

Financial Empowerment for All



ADVOCACY DISCUSSION

Facilitator

Keith Ogden, Esq.

How can you do advocacy in your role?

Identify goal | Create/Organize a group | Create a space to talk | Make it practical to join
Get involved | Be engaged | Non-profits can sponsor a bill | Grass-roots approach

Example: Californians for Economic Justice

DACA and Challenges in Advocacy for vulnerable groups

Status and stories

Figure out immigration situation (different levels of protection, particular situations)

This would make people comfortable to share their story

Listen and respect decision to share/not to share story

Reach out to existing contacts

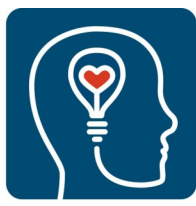
Leverage MAFs DACA contact lists to drive immigration policy change

Collaborate and create a support network

Reach out to national groups and partners

Not only non-profits but also policy making organizations.

Graciella, United we dream, Center for Responsible Lending, CA Reinvestment Coalition



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EDUCATION DISCUSSION

Facilitator

Dr. Vera Jacobson

Current Situation

Make this topic a priority at all levels and in all capacities
Teachers need to feel better prepared to teach this

Possible Action Items

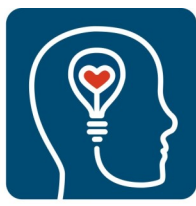
Scale the great work of SMCU - currently 3 schools
Take lessons and turn them into financial literacy
Budgeting | Funding for college | Applying to FAFSA
Look at adult schools for population between 18-22

Financial literacy bill

Push for implementation at school board/school district level
Making changes K-12 – starts with parents being vocal

Next Steps

Super team to meet with SMCU
"Train the trainer" to teach curriculum
Exchange information to meet up



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UNIVERSAL ACCESS DISCUSSION

Facilitator
Rob Lajoie

Keep Participants Best Interests in Mind

Keep in mind frustration and obstacles faced by people in this situation

Education In-situ to avoid transportation challenges

Valuable, beneficial and comprehensive education. No "sales pitch"

Create rapport, trust, meet participants where they are at, provide feedback according to their situation

Emphasis in On-line banking coaching

Action Items

Support and advocacy

Financial institutions Support

Long Term Care Plan: Insurance/Financial Institutions

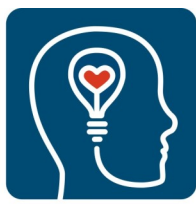
CFR to develop financial coaching plan

Push for Advocacy and Support of CAL-ABLE Program

Repeated delay of CAL-ABLE program rollout for qualifying disabled individuals

(Save up to \$15,000 a year -up to \$100,000 account total- without losing their SSI and Medicaid benefits. Currently they can accumulate and save only \$2,000.)

CALABLE is now on its third round of trying to attract interest for institutions to provide Program Management services



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BUILDING PARTNERSHIPS DISCUSSION

**Facilitator
Rob Lajoie**

Current Situation

SSA – San Mateo County Internships
1st yr, 6 mo., 6 weeks | 2nd yr, funded 300 (Incl. Foster Youth) | 3rd yr, 500 positions
Youth get financial education during internship
Volunteer coaches Volunteer share
Instructors with other organizations (Credit Unions)
Leadership board also instructors
Partner for space, translation services
Need for coach skills, materials
Agencies @ various cities, counties classes

Issues/challenges

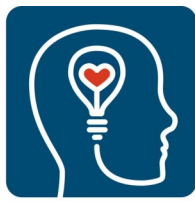
Limited resources, time,
Personal Recruitment

Solutions

Outsource, utilize other organizations programs
Referrals from partner organizations

Action items

Make a priority on a county level, i.e. Santa Clara's priorities during housing interests
Countywide calendar for all (perhaps @ Thrive) financial ed. classes
Leverage all organization's resources
"Credit" for attending other organization's classes (if needed for program)



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CULTURAL RELEVANCE DISCUSSION

Facilitator
Samhita Collur

Action Items

- Creating products that meet reality needs
- Help understand cultures
- Promoting experience
- Reaching out to communities for people's actual needs
- Understanding people's risks & situations
- Relating to people in the community