their services follow what happens next to tell a complete financial story. Whether a person's dream is to put their children through college one day or to enter culinary school and become a chef, ISD models help people visualize a tangible financial goal and hold them accountable for taking the action steps needed to make their dreams happen.

Asking the right questions is a critical step to determine if the ISD model is right for your organization. Below, we outline the questions that organizations should ask themselves in an initial stage of evaluating the model.

### **Intermediaries: Is this model a good fit?**

Intermediaries that wish to build an ISD network need to evaluate the assets that exist within their community and take stock of organizations that are capable of moving into a more holistic approach to income and asset building. In the initial evaluation stage, intermediaries should ask:

1. *Does the model fit our organization's vision and mission?* As an intermediary, starting an ISD network means you are willing to support CBOs with multiple years of financial resources and technical assistance. Just like CBOs, funders and even the clients themselves, intermediaries must be in this work for the long haul.
2. *Who is ready to take on ISD?* Intermediaries should identify organizations already delivering income and asset building services and determine if they are strong candidates to take on a more multi-faceted approach. Strong candidates for an ISD model are those that:
  - Already operate in one or more of the core ISD service areas (employment, financial education or income supports);
  - Have an existing client pool, ideally of low-to-moderate income individuals who are unemployed or underemployed and seeking work; and
  - Can dedicate existing funding to the model.
3. *Can they make the cultural shift?* Similar to assessing who has the capability, intermediaries should also consider which organizations are ready to take on the cultural shift that an ISD model requires. What organizations in the community are ready to take a different approach to outcome priorities?
4. *Will your funding partners support it?* A primary role of intermediaries is brokering funding relationships for partner CBOs. When thinking about funding for an ISD network, intermediaries should consider if their current, or potential new, funding partners are willing to support the ISD model.

5. *Does our intermediary's Executive Director or CEO support ISD?* Implementing an ISD model requires adopting cultural norms that may drastically differ from an organization's current mode of operating; thus, support must be won at the highest level of leadership. Intermediaries serve as a unifying voice for their ISD network, and executives should be ready and willing to champion the model with regional and national funders, policy makers and community leaders.

### **CBOs: What do I need?**

CBOs should ask themselves many of the same questions as intermediaries, but through a more internal lens. Before jumping into ISD planning, CBOs should consider questions like:

1. *Are we willing to try something different?* Just as intermediaries champion the ISD model within a city or region, CBO leaders promote the model within their organizations and the surrounding community. In particular, executive directors must understand and believe in the ISD approach in order to lead their staff's transition into a new way of working. It is especially important for executive leaders to emphasize the primary drivers of an ISD model's success, including collaborative staff work, effective use of a coaching model for client engagement and rigorous data collection.
2. *How long have we been working in the community? Do people know us?* ISD models work best when organizations have a strong history in their community. This means CBOs have garnered community trust and proven to be competent in their current operations. Geographic location is also a big part of community recognition, and successful organizations are typically located within the heart of their neighborhoods and easily accessible by residents.
3. *Do we have solid employment expertise?* Experience has shown that organizations with strong employment or workforce activities already in operation are the most adaptable to an ISD model. Because these organizations are serving individuals seeking jobs, they have a client base that is willing to take on the financial coaching and income supports services necessary for the full ISD approach to take shape. In addition, because workforce services are expensive to build, it is easier if organizations already have these operations in practice.
4. *Does our staff understand financial services?* Successful ISD models have staff with a solid understanding of financial services and budgeting, regardless of the specific core service they deliver. Staff can be adequately trained in this area if they are not already sufficiently knowledgeable. The point is for staff to understand, and be willing to apply, the philosophy that all pieces of the ISD model create a complete financial picture for clients.
5. *Can we house all core services on site?* ISD models work best when all three services—employment, financial education and income supports—are housed under one roof; this allows the delivery of services to feel seamless for clients.
6. *Do we have the money?* Taking on an ISD model means paying for staff training, new personnel and data management software, all of which likely constitute new expenses. Whether re-aligning existing resources or taking on new fundraising efforts, CBOs should consider how they will fund a move

into ISD. A benefit of working within an intermediary network is that start-up funding for the first 1-3 years is often part of a relationship agreement; however CBOs should not expect intermediaries to fund the full cost of an ISD model.

