

## **Your Money, Your Goals 2020 Cohort**

### **1. The 36<sup>th</sup> District Court of Detroit, MI**

The 36th District Court is the largest district court in the state of Michigan and one of the busiest courts in the United States. It is dedicated to administering justice in an equitable, impartial, and timely manner in accordance with the rule of law. The Court operates several specialty courts that focus on issues that include supporting recovery from drug and alcohol addiction, and homelessness. The Court links participants with social service professionals, who provide job training, education, and mental health treatment. Your Money, Your Goals training will be provided to staff who serve individuals in the specialty courts, the probation department, and its partnering community agencies. Participants will learn a variety of financial empowerment skills that range from dealing with debt to understanding credit reports and scores, creating a cash flow budget, tracking income and benefits and setting smart financial goals.

### **2. American Baptist Home Mission Societies (ABHMS), King of Prussia, PA**

ABHMS serves and partners with communities, congregations and regions throughout the United States and Puerto Rico. Constituents include more than 5,000 American Baptist congregations that comprise 35 American Baptist regions, 26 American Baptist-related colleges, universities and seminaries throughout the country, several American Baptist national program partners, and numerous community, ecumenical and interfaith collaborators. ABHMS will be expanding its use of Your Money, Your Goals by training staff and volunteers in new regions, including California and Puerto Rico, to help them engage more effectively on financial topics with those they serve.

### **3. Anne Arundel County Mental Health Agency (AACMHA), Annapolis, MD**

AAMHA is an independent non-profit agency that partners with Anne Arundel County Health Department. AACMHA staff provide service coordination, training, monitoring, and support services to over 300 mental health and substance abuse service providers. Service providers assist individuals experiencing behavioral health issues in hospitals and community facility locations, in shelters/homeless outreach, residential and day programs, off program sites and in the home. Many individuals experiencing behavioral health issues are at or below the poverty level in the county and look to programs that engage and offer services that will promote wellness and recovery. Your Money, Your Goals training will support the integration of financial empowerment tools by staff in housing programs and related behavioral health services.

### **4. Bienestar, Hillsboro, OR**

Bienestar's mission is to build housing, hope, and futures for the well-being of Latino working families in Washington County, Oregon. It operates 12 affordable apartment properties in five communities and offers a wide variety of bilingual educational services to resident families. Your Money, Your Goals will be provided to staff and volunteers. Training will enhance the organization's ability to serve clients in areas including asset-building, credit building through rent reporting, homeownership preparation, and financial capability counseling.

- 5. Cambridge Economic Opportunity Committee (CEOc), Cambridge, MA**  
CEOc works to create an inclusive and diverse Cambridge without poverty where everyone has affordable housing, quality health care and education, food security and economic stability. CEOc provides many of its services off-site in public housing developments, senior centers, Head Start programs, and cultural organizations. CEOc's staff is multicultural and multilingual and offers services in English, Spanish, Haitian Kreyol, Portuguese, French and Amharic. Staff members are cross-trained in all program areas to allow for seamless provision of services. CEOc will expand its use of Your Money, Your Goals tools across all program areas. Programs reach often-under-served people including low-wage earners, individuals with limited English proficiency, people with disabilities, those living in subsidized housing and seniors.
- 6. Circles Carbon County, Price UT**  
Circles Carbon County operates under the Southeastern Utah Association of Local Governments (SEUALG) agency. It is part of a larger, national initiative. Circles Carbon County partners with local agencies and businesses to reduce poverty and remove barriers that prevent families from becoming economically stable. Your Money, Your Goals training will support staff and partners in Carbon County, Utah in their efforts to increase financial knowledge and to assist families in achieving long-term economic stability.
- 7. cdc come dream. come build (cdcb), Brownsville, TX**  
Formerly known as Community Development Corporation of Brownsville, cdcb is a multifaceted affordable housing organization. It utilizes collaborative partnerships to create sustainable communities across the Rio Grande Valley through quality education, model financing, efficient home design, and superior construction. Cdcb serves people in numerous counties in the southernmost tip of Texas. Training on Your Money, Your Goals tools will enhance the work of staff and partners as they help clients build the knowledge and skills necessary to empower families to make positive financial decisions that contribute to building short and long-term assets.
- 8. Connecticut Council of Family Service Agencies (CCFSA), Rocky Hill, CT**  
CCFSA is a network of select nonprofit, nationally accredited human service agencies that work collaboratively to meet a shared mission of Strengthening Connecticut's Families. CCFSA's statewide network of 15 organizations uses a multi-generational approach in delivering services that empower children, adults and families to be stable, healthy, and to live in safe and thriving communities. The network serves more than 180,000 people a year with a staff of 5,000 employees and support of nearly 5,000 volunteers. For people with multiple and complex needs, CCFSA offers an array of services which includes support and training about how to become more economically self-sufficient. Your Money, Your Goals tools will be integrated into these ongoing services.

