

social capital

peer and family networks, coaching, and cohort strategies

early childhood development

Head Start, Early Head Start child care partnerships, preK, and home visiting

postsecondary & employment pathways

community college, training and certification, workforce partnerships

health & well-being

mental, physical, and behavioral health, coverage and access to care, adverse childhood experiences, toxic stress

economic assets

asset building, housing and public supports, financial capacity, transportation



economic assets

- Housing
- Transportation
- Financial education and asset building
- Tax credits
- Student financial aid
- Food assistance

HOUSEHOLD FINANCIAL SECURITY FRAMEWORK

NAVIGATE

the financial system, gather information and analyze choices to make beneficial financial decisions and manage household resources

Financial management skills and owning assets can increase income

LEARN

the basic skills, executive function and specific job skills needed to access quality employment

EARN

sufficient income (from wages, employer benefits, public benefits, tax credits, etc.) to cover expenses and save

SAVE

household income left over after meeting basic needs and paying down debt for emergencies and the future

OWN

a home, business, investments and/or other assets that build financial security and wealth

PROTECT

household earnings and assets via insurance, consumer protections and other services and policies



**Creating an
Opportunity Economy
in Which All
Vermonters Thrive**



“We want to make the
safety net a mile
marker in the journey,
not the destination.”

-Clarence H. Carter

Micro Business Client Pathway at Financial Futures



Highlighted Outcomes 2017 Financial Futures Program

PEOPLE SERVED

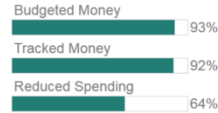
758* Unduplicated number of people attending classes and coaching sessions

GOAL SETTING

Participants who created financial goals since their participation



Actions taken since working with Financial Futures



Do you have debt that is overdue?



Yes (21, 10%) No (82, 10%) Unsure (8, 80%)

REDUCING DEBT



49%

Reported that their participation directly resulted in helping them to reduce their debt.

CREDIT SCORE INCREASE



INCREASING SAVINGS



Do you feel more financially secure as a result of working with Financial Futures?



Yes (81, 80%) No (10, 10%) Not Sure (8, 10%)

What has been your biggest success since participation?

- ✓ "I had bankruptcy and debt and spending habits. Now I have clear debt, a very good credit score, and bought a house two weeks ago!"
- ✓ "I have made saving a priority. I make a monthly budget and stick to it. I live a frugal life and have exceeded my savings goal."
- ✓ "What I learned in the program gave me the ability to forecast my financial situation and helped me plan better."
- ✓ "I can now start looking for a place to live and stop living in my vehicle."
- ✓ "I am now a home owner and not living paycheck to paycheck."

FINANCIAL CAPABILITIES SERVICES AND OUTCOMES