### *Are We There Yet?*

ISD is not for every organization, and, after asking the right questions, you may decide not to pursue the model further. Or, you may decide that the ISD model is the future of your work, but you're not at a place to begin right now. If this is the case, you can reach out to an intermediary, like LISC, the United Way or MDC, to seek guidance on the specific ways that you can build your capacity. You may find that you need to focus on building a strong workforce platform or creating a more rigorous data collection culture before taking on an ISD model makes sense.

## **SECTION III.    READY, SET, GO: PREPARING TO LAUNCH**

After asking the right questions, your organization is ready to go. Now, what's the next step? Once a decision has been made to move forward, it is important to set up quality systems for successful implementation. The following steps outline what prerequisites CBOs should meet before fully integrating their services. These are also areas where intermediaries can provide technical assistance and/or accountability to make sure CBOs are meeting these benchmarks before an intended launch date.

### **Preparing for Fundraising and Sustainability**

Moving into the planning phase, CBOs and intermediaries should create a specific fundraising plan to engage foundations and corporations interested in providing funding on a 2-3 year start-up basis. A fundraising plan should also include sources of public revenue, such as local and state workforce or community development programs. In the beginning, organizations may look at fundraising for an ISD model as a separate priority.

### **Training and Hiring**

During the planning phase, organizations should build staff expertise through trainings and hiring personnel to round out the full set of core ISD services. Resource constraints may prohibit some organizations from fully staffing up, but, to the extent possible, the planning phase should be used to ensure the organization has:

- A program manager;
- Workforce specialists, including a job developer and one or more employment counselors (in place already if the ISD model is built from an existing workforce program);
- At least one financial coach; and
- At least one income supports coach.

Further, staff should receive preliminary training in the following areas:

- *Data management.* Early in the planning process, staff should be trained on the data management system that will be used to track progress and outcomes. Further, after a few months of implementation, use of the system should be assessed and, if necessary, additional training should be provided to ensure that the system is being used properly and consistently.
- *Coaching.* All staff working with clients should be trained in coaching techniques and have the ability to distinguish coaching from case management.
- *Financial services/budgeting.* It is good to have all staff, even those not primarily responsible for delivering financial education, understand the basics of financial services and budgeting in order to see how all core services work together to improve family financial stability.
- *Credit building.* As with financial training, staff should understand the basic principles of credit building and how credit scores impact clients' overall financial health.

### **Gaining Access to Credit Reporting Services**

Organizations should gain access to credit reporting services, such as TransUnion, in order to measure the steady improvement of clients' credit scores. In the long run, credit scores determine one's ability to borrow at reasonable rates and to achieve financial goals like owning a home or pursuing higher education. It also has impacts in the short-term, as low-income workers with poor credit are often charged more for things like phone service. And employers are more frequently looking at credit scores and debt payment history when making hiring decisions.

### **Establishing a Data Management System and Outcome Expectations**

Data drive the ISD story. Getting a data management system up and running prior to an ISD's full operation is critical to its overall success. Through rigorous data collection, organizations are able to report on measurements like net income, net worth and credit scores—measurements that speak to a person's overall financial health—and they are able to follow the progress of clients over time. Thus, it is important that a strong data system be set in place from the beginning. Further, CBOs should consider the size and makeup of their client pool and establish goals for job retention, net income, net worth and credit score improvements for the first year. Setting these goals can be done with the help of an ISD consultant.

### **Creating a Client Flow**

"Client Flow" is the process through which clients matriculate through the ISD model—it is the blueprint for a seamless integration of core ISD services. During the planning phase, organizations should craft a sample client flow based on how their organization works and where they reach their clients. This process is often started at a "Client Flow Planning Retreat," which is facilitated by a trained ISD consultant. There, organizations begin to talk about where their clients will come from and how they will flow through the organization.

Now that we've discussed the systems needed to transition into an ISD model, let's move onto what the work looks like in action. In the next section, we'll take a closer look at client flow as the key tenet of ISD implementation. Because the CBO delivering services isn't brand new much of *what* takes place during implementation hasn't changed. What has changed is *how* the work is delivered through integration.



