



## Financial Education Committee May 21, 2008

The meeting began with introductions. The following committee members were in attendance at the meeting: Marian Deutschman, Stephanie Smith, Mark Manuele, Mary Philibin, Sonia Goins-Singletary, Nicole Juzdowski, Cynthia Shore, Della Miller, Kate Beck, Zanna Vaida, and Diane Bessel. Excused: Laurie Schaller, Brad Dossinger, Cathy Braniecki, Jill Shuey, and Kate Bukowski.

**CASH Coaches Update:** Committee members debriefed the training provided by Inger Giuffrida from The Assets Alliance. Members felt that this was a very worthwhile training and indicated that Inger was highly inspirational and modeled appropriate coaching behaviors throughout the session. The members also felt that there was a diverse group of participants involved in the training and that they created a great environment to learn in.

Diane indicated that Inger will likely return to Buffalo in the fall for another training session. She also asked committee members – especially those attending the technical assistance session - to be available to provide help as she and Nicole Juzdowski (our newly appointed CASH Coaches Coordinator – Welcome Nicole!) work out the details on the program. Cynthia requested additional information about CASH Coaches including an overview of the program, the overall commitment of individuals in the CASH Coaches role and a job description. These materials are being created. Committee members are invited to serve as CASH Coaches but this is not an expectation.

**Americorps VISTA:** Diane is pleased to report that she has interviewed an individual for the CASH Community Engagement Coordinator position and he has accepted the position. Justin Moscati is a recent graduate of St. Lawrence University and he has just moved back to Buffalo. He did some work in the student accounts division and is interested in financial education. He is doing a year of national service before deciding on law school. His official start date has not yet been decided but should be fairly soon.

**Data Collection:** Diane put together a draft survey for the Financial Education data collection. The goal of this data collection is to increase our knowledge of financial education programming available locally and to identify current gaps in available services/educational workshops. She asked committee members to review the survey (as if they were filling it out themselves) and provide their comments on the survey's construction by June 11<sup>th</sup> in advance of our June 18<sup>th</sup> meeting. Diane reviewed the survey with the committee and received some initial comments. A copy is included with the minutes.

Please note the next full CASH Coalition meeting is June 11<sup>th</sup> at 3pm – members can submit comments on that date or fax them at 887-2770.

**Other Business:** Cynthia mentioned the financial education subcommittee completed taping on “Taking Credit.” Sonia Goins-Singletary did an OUTSTANDING JOB! Special thanks to this dedicated team. More news to follow on this!

**CREATING ASSETS, SAVINGS & HOPE (CASH)**  
**UNITED WAY OF BUFFALO & ERIE COUNTY**  
**FINANCIAL EDUCATION SURVEY**

Thank you for agreeing to participate in this examination of financial education programs being offered within Buffalo & Erie County. We appreciate your assistance with this important project.

**CONTACT INFORMATION**

Organization: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_  
 Email: \_\_\_\_\_

**DESCRIPTION OF ORGANIZATION**

Please provide a general description of your agency including its mission, hours of operation, typical clients, and eligibility criteria:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Thinking about your organization, please indicate which of the following services you provide to clients:

<input type="checkbox"/> Advocacy	<input type="checkbox"/> Case Management	<input type="checkbox"/> Childcare Assistance	<input type="checkbox"/> Clothing
<input type="checkbox"/> Counseling	<input type="checkbox"/> Education	<input type="checkbox"/> GED Training	<input type="checkbox"/> Housing Placement
<input type="checkbox"/> Immigration	<input type="checkbox"/> Job Training	<input type="checkbox"/> Legal Services	<input type="checkbox"/> Life Skills
<input type="checkbox"/> Medical Services	<input type="checkbox"/> Mental Health Services	<input type="checkbox"/> Parenting	<input type="checkbox"/> Personal Needs
<input type="checkbox"/> Public Benefits	<input type="checkbox"/> Referral	<input type="checkbox"/> Resource Linkage	<input type="checkbox"/> Shelter
<input type="checkbox"/> Spiritual Services	<input type="checkbox"/> Substance Treatment	<input type="checkbox"/> Support Groups	<input type="checkbox"/> Transportation
<input type="checkbox"/> Transportation	<input type="checkbox"/> Veterans' Services	<input type="checkbox"/> Other: _____	<input type="checkbox"/> Other: _____

**FINANCIAL EDUCATION PROGRAMMING**

In the section below, we are interested in learning about the different financial education programs currently being offered at your organization. For each of your financial education workshops currently offered (i.e. within the last year), trainings, or seminars, please provide the title, description, information about target audience, and topics covered in the session. Please complete one form for each of the financial education workshops, trainings or seminars you currently offer.