**9. Fellowship Health Resources, Inc. (FHR) Lincoln, RI**

FHR provides behavioral health services to improve the quality of life for more than 8,000 individuals living with mental illness and addictions. It currently operates in seven states along the East Coast. Its services improve transitions across its continuum of care, working with individuals to achieve a greater level of independence. FHR will train Rhode Island staff on Your Money, Your Goals resources and integrate the tools across its full range of programs. Training will eventually be shared with staff and programs in other states.

**10. Forsyth County Department of Social Services (FCDSS), Winston Salem, NC**

FCDSS serves and protects vulnerable children and adults, strengthens and preserves families and works to enhance economic stability while encouraging personal responsibility. Through its four main service divisions, its staff of over 500 serve over 70,000 customers annually in Forsyth County. Your Money, Your Goals training will be provided to Energy Assistance staff, Employment and Child Welfare social workers, and other training staff. This support will ultimately improve their ability to assist customers as they set goals, plan for large purchases and life events, establish emergency savings and cultivate financial stability.

**11. Great Lakes Community Action Partnership (GLCAP) (formerly WSOS**

Community Action Commission, Inc.), Fremont, OH

GLCAP is a community-based nonprofit that builds upon a fifty-four-year history. It provides comprehensive community and family development services in northwest Ohio. Its programs educate young children to prepare them for school, provide meals to homebound elderly, offer rides to those without transportation, and give housing to those without homes. GLCAP also helps low-income residents afford utility bills, supports homeowners making vital repairs, and enables communities to better maintain infrastructure. The organization is devoted to assisting families and individuals to become self-sufficient and is committed to the goal of abating rural poverty. GLCAP will provide Your Money, Your Goals training to staff and agency partners serving families across five counties.

**12. Green River Asset Building Coalition Inc., (GRABC), Owensboro, KY**

GRABC serves twelve counties in northwestern Kentucky. Its mission is to help families become economically self-sufficient. GRABC will integrate Your Money, Your Goals tools in asset building services for clients at 21 Volunteer Income Tax Assistance sites and in other program activities. GRABC will expand its pool of trainers to better reach clients across the twelve counties.

**13. Hopelink, Redmond, WA**

Hopelink's mission is to promote self-sufficiency for all members of its community. The organization provides a variety of services to low-income families and individuals in north and east King County, Washington as well as transportation services in King and Snohomish Counties. Hopelink serves more than 65,000 people annually. Your Money, Your Goals training will be provided to case managers from housing and family development programs, staff and volunteers supporting the financial capability and adult education programs, and short-term case managers offering financial assistance. The financial empowerment tools and resources will be integrated across Hopelink's

programs. Training for community partners will strengthen a network of organizations skilled in and dedicated to building financial capability.

**14. Indiana Association for Community Economic Development (Prosperity Indiana), Indianapolis, IN**

Prosperity Indiana (PI) is a cross-sector statewide community economic development association. It co-leads the Indiana Assets & Opportunity Network that serves and represents all 92 Indiana counties. The network engages nonprofits, for-profits, individuals, and governmental agencies dedicated to increasing asset acquisition for low-income families across the state. Your Money, Your Goals training will support community leaders, enabling them to share the financial empowerment tools and resources needed to help their clients reach financial self-sufficiency.

**15. Inland Counties Legal Services (ICLS), Riverside, CA**

ICLS pursues justice and equality for people with low incomes through counsel, advice, advocacy, and community education. ICLS provides free legal services to low income and elderly residents in the California counties of Riverside and San Bernardino. ICLS will work in tandem with the County of Riverside Community Action Partnership on the training program. Your Money, Your Goals training for staff and partners will support the integration of financial empowerment tools across a wide range of programs serving economically vulnerable individuals and families.

**16. Jewish Family Services (JFS), Columbus, OH**

JFS serves individuals of all races, ethnicities, and religions and from all economic circumstances in Central Ohio. Its wrap-around service delivery model is designed to meet the complex needs of low-income and clients and most vulnerable members of the community. Clients benefit from case management and integrated staffing meetings, where members from each team across the agency work together to problem-solve on behalf of individual clients. Training on Your Money, Your Goals will strengthen the capacity of workforce and community support staff as JFS integrates financial empowerment tools across its programs.

**17. Kentuckiana Regional Planning and Development Agency (KIPDA), Louisville, KY**

KIPDA's Area Agency on Aging and Independent Living works to promote and ensure meaningful, timely, person-centered services are available for all older adults, caregivers, family members, grandparents, persons with disabilities and others in the community. An overarching goal is to improve individuals' health, safety and overall well-being and to facilitate their ability to live in the environment of their choice. KIPDA initiatives involve open collaboration with program participants, families, advocacy networks, community agencies, local government, and state government. Your Money, Your Goals training will be provided to KIPDA staff, contracted providers and community partners. This effort will promote informed decision-making and will integrate financial well-being tools across a wide range of programs serving people in seven counties.

