

People TF Meeting Notes from 11-17-15

**Dr. Gene Foster - Cardinal Success Counseling Program**

<https://louisville.edu/education/cardinal-success>

They currently have two centers: one that has been at Shawnee for a year, and a new location at the Nia Center. Still working to get enough referrals to keep staff at NIA

Program is a partnership between UofL's College of Education and Human Development (CEHD), Department of Counseling and Human Development, the Academy at Shawnee and the West Louisville community. It provides access to quality counseling psychology services to students. Services are provided by graduate-level counseling psychology and clinical mental health students working under the direct supervision of a licensed psychologist who is also a faculty member with the CEHD.

The program is fully integrated into the daily activities of The Academy at Shawnee. Team is comprised of teacher, parent, and counselor to support the social-emotional development of each student referred. Services offered include consultation, individual, group, and family counseling, career and college readiness services, and psychological assessment.

In developing the program, they spent a lot of time talking to community leaders and were repeatedly told there is a pressing need for services for non-traditional families, including extended families raising relatives, and single moms. Also strong interest in addressing specific areas of youth violence, substance abuse (prevention and recovery), and families in unstable housing.

Instead of duplicating services in Louisville, they want to use what is working already. Partnering with Louisville Urban League and other agencies. Activities that create opportunity for people to come together with similar circumstances and situations.

Youth Program – use music as medium to provide social and emotional development. Doing things with kids to explore their character strengths; instead of pointing out what they do wrong, see what their strengths are and how they can use those.

KY Recovery Resource Center – 2501 W. Market St, invited them to come in and do some initial assessments with people who are coming into recovery. Findings: many participants often have mental health concerns, as well.

Jamesetta noted that St. Peter's does pastoral care with members, and that they refer people after the third meeting if necessary.

Discussion:

--What is the referral process and what is the typical waiting time, is there an emergency referral? Answer: Simple ½ page referral forms – fill out and give to the client and ask them to follow up with the Cardinal Success Program. Staff is there Tuesday through Friday. Can respond quickly, typically within 24 hours. Currently have 19 students between NIA and Shawnee; no waiting list at this time. Worked with 160 people last year at Shawnee.

--Do they have services for people who are incarcerated and reentering the community? Haven't targeted that group specifically, but the KY Recovery Center offers family and individual counseling.

--What is the ethnic/racial makeup of the student counselors? Two are African American, one is Asian American, and the rest are White. Also currently have two Spanish speaking counselors. This is going to change, as they are recruiting graduate students who are committed to social justice and committed to working in the area.

--What is the capacity of the program, sustainability, ability to expand...and how do you market the services? Communication is a major challenge – currently using students for outreach and posting fliers in visible locations. Have also spoke with Vocational Rehab office, and people on probation. Cardinal Success Counseling Program is working to make themselves known in the community.

With regard to sustainability, traditionally U of L has trained students at community-based programs, so the Cardinal Success program can be an ongoing training opportunity for students.

Demand has been incredible – started with 80 families at Shawnee this year. Nursing students will be working at Shawnee soon too – conceivably could be adding social workers.

U of L has more flexibility than some other service providers – much less formal process. Try to keep the paperwork to a minimum. Students are very client centered.

**Jamesetta Ferguson**– introduced Financial Literacy part of program

3.a. Goal and Definition of Financial Literacy – have knowledge and skills to manage financial resources for a lifetime of financial well-being.

Results from surveys conducted at Beecher and Russell showed that 59% Beecher and 65% Russell resident have a checking account or savings at a bank or credit union. 16% Beecher and 13% Russell use Check Cashing services. *Map of Louisville distributed that shows blue stars (banks), red stars (check cashing/advance), yellow stars (private credit unions), green (open credit unions).* Too many check cashing/advance locations in West Louisville. We have three organizations speaking today to share with us what they are doing to provide credit counseling

and financial literacy. We want to gather and make a list of other resources to provide to residents and to include in our transformation plan

**Benita Freeman/Louisville Urban League (LUL), 1535 W. Broadway**

New Financial Coaching program; “Transformation”

Financial Counselor will tell you what to do; Coaching focuses more on helping the client determine their own financial goals and then holding the client accountable to their goals.

The Transformation program is a free financial empowerment service with a financial coach; the program began just a couple months ago so they are working hard to build the referrals and orientation schedule. It is a one-stop shop to reach your goals – short-term and long-term – can tailor to the various ages and stages of a person’s life. Participants determine goals and actions with the help of a coach who holds them accountable. Participant puts together a plan and the coach calls and checks in on how they are doing. Building trust with the clients and establishing realistic goals are key – it’s not a financial assistance program for people in crisis. This is for people who are pretty steady but want and need to make some changes for a better financial future.

There are programs at LUL to help with the employment goals, as well.

Marketing: Benita is currently going to community meetings to explain the program; also, Website, Twitter and Facebook, word of mouth, on the news and radio stations.

She will refer people to other programs if eligible, such as IDA, Earned Income Tax Credits, Supplemental Nutrition Assistance Program (SNAP) – anything that could help them build their wealth.

Rebound program is Urban League’s program to renovate vacant and abandoned properties. They try to purchase them and provide rehab loans. **(Good article for the next newsletter). Talk to Kevin Dunlap.**

**Tina Lentz, Louisville Metro Community Services, Executive Administrator for the Advocacy and Empowerment Division**

**Bank On Louisville Initiative;** leading partners are PNC Bank, Urban League, LMHA, and Kentuckiana Works. Just celebrated its 5<sup>th</sup> anniversary; nationally known initiative; small but mighty. Everything is in partnership, do nothing solo.