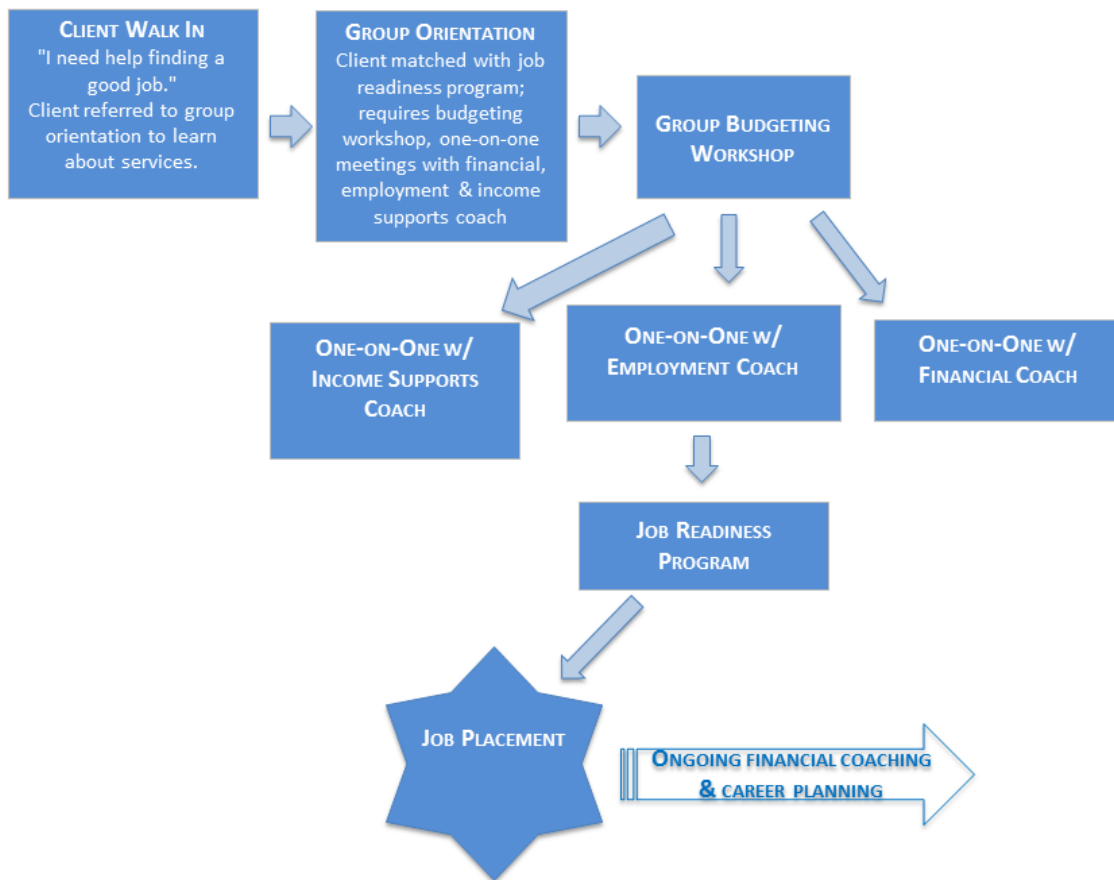
## SECTION IV. CLIENT FLOW: THE KEY TO ISD IMPLEMENTATION

How a client matriculates through an ISD model determines their success. Clients should feel that they are part of one comprehensive effort, not three separate programs. Having a clear and consistent client flow helps set the appropriate expectation for clients and staff at the onset. Let's look at how a client might "flow" through an ISD model with a hypothetical scenario.

### The Client Experience

Suppose a client comes to an ISD organization looking for help finding a job. He might be welcomed and asked to attend a general orientation that goes over all of the organization's services. During the orientation, the client finds out about a job readiness program that will help him become a more viable candidate. As part of job readiness training, the client must attend a group budgeting workshop conducted by the organization's financial coach; later he must meet with the financial coach one-on-one to complete a financial assessment, which includes the budget, balance sheet, and credit report. After the one-on-one coaching session, the client then meets one-on-one with an employment coach, and after determining some next steps in his job search, is encouraged to meet with the income supports coach to see if he qualifies for any benefits that will help him bridge the gap until a new job is secured.

In this scenario, what was the *client flow*?



