

## 2016 Second Wave YMYG Cohort

### Public entities

#### **The City of Los Angeles**

The City of Los Angeles Workforce Development Board and Economic and Workforce Development Department support workforce development training services to youth and adults through a system of 32 workforce development centers located in the areas of most need. The City plans to train every case manager on *Your Money, Your Goals* and to provide YMYG tools at each of the centers. FamilySource Centers are perfectly poised to enhance the delivery of asset-building programs by integrating financial counseling as a core service in 2016 through the use of YMYG.

#### **The Vermont Office of Economic Opportunity and the Vermont Economic Services Division**

These sister divisions in the state's Department for Children and Families, Agency of Human Services plan to use YMYG in their current initiative to integrate financial empowerment into Vermont's TANF, Reach Up program. After a successful pilot testing this approach in one community, the State plans to train all of its Reach Up case managers, statewide.

### Non-profits

#### **Brazos Valley Affordable Housing Corporation (BVAHC) – Texas**

BVAHC has provided affordable lease and purchase housing in Brazos Valley for over 20 years and is committed to increasing financial capability and financial literacy through the Brazos Valley Financial Fitness Center. BVAHC plans to train its network of trainers and strengthen its level of service to the economically vulnerable clientele it serves.

#### **Catholic Charities of Northeast Kansas**

Catholic Charities of Northeast Kansas provides direct services to people of all faiths to help move clients from situations of crisis and/or poverty to self-sufficiency through financial education. Catholic Charities plans to utilize YMYG as a primary curriculum to ensure that all case managers in its Family Stabilization and Family Strengthening programs are able to use best approaches in delivering financial capability services.

**Center For Siouxland – Iowa**

Center For Siouxland offers consumer credit counseling, HUD-certified housing counseling, volunteer income tax assistance, transitional housing, and a client trust/representative payee program to the people in northwest Iowa, southeast South Dakota, and northeast Nebraska. Center For Siouxland plans to train its consumer credit counselors to provide YMYG training to agency staff and share YMYG trainings with other agencies in its communities.

**Community Action Partnership of Western Nebraska (CAPWN) - Gering**

CAPWN serves low-income and disadvantaged population in areas of family stabilization and case management, child development, health and dental clinic, and youth programming. The agency plans to train all case managers across the agency to implement the YMYG toolkit, as well as members of the community who provide case management services to clients.

**Dorcas International Institute of Rhode Island (DIIRI)**

DIIRI assists those who are working to overcome cultural, educational, economic, and language barriers to achieve self-sufficiency and actively participate in their community. They will use the YMYG toolkit to offer financial coaching to serve a large immigrant and refugee populations.

**First State Community Action Agency (First State) – Delaware**

First State works to lessen the effects of the conditions of poverty by improving financial literacy, developing programs for youth, offering emergency services, operating a food pantry, and assisting with senior employment. The agency intends to use the YMYG toolkit to help build financial capability for its clientele.

**Genesee County Habitat for Humanity (GCHFH) – Flint, Michigan**

GCHFH, an affiliate of Habitat for Humanity International, is dedicated to working with people everywhere to eliminate substandard and overcrowded housing through rehabilitating and preserving homes, advocating for fair and just housing policies, and by providing training and access to resources to help families improve their living conditions. They will integrate YMYG into its financial coaching programs to help residents achieve their desired financial goals.

**Hispanic Access Foundation (HAF) - Nationwide**

HAF provides financial education to low-income Latino communities through grassroots education workshops in churches, schools, and community organizations. HAF will use the YMYG toolkit to enhance its financial empowerment initiatives and work toward integrating financial capability elements in its broader youth development curriculum.

**Human Resource Development Council (HRDC) District IX - Montana**

HRDC serves its community in the areas of: emergency food and nutrition, housing services, early childcare and education and youth development, home heating, efficiency, and safety, and community and economic development activities. HRDC will utilize YMYG to provide financial education and empowerment services to help clients achieve economic stability.

**Jewish Family and Children's Service (JFCS) of Greater Philadelphia**

JFCS strengthens families and individuals across generations and cultures to achieve stability, independence and community. They will use YMYG to develop its Financial Empowerment Program, train trainers and all staff.

**Jim Casey Youth Opportunities Initiative -Nationwide**

The Jim Casey Youth Opportunities Initiative is a national and state-based initiative that works to ensure that every person leaving foster care has the family connections, opportunities, and support they need to make a successful transition to adulthood. The initiative will pilot use of *Your Money, Your Goals* with caseworkers, volunteers, foster parents and other community partners who work with young people ages 14 to 25 in nine states.

**Labor Council for Latin American Advancement (LCLAA) - Nationwide**

LCLAA represents the interest of more than 2 million Latino workers in the American Federation of Labor-Congress of Industrial Organizations (AFLCIO), The Change to Win Federation, Independent Unions and all its membership. LCLAA plans to implement YMYG through its Young Latinos United (YLU) program, which engages members under age 35 in 22 states and Puerto Rico.

**League of United Latin American Citizens (LULAC) - Nationwide**

LULAC is the nation's largest and oldest volunteered-based organization that empowers Hispanic