



FINANCIAL EMPOWERMENT PROGRAMMING FOR NEWCOMER AND REFUGEE FAMILIES

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Community
House

WHAT DO WE DO?



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We help new immigrants and refugees and people living in poverty gain the skills, knowledge and confidence they need to build their lives.



PROGRAMS AND SERVICES



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➤ SETTLEMENT SERVICES

➤ AFTER SCHOOL PROGRAMS

➤ YOUTH LEADERSHIP

➤ SENIORS & WOMEN'S GROUPS

➤ ENGLISH (LINC) CLASSES

➤ EMPLOYMENT/MENTORING

➤ COMMUNITY CONNECTION

➤ COMMUNITY DEVELOPMENT

➤ COMMUNITY ENGAGEMENT





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INTEGRATING FINANCIAL LITERACY IN SETTLEMENT SERVICES

FINANCIAL LITERACY INTERVENTIONS EMBEDDED IN SETTLEMENT SERVICES



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PROVIDING
FINANCIAL
INFORMATION,
EDUCATION AND
ORIENTATION

PHASE 1

- **GROUP SERVICES: EDUCATIONAL WORKSHOPS**
- **PRINTED EDUCATIONAL MATERIALS/LINKS TO ONLINE RESOURCES**
- **ONE-ON-ONE FINANCIAL SUPPORT: HELP ACCESSING CREDITS AND BENEFITS.**

HELPING
ACCESSING INCOME
BENEFITS AND TAX
CREDITS

PHASE 2

- **GROUP SERVICES: EDUCATIONAL WORKSHOPS ON HOW TO ACCESS TAX CREDITS/BENEFITS THROUGH TAX FILING.**
- **ONE-ON-ONE SERVICES: 1:1 SUPPORT SERVICES TO ACCESS ELIGIBLE GOVERNMENT BENEFITS; FREE TAX PREPARATION SERVICES.**

MORE...FINANCIAL LITERACY INTERVENTIONS



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FINANCIAL LITERACY/COMMUNITY PEER EDUCATOR TRAINING



TRAINING MODULES

- 1) INTRODUCTION
- 2) BANKING SYSTEM
- 3) CONSUMER BEHAVIOUR
- 4) TAXES AND GOVERNMENT BENEFITS
- 5) CONCEPTS OF FINANCIAL PLANNING
- 6) LIABILITIES
- 7) ASSETS
- 8) FOUNDATIONAL SKILLS NECESSARY TO DELIVER FINANCIAL LITERACY EDUCATIONAL WORKSHOPS
- 9) PRACTICUM
- 10) EVALUATION/GRADUATION

TAX CLINICS

- **MARCH-APRIL 2018, NYCH HELPED OVER 450 CLIENTS ACCESS GOVERNMENT BENEFITS OVER \$2,500,700.**
- **NYCH DELIVERS YEAR-ROUND TAX FILING SERVICES AT A VARIETY OF LOCATIONS.**



HOW DO WE DO IT?



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- **INITIALLY TRAINED 12 SETTLEMENT WORKERS**
- **FIVE OF THEM WERE TRAINED TO BECOME NYCH FINANCIAL COACHING TEAM**
- **A LEAD COACH WAS ASSIGNED TO DELIVER FE SERVICES AND SUPPORTS THE COACHING TEAM.**
- **NETWORKS OF EXPERTS TO SUPPORT FINANCIAL COACHING SERVICES AT NYCH.**



HOW WE DO IT? - OUR MODEL



CHALLENGES



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- **TEAM FORMATION (BUY-IN)**
CHALLENGE MANAGING THE FINANCIAL COACHING TEAM UNDER A MATRIX MANAGEMENT STRUCTURE.
- **COACHING SERVICE DELIVERY**
CHALLENGE REGARDING CLIENTS' RESISTANCE TO SHARING PERSONAL FINANCIAL INFORMATION.





MARIA'S STORY





QUESTIONS?



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