Overarching goal is to connect people to mainstream banking services and away from fringe financial services.

Launched in 2010; Banked over 19,000 people (mostly second chance accounts)

2011 Starting tracking financial education opportunities and access in communities – after four years of tracking, over 16,500 have attended financial education, over 1,000 workshops across the community through our partners.

Two focus areas: Education and access to mainstream banking and financial services

Four strong banking partners - Republic, BB&T, PNC, Fifth Third  
13-14 other partners who offer financial education  
50 to 90 non-profit organizations who are financial sponsorships, being education providers, sharing our information with their clients, etc. There are many places along the continuum where a partner will rest.

Recruit bank partners: There was a short list of account specifications that they want banks to consider in order to be partners. Last week there was a big push for national account standards which will lead to further discussions with the bank partners to assess where they are on that list and how close they can get to arrive at that list.

Generally we want folks to have easy access to an account, access to a person at the bank – want folks to develop relationships with people at the banks, have clear understanding of how they may acquire overdraft fees, what are their regular mistakes that get them in that situation and how to fix it. Want clients to know if they are honest and talk to bank about the problem they are having, they could have a fee waived, etc.

### ***3 Signature Products they developed with partners around financial education***

**Start Fresh Workshop** – understanding basic banking management, gives people the information they need to make informed decisions; such as, how to shop around for a bank. They currently have 44 partners trained in facilitating this curriculum.

Train social service providers in the concepts of financial empowerment. Over 100 folks have received certification. Goodwill has 25 staff who have been certified to deliver the curriculum directly to their clients. The curriculum is built workbook style and can be delivered in a group or one-on-one if you are a case manager.

If you don't have a bank account and you complete the training, you receive a certificate that you can take to the bank of your choice.

**Credit is an Asset Workbook** – this is new and was done in partnership with Credit Builders Alliance, who is an expert on credit building. Class coming up on Dec. 7<sup>th</sup> to test the curriculum.

**Start Smart** for youth; is a partnership with Kentuckiana Works, Mayor's Summer Youth Employment Program and the Youth Career Center Program (*handout*). They produce half-cards they can place at venues to reach people. Provides small short pieces to educate youth about how to make good financial decisions, working on credit, questions to ask before going into an institution, and why check cashing places aren't desirable, etc.

Recently went into partnership with National Disability Institute out of Washington DC, to help integration financial empowerment services into workforce development, specifically for those with disabilities. With the partnership we updated Louisville Community Financial Empowerment Resource and Referral Guide.

Her Empowerment Team will be moving to the Nia Center in December to begin providing the services they currently do at the Government Center at 810 Barret Avenue.

Micro-enterprise business: Help clients develop a business plan and offer a loan to help start that business, up to \$15,000, must be paid back. They also offer small dollar loans up to \$500 with regard to the business goal – this helps build credit when paid back. They have to have a business plan established in order to go before the loan committee.

Interest rate is individually determined and often based on budget – from 0 to 4%. Uses CDBG funds – They give out approximately \$200K to \$250K in loans each year, not including the \$500 loans.

They do both start up and business expansions. They are trying to work with businesses with a face (as opposed to in-home businesses). They want to know from Russell - what kind of businesses would you like to see in the area, and then refer people to her that want to open that kind of business so they can help the referrals start those businesses. Quite a few people want to start a business, but they don't know what type, so sharing the data from the survey could help them make a decision on what business to start.

Partners joining them at the NIA Center to compliment the services provided: Apprisen to help with credit counseling services, and Legal Aid society

Other pieces they will offer at NIA:

- Financial education classes
- Work Force Development collaborative
- Family Economic Success Network collaborative
- Children's savings account partnership – new group, under discussion that may be possible working with the three public elementary schools in Russell neighborhood
- They will be offering Power Up classes 2-3x per year: free nine-week series in owning your own businesses

### **Jamesetta Ferguson- Molo Village**

In existence for five years – but just entering into the financial arena. Many people entering their doors are asking for loans and funds. Partnered with Justine Peterson who is providing small dollar loans, micro-loans, secured credit cards; a leader and expert in micro-lending. Hopeful that Justine Peterson will bring an office here.

Kicking off program in January 2016 – want to serve at least 200 clients over the next 6 to 12 months.

Many of the clients they will be serving do not feel they can go through the traditional route – may be transitioning from corrections or a rehab facility.

Will be working with Mike White (Kentucky Resource) to help their clients build their financial base, as well.

Molo Village's goal is to move from clients from financial literacy to financial capability. Have knowledge about your finances and putting your finances into action so you can begin to build assets. Their funding is coming from the United Church of Christ Church Building and Loan Fund.

*Notes & Discussion for later:*

-Portion of the population living in single room occupancy housing (SRO) with SS or SSI as their income source, might need help with managing their funds on a regular basis

-IRS's Earned income tax credit – people don't realize they are eligible for these dollars

-Networking providers to better promote their services; referrals are key to getting clients

-Using the churches to communicate the services that are available; making sure they have the information to spread

Next Meetings:

Joint Task Force, 11-18-15 at 10:00 a.m. at the Kentucky Center for African American Heritage

People Task Force, Dec. 15<sup>th</sup> at 3pm, Topic: Employment Readiness and Opportunities (canceled and reschedule to January 19<sup>th</sup> at