He first entered the ISD model to get assistance finding a job, but, before seeing an employment coach, he was taken through a general orientation and flowed through to the financial coach to discuss his financial assessment (budget, balance sheet, and credit report). He then matriculated to the employment coach before receiving income supports assistance. In order to reach the employment coach and discuss getting a job, the client had to complete orientation, group financial class and a one-on-one financial coaching session. Why? Over time, we've learned that by having clients flow to the financial coach before receiving direct employment services, they will at least receive basic financial information that will help them better manage their resources before getting a new job. If the financial coach only sees him once, he at least received information that can inform his future decisions.

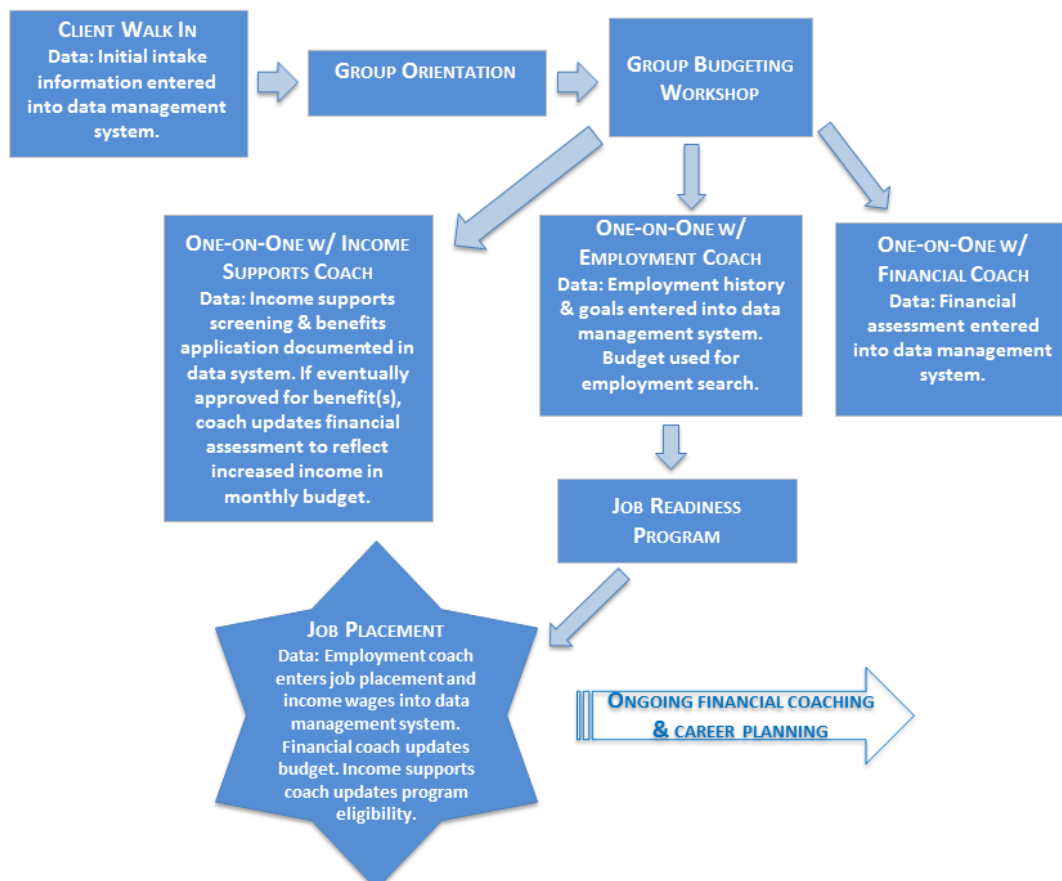
The important takeaways from this scenario are:

1. The client received information up front about the ISD services and what to expect, *and*
2. Each coach knew where that person was within the process based on the client flow blueprint that had already been established.

These two points ensure that the client did not feel shuffled around; rather everyone knew what to expect from the process.

### The Data Process

Now imagine that as the client flows through the ISD model, each coach enters information into the data management system:



During her one-on-one session with the client, the financial coach enters budget data. Similarly, the employment coach enters the client's work history and the income supports coach collects information about the public benefits the client qualifies for. All of the information is housed in the data management system, and each coach has access.