**18. KentuckianaWorks, Louisville, KY**

KentuckianaWorks is the Louisville region's Workforce Development Board. Your Money, Your Goals training will focus on tools and topics to be used in its youth programs run under the Kentucky Youth Career Center. The program serves young people of ages 16 - 24 who will learn basic skills and financial literacy through job training programs and internships. By integrating the resources in its ongoing programs, KentuckianaWorks will improve the financial well-being of youth that may have dropped out of high school, people with disabilities, youth involved with the justice system, English language learners and others preparing for employment.

**19. Kentucky Legal Aid (KLA), Bowling Green, KY**

KLA's mission is to assist and to enable low-income families, elderly, disabled and other vulnerable individuals to resolve legal problems that are barriers to self-sufficiency, and to provide these individuals an opportunity for an improved quality of life. KLA serves 35 counties in South Central and Western Kentucky and is the area's only provider of free civil legal assistance to its vulnerable, indigent, elderly, and disabled populations. Training on Your Money, Your Goals will support KLA's work with the re-entry population, disabled individuals, rurally isolated communities, domestic violence survivors, and senior citizens.

**20. King County Housing Authority, (KCHA), Tukwila, WA**

KCHA is an independent municipal corporation established under state law. It assists over 21,000 households daily in the Seattle metropolitan region and unincorporated areas of King County, excluding the cities of Seattle and Renton. The agency administers rental housing assistance, develops and manages affordable housing and works closely with community stakeholders to address local priorities such as ending homelessness, improving educational outcomes for the region's low-income youth and assuring that disabled and elderly households can live with dignity. The Your Money, Your Goals training will focus on KCHA's workforce development staff and others providing direct services to families, the elderly, and those with disabilities. A financial empowerment coordinator will help integrate the tools across programs and with partners to improve the financial well-being of the families served by KCHA.

**21. New Jersey Citizen Action Education Fund (NJCAEF), Newark, NJ**

NJCAEF is a nonprofit organization that works to empower low- and moderate-income people through research, education and training important to working families and seniors. NJCAEF offers free financial skills-building education, outreach and counseling programs across New Jersey. Your Money, Your Goals training will enhance the capacity of financial coaches and staff, particularly those reaching clients in underserved communities.

**22. Micro Enterprise Services of Oregon (MESO), Portland, OR**

Since 2005, MESO's mission has been to improve the economic opportunities of underserved individuals in the Portland metro region through empowerment, education, and entrepreneurship, for the benefit of families and the greater community. In addition to offering a range of business education and development services tailored to clients' needs, MESO provides access to capital as a Community Development Financial

Institution, Small Business Administration Lender, and Individual Development Account (IDA) administrator. MESO staff, volunteers and community partners will receive Your Money, Your Goals training. MESO will integrate the tools and resources into existing programs related to credit-building, IDAs, and other business development services.

**23. Mississippi Center for Justice (MCJ), Jackson, MS**

MCJ is a public interest law firm that works to advance racial and economic justice in Mississippi. Supported and staffed by attorneys and other professionals, MCJ develops strategies to reach systemic solutions that dismantle the legal frameworks that enable discrimination and foster poverty. MCJ provides direct services for families facing foreclosure, expulsion from school, housing discrimination, HIV/AIDS discrimination, SNAP appeals, and expungements. Your Money, Your Goals strengthens the capacity of MCJ staff that provide direct legal services and enhances the work of partners that serve both the reentry community as well as provide court navigation services in small claims court.

**24. Norfolk Public Library (NPL), Norfolk, VA**

NPL provides equal opportunity access to information, high quality book and multimedia materials, programs, exhibits, and on-line resources to meet the needs of its diverse community for life-long learning, cultural enrichment, and intellectual stimulation. NPL has laid a financial literacy foundation by participating in the National Money Smart week with workshops and classes on financial basics such as budgeting and saving. NPL will train staff on Your Money, Your Goals to use in their work serving library patrons, including youth and older adults.

**25. One22 Resource Center (One22), Jackson Hole, WY**

One22 Resource Center provides relief for our neighbors who need assistance or lack critical resources when facing health, financial, and cultural challenges. One22 is located in Jackson Hole, WY and serves individuals and families who live and work in Teton County through financial assistance and guidance, youth activity scholarships, and immigrant support. Training One22 staff members and case managers on Your Money, Your Goals will enhance their ability to serve clients overcoming financial challenges.