Name of Training/Workshop/Seminar:

\_\_\_\_\_

General Description:

\_\_\_\_\_  
 \_\_\_\_\_

**Target Audience for Training:**

<input type="checkbox"/> Children (0-12)	<input type="checkbox"/> Adolescents (12-17)	<input type="checkbox"/> Young Adults (18-25)	<input type="checkbox"/> Senior Citizens (60+)
<input type="checkbox"/> Disabled Populations	<input type="checkbox"/> English Learners / ESL	<input type="checkbox"/> Immigrants	<input type="checkbox"/> Refugees
<input type="checkbox"/> Low- Literacy	<input type="checkbox"/> Low Income Persons	<input type="checkbox"/> Other _____	<input type="checkbox"/> No Target Audience

**How long is the training? (Please specify if it is multiple days or sessions)**

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**Are there any costs associated with the training?**

Yes (How Much? \_\_\_\_\_)

No

**When is the training typically offered?**

Weekly

Monthly

Quarterly

Bi-Annually

Yearly

As Needed

Other

**Please check the box below if a topic is currently covered in this training**

<input type="checkbox"/> Asset Building: Business Start-Up
<input type="checkbox"/> Asset Building: Child Savings
<input type="checkbox"/> Asset Building: College Financial Aid
<input type="checkbox"/> Asset Building: College Savings
<input type="checkbox"/> Asset Building: Foreclosure Prevention
<input type="checkbox"/> Asset Building: Home Ownership
<input type="checkbox"/> Asset Building: Matched Savings
<input type="checkbox"/> Asset Building: Vehicle Purchase
<input type="checkbox"/> Basic Banking: Checking
<input type="checkbox"/> Basic Banking: Credit
<input type="checkbox"/> Basic Banking: Savings Accounts
<input type="checkbox"/> Basic Banking: Savings Clubs
<input type="checkbox"/> Consumer Protection: Insurance Products

<input type="checkbox"/> Consumer Protection: Internet Safety
<input type="checkbox"/> Consumer Protection: Medical Fraud
<input type="checkbox"/> Consumer Protection: Reverse Mortgage
<input type="checkbox"/> Consumer Protection: Taxpayer Rights
<input type="checkbox"/> Consumer Protections: Financial Scams
<input type="checkbox"/> Consumer Protections: Gambling Protections
<input type="checkbox"/> Credit: Credit Cards
<input type="checkbox"/> Credit: Credit Repair
<input type="checkbox"/> Credit: Fraud
<input type="checkbox"/> Investment: 401k/403b
<input type="checkbox"/> Investment: Investor Education
<input type="checkbox"/> Investment: Retirement Savings
<input type="checkbox"/> Personal Finance: Budgeting

**Please identify any financial education trainings, workshops, or seminars that you have offered in the past but do not currently offer:**

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**Do you currently provide any one-on-one financial education or assistance to clients?**  Yes  No

**CRITICAL AREAS OF NEED**

**Using your knowledge of your organization and clients, please make some recommendations about needs that are not currently being met related to financial education?**

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**What needed training or assistance are you currently unable to provide or link your clients to?**

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**Is there anything else you would like to tell us about your clients, organization, or needs in our community related to financial education?**

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**May we contact you in the future for any follow-up?**  Yes  No

Thank you for taking the time to respond to this questionnaire!

**Please return this form to:**

Justin Moscati  
Creating Assets, Savings & Hope (CASH)  
United Way of Buffalo & Erie County  
742 Delaware Avenue  
Buffalo, NY 14209  
Fax: 887-2770