Further, as data are entered into the system, composite measurements are also changing, informing the client's financial story and bringing him back to continue working with his coaches. The client's income changes because he gets a job, which is recorded by the employment coach. The change in income calls for the financial coach to reassess the client's budget, and at that point, the financial coach finds that the new job moves the client into a positive monthly net income. This means he can put more money toward paying off a credit card or increasing his savings—actions that impact his net worth and credit score.

It is important to note that these sample client flows illustrate where the client enters services, and the star graphic indicates the client's stated goal—which, in the above scenario, was finding a job. It does not indicate the end of the client's engagement with the ISD organization. In orientation, the clients are provided the expectation of long-term services with the integrated services. After placement, the financial coach will continue to engage the client in ongoing services. Similarly, employment/career coaches will work with clients on job retention and advancement. Income supports may re-engage clients to assess any changes in benefits eligibility as well.

In the end, the client's story is tracked seamlessly, assuring him that all of the ISD coaches understand his situation and how it has changed. What's more, the coaches have access to the same information, allowing them to collaborate and share strategies easily with a sense of common purpose. Such an ideal picture of client flow may not happen in the beginning of an ISD model's operation, but it offers an anecdote for how data management and client flow work together to drive integration and help clients improve their outlook beyond one single event. Understanding the importance of client flow and the use of data to facilitate seamless integration is the most frequent roadblock organizations face in their first year of ISD implementation. Mastering the importance of client flow and data tracking in the early planning and implementation phases will help organizations make their way quickly onto the road of helping clients achieve positive outcomes.

## **SECTION V: FINE-TUNING**

Every organization is different, and can take longer or shorter to get through the feasibility and planning phases of launching an ISD model. Likewise, it can take varying amounts of time to get the implementation down and to feel completely secure in the way that services are being integrated. Regardless, every organization must continue to fine-tune its operations to address problems that arise in the client flow or integration of services. This is precisely why data management is so important—data help tell the story of success and weaknesses in the system. If an organization is not reaching the outcomes that it expects, data will likely hold the clue as to why. And if there are no data to show, this means that information has not been consistently gathered and documented. With the right practices

in place and fine-tuning along the way, organizations should move into their second year of operation seeing improvement in performance, as measured by the number of people receiving integrated services; and see increases in their outcomes goals, as measured by the increases in net worth, net income and credit score.

As with planning, there is no prescription for exactly where organizations should be as they progress through multiple years of implementation. We do know that if the cultural shift has happened organizations begin to see the ISD model as their way of doing business, which impacts the way they fundraise and communicate with policy makers and broader audiences about helping low-income families become economically self-sufficient.

### *Best Practice: Peer Networking*

Facilitating peer networks is one of the most important functions of intermediaries. Peer networking allows ISD staff to learn from other organizations that are at the same stage of implementation or that have been operating for many years and can share best practices. Indeed, because peer networking is so important, we encourage intermediaries to build their ISD networks in cohorts so that organizations can relate to others in a similar stage of work. During implementation, intermediaries should quickly move to help their partner CBOs come together by facilitating:

- Monthly or quarterly peer roundtable discussions. These can be broken out by staff function. For instance, roundtables can be held for program managers, financial education coaches, employment coaches, income supports coaches and executive leaders.
- Topic-specific panel discussions that address issues of concern, like fundraising or communications and advocacy.
- National knowledge sharing by sponsoring partner CBOs to participate in webinars and national conferences on the ISD model.

## **SECTION VI: CONCLUSION**

LISC embraced the ISD approach because it aligned with our belief that people’s lives are made better when you address their needs holistically. We are happy to have amassed nearly 10 years of doing this work, and are encouraged by the number of requests we get from CBOs and intermediaries looking to apply the ISD model to their work. The growing interest in integrated service models like FOCs shows that the power of coaching and putting people’s financial future in their own hands is catching on. We hope this how-to guide can begin as a working document that is constantly updated and improved upon to make the planning and implementation of an ISD model more attainable for organizations working in communities with or without a LISC network close by. LISC has also released a companion primer, “Elements of a Successful Financial Opportunity Center,” to further explore some of the building blocks for integrated service delivery, based on lessons learned from our fellow intermediaries and community partners. By sharing what we know, we hope to help more families and communities prosper.