**26. Rural Minnesota CEP (RMCEP), Detroit Lakes, MN**

MCEP provides workforce development services to adults, youth, and dislocated workers in North Central and Northwest Minnesota. RMCEP administers the Workforce Innovation and Opportunity Act, Minnesota Family Investment Program, Diversionary Work Program, Supplemental Nutrition Assistance Employment and Training Program, and other state and federal employment programs. RMCEP will train staff members from eight teams to become trainers on Your Money, Your Goals tools and resources. The participants will return to their teams to train colleagues. The tools will be integrated in RMCEP's case management work and ongoing activities supporting the well-being of clients across 19 counties.

**27. San Francisco Human Services Agency, Family and Children's Services (FCS), San Francisco, CA**

FCS promotes the safety, permanence, and well-being of children, youth, and families that become involved in the child welfare system in San Francisco County. Its programs support K-12 and post-secondary academic achievement, employment, independent living skills and financial literacy. It generates and reviews foster youth credit reports annually and provides information to youth about importance of budgeting, protecting their credit, vital documents and prevention of identity theft. Your Money, Your Goals training will enhance the ability of social workers, child welfare and probation staff to serve their clients, with a focus on the financial well-being of young people of ages 16-21.

**28. The Salvation Army WMNI Division (WMNI), Grand Rapids, MI**

The Western Michigan Northern Indiana Division of The Salvation Army provides basic needs social services to communities in forty-four counties from South Bend, Indiana to Sault Saint Marie in Michigan's Upper Peninsula. Your Money, Your Goals training will increase the capacity of case work staff to encourage household self-sufficiency, improve financial stability and empower clients to achieve goals they have set for themselves. New trainers will ultimately share the educational tools and resources with other Salvation Army staff serving all 83 Michigan counties.

**29. Self-Help (Center for Community), Durham, NC**

Self-Help's mission is creating and protecting ownership and economic opportunity for all. It does this by providing responsible financial services, lending to small businesses and nonprofits, developing real estate and promoting fair financial practices. While its work benefits communities of all kinds, its focus is on those who may be underserved by conventional lenders, including people of color, women, rural residents and families and communities of low-wealth. Self-Help has headquarters in Durham, NC and Oakland, CA. Its two credit unions (Self-Help Credit Union and Self-Help Federal Credit Union) include 56 branches collectively, serving over 151,000 members in NC, SC, VA, FL, IL, WI, and CA. Your Money, Your Goals training for Self-Help staff will support their ability to empower members to manage their financial lives and leverage asset-building products aligned with their life goals.

**30. United Way of the Mid-South (UWMS), Memphis, TN**

UWMS improves the quality of life for Mid-Southerners by mobilizing and aligning community resources to address priority issues. It serves 11,000 people annually through free tax preparation services in the greater Memphis, Tennessee area. Your Money, Your Goals training will include a strong focus on savings tools. Training will increase the capacity of staff and volunteers serving taxpayers at Volunteer Income Tax Assistance sites.

**31. United Way of the River Cities (UWRC), Huntington, WV**

UWRC addresses the most critical needs of health, education, and financial stability, in Cabell, Wayne, Lincoln and Mason counties in West Virginia, and Lawrence County, Ohio. UWRC creates partnerships with and supports the programs of organizations whose client bases include the disabled, the elderly, low-income households, rural populations, individuals in recovery, individuals returning to the workforce, families with children, and families and individuals becoming homeowners. By training staff and

partners on Your Money, Your Goals, UWRC will support the capacity of a coalition of agencies, businesses, and institutions that are collaborating to increase financial literacy in the Huntington, West Virginia area.

**32. United Way of Summit County (UWSC) - Akron Financial Empowerment Center (FEC), Akron, OH**

United Way of Summit County (UWSC) improves lives by mobilizing the caring power of the community to advance the common good. In partnership with the City of Akron, UWSC opened the Akron Financial Empowerment Center (FEC) to provide residents of Summit County with the tools to budget and save, reduce debt and reach their financial goals. Your Money, Your Goals training will enhance the ability of UWSC staff and partners to integrate financial empowerment tools across multiple programs and support FEC clients in achieving their goals.

**33. U.S. Department of Agriculture, Cooperative Extension Service**

The U.S. Department of Agriculture Cooperative Extension is a nationwide educational network that brings the research and knowledge of land-grant institutions to homes, workplaces, and communities. As it has done since 2014, Cooperative Extension will recruit and train educators from its network to lead local Your Money, Your Goals training workshops. Training activities will engage participants in Arkansas, Connecticut, Delaware, Indiana, Iowa, Maryland, Michigan, South Dakota, Virginia, Wisconsin, and other states.

**34. U.S. Department of Housing and Urban Development**

HUD advances economic opportunity for low-income families through responsible homeownership, workforce training, educational advancement, and health and wellness programs and services. Joining the cohort for its third year, HUD will train new and returning grantees of the Financial Self-Sufficiency, Resident Opportunities and Self-Sufficiency, Jobs Plus and Choice Neighborhoods programs.