



# **Adult Casework Approach to Financial Literacy**

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**Economic Success Program  
The Center For Women and  
Families  
Louisville, Kentucky**

# The Center For Women and Families

The Center for Women and families is a private non-profit organization that exists to serve and advocate for women and families affected by domestic violence, sexual assault, and economic hardship.



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# Economic Success Program

- **Specialized programming for survivors of domestic violence and sexual assault.**
- **Since 1975, CEP has helped more than 15,000 people identify strengths, anticipate barriers, and develop strategies for employment success.**
- **Services include: Resume Writing, Interviewing Skills, Employment Stabilization, Career Exploration & Employer Networking**
- **Expansion beyond employment services in 1998--IDA & VITA**



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# Economic Literacy Outreach Project

- Provides financial literacy classes for shelter residents, non-residential outreach and community based organizations throughout our service area.
- Focuses on basic financial skills, wise use of credit, saving and investing for the future.
- Connects individuals to other resources within the Louisville Asset Building Coalition for comprehensive financial information.
- Reaches any organization and offers basic and tailored financial education workshops on-site for the organizations' clients and employees.



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# Common Wealth Individual Development Account (IDA) Program

- Provides low-income individuals with savings assistance, financial literacy workshops and individual budget counseling sessions.
- Moves working individuals from public assistance to self-sufficiency. Encourages home ownership and development of ASSETS.
- Relies on a casework approach to establish relationships with IDA clients in order to develop and support the clients' financial goals throughout this three year program.



# Why a Casework Approach?

- Two Methods of Financial Education



- Johnny Appleseed Approach
- The Green House Gardener

- Each approach has a role in increasing financial literacy throughout the community



# Johnny Appleseed Approach

- PROS:**
- \* Strong community presence
  - \* Low Costs/low touch
  - \* Ability to reach all demographics

- CONS:**
- \* Outcomes and success rates hard to measure
  - \* Little to no personal contact
  - \* High volume of clients with high turnover



# Greenhouse Gardener Approach

## PROS:

- \* Consistent and constant personal contact
- \* Clients create bonds with case managers
- \* Ability to reevaluate goals and establish/change plans
- \* Measurable outcomes and higher success rates



## CONS:

- \* High cost/ High touch
- \* Minimal community presence
- \* Greater staffing needs
- \* small enrollment numbers



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# Client Selection Process

## ■ WHY?

Proper investment of resources

Promoting success vs. setting up a client to fail

## ■ HOW?

- Screening Process

- Client Interview

  - Credit report

  - Discussion of client goals and motivation



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# Empowerment Model

- Our role is to help clients reach their goals—not ours.
- We teach skills to clients instead of using our skills on their behalf.



# Strengths Model

- Respects and celebrates the uniqueness of each client.
- Helps both client and financial counselor identify, use, build upon and reinforce strengths each client possesses.
- Encourages clients to use their strengths to attain aspirations and goals.
- Respects clients' abilities, beliefs, values, support systems, goals, achievements and resources.



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# The more you know....the more you realize your don't know

- Actively listen to client questions and requests for additional education.
- Do not expect to have all the answers. Sometimes what the client needs most is to be heard.
- Encourage clients to explore solutions to their issues while providing education and resources as support.
- Remember to consider and address issues around the clients' money and financial planning.
- Many of our best workshops have been created in response to client requests.



# Next Steps

## Linking Resources

Combine community efforts to collaborate client services

## Listen to clients

Best workshops have been those suggested by clients

## Entertainment Value

People come when they expect to have fun as well as learn

## Incentives

Reward the small steps toward success



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