## APPENDIX A1: ISD MODEL EARLY ASSESSMENT WORKSHEET (INTERMEDIARIES)

Here is a worksheet intermediaries can use to do the early assessment needed before planning an ISD model.

### **Mission Alignment: Does the ISD model fit our mission?**

What is our organization's mission? Does it align with the ISD mission of moving families to financial stability?

How do we define success?

Key outcomes our organization seeks

- 1.
- 2.
- 3.

How are these outcomes measured? How long do we track them?

Can we prioritize outcomes that take multiple years to become evident?

### **Regional Landscape: Do we have the regional assets needed to build an ISD network?**

Organizations with high-competency income and asset building programs (ideal and easiest to build upon if the organizations already offer employment/workforce development services)

- 1.
- 2.
- 3.

Existing funders whom we can approach to support an ISD network

- 1.
- 2.
- 3.

Potential new funders whose philanthropic goals align with the ISD model

- 1.
- 2.
- 3.

**Our Capacity: Do we have the platforms to support an ISD network at a regional or national level?**

Communications Assets

- 1.
- 2.
- 3.

Fundraising Assets

- 1.
- 2.
- 3.

Policy Advocacy Assets

- 1.
- 2.
- 3.

Income and Asset Building Assets

- 1.
- 2.
- 3.

## APPENDIX A2: ISD MODEL FEASIBILITY WORKSHEET (CBOs)

Here is a worksheet CBOs can use to do the early assessment needed before planning an ISD model.

### **Mission Alignment: Does the ISD model fit our mission?**

What is our organization's mission?

How do we define success?

Does the ISD mission of moving families to financial stability align with our goal?

Key outcomes our organization seeks

- 1.
- 2.
- 3.

How are these outcomes measured? How long do we track them?

Can we prioritize outcomes that can take multiple years to become evident?

### **Regional Landscape: Do we have the regional assets to successfully launch an ISD?**

Who are the CBOs implementing ISD models that we can learn from?

- 1.
- 2.
- 3.

Is there an intermediary network that we can connect to? What do they require for their partner CBOs?

Do we have existing resources to dedicate to ISD work? List existing revenue sources that can be used.

- 1.
- 2.
- 3.

Are there potential new funders in our community whose philanthropic goals align with the ISD model?

- 1.
- 2.
- 3.

**Buy-In: Do we have the staff and leadership buy-in to try a new approach?**

Ask for staff and leadership reactions to:

1. *Collaboration.* How do they define it and have they worked in highly collaborative environments before?
2. *Data collection.* What is their impression of data? Do they think data collection is important?
3. *Coaching.* What is their definition of coaching? Have they had experience with financial coaching, as a client or provider, and do they think it works?

**Capacity: What are our assets? What do we need to strengthen?**

Knowledge Assets in the 3 Core Services

- Financial education
- Employment
- Income Supports

How long have we been working in each? Do we have outcomes data to show our competency?

Community Assets

- Convenient location
- Long history in community
- Existing client pool of low-to-moderate income families with employment history
- Space to operate all three services



## **APPENDIX B: ISD MODEL PLANNING CHECKLIST**

The following checklist can help organizations keep track of their progress through the ISD planning phase. This is also great tool for intermediaries to use with their partner CBOs.

**CBO:** \_\_\_\_\_

**Last Updated:** \_\_\_\_\_

**Budget for ISD Implementation**

(Due: \_\_\_\_\_)

**Discussion on First-Year Outcomes/Projections**

(Due: \_\_\_\_\_)

**Client Flow Chart: Process of Client Matriculation**

(Due: \_\_\_\_\_)

**Client Flow Chart : Guidelines for Data Entry**

(Due: \_\_\_\_\_)

**New Staff Hired**

(Due: \_\_\_\_\_)

**Data Management Site Administrator in Place**

(Due: \_\_\_\_\_)

**Client Flow Training**

(Due: \_\_\_\_\_)

**Data Software Purchased/Licensed**

(Due: \_\_\_\_\_)

**Data Software New User Training Done by All Staff**

(Due: \_\_\_\_\_)

**Program Manager/Director Trained on Data Management System**

(Due: \_\_\_\_\_)

**Employment Services Staff Trained on Data Management System**

(Due: \_\_\_\_\_)

**Income Supports Services Staff Trained on Data Management System**

(Due: \_\_\_\_\_)

**Financial Services Staff Trained on Data Management System**

(Due: \_\_\_\_\_)

**Intake Staff Trained on Data Management System**

(Due: \_\_\_\_\_)

**Credit Report & FICO Score Access Plan in Place\***

(Due: \_\_\_\_\_)

**Program Manager/Director Training on Managing Performance through Data**

(Due: \_\_\_\_\_)

**Public Benefits Training for Supervisor & Income Supports Staff**

(Due: \_\_\_\_\_)

**Employment Coaching/Career Planning Training for Supervisor & Employment Staff**

(Due: \_\_\_\_\_)

**Credit Building Training** (Ideally all staff, at minimum the financial coach and program manager/director)

(Due: \_\_\_\_\_)

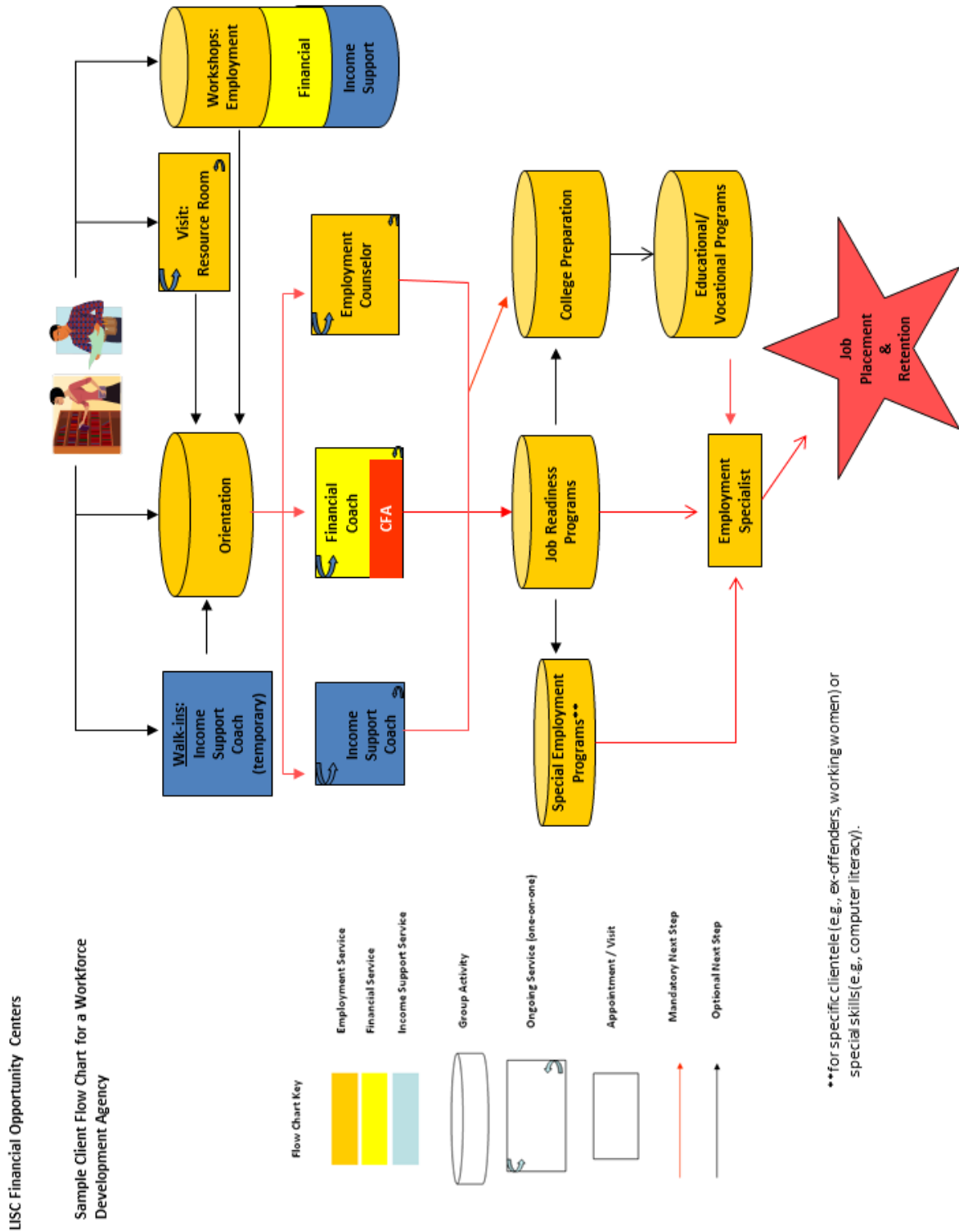
**Financial Coaching Training**

(Due: \_\_\_\_\_)

\*Most of LISC's FOCs use Credit Builders Alliance and their brokered relationship with TransUnion as a cost-effective means to pull the credit reports and credit scores (FICO) of financial coaching clients. Specific types of organizations, like HUD-certified housing counseling agencies or consumer credit counseling agencies, may have additional options available to them for credit pulls. CBOs can also research whether there are alternative options in their markets; however, LISC strongly recommends that any credit report access setup include the FICO score, as opposed to proprietary alternative scores (like PLUS or Vantage) developed by individual credit reporting or financial providers. Because these alternative scores often have differing scales, FICO allows for data consistency and the best possible benchmarking across FOC clients and FOC sites in the network.

# APPENDIX C: SAMPLE CLIENT FLOW

In Section IV of the guide, we discussed a hypothetical client flow scenario. Here is a more detailed example of what a client flow chart might look like.



## APPENDIX D: RESOURCES

### ISD Network Collaborative

*LISC Financial Opportunity Centers*

Website: <http://www.lisc.org/section/ourwork/national/family>

*United Way Worldwide*

Website: <http://www.unitedway.org/our-work/income/>

*MDC*

Website: <http://www.mdcinc.org/projects/center-working-families-community-colleges>

### Credit Building Resources

*Credit Builders Alliance*

Email: [reporter@creditbuildersalliance.org](mailto:reporter@creditbuildersalliance.org)

Website: <http://www.creditbuildersalliance.org>

Credit Builders Alliance creates innovative solutions to help non-traditional financial and asset building institutions serving low and moderate income individuals build client credit and financial access.

Through their partnership with TransUnion, CBA also support nonprofits to pull credit reports with a FICO score for financial counseling and outcome tracking.

*Justine PETERSEN*

Contact: Kristin Schell, Credit Building Manager

Email: [kschell@justinepetersen.org](mailto:kschell@justinepetersen.org)

Website: <http://www.justinepetersen.org>

Justine PETERSEN offers credit building, homeownership, and small business programs to individuals; and credit building tools and trainings to organizations that provide financial services to low- and moderate-income working families.

### Data Resources

*Social Solutions & Family Financial Tracking*

All Financial Opportunity Centers in LISC's national network use Family Financial Tracking (FFT), a customized template created within Social Solutions' Efforts to Outcomes (ETO) data system.

Organizations interested in learning more about FFT can contact Jennifer McClain, Senior Program Officer, LISC: [jmclain@lisc.org](mailto:jmclain@lisc.org). To learn more about ETO, visit <http://www.socialsolutions.com>.

### Training Resources

Financial coaching is a key element of integrated service delivery models. Several organizations that provide cost-effective financial coach trainings oriented to nonprofits that serve low- and moderate-income working families include:

*CNM (Central New Mexico Community College) Workforce Training Center*

CNM Workforce Training Center offers a 5-day financial coach training, as well as advanced coaching

training and career coach training options; trainings are held on site in Albuquerque, NM or in locations around the country by request. Contact CNM at [workforce@cnm.edu](mailto:workforce@cnm.edu) or 505-224-5200 to inquire about customized training options.

*NeighborWorks America*

NeighborWorks offers financial education and financial coaching trainings through its quarterly Training Institutes (and place-based trainings upon request). The trainings can be taken as standalone courses, or completed in a sequence leading to their Financial Capability certification (upon fulfillment of all courses in the sequence and a passing score on a comprehensive financial capability exam). To learn more, visit <http://www.nw.org/training>.

*Leadership that Works*

Leadership that Works offers a variety of coaching trainings, some oriented to nonprofits. Visit <http://www.leadershipthaworks.com> for more information.

*Sage Financial Solutions*

Sage Financial Solutions offers daylong and multi-day financial coach trainings upon request. Visit <http://sagefinancialsolutions.org> for more information and to submit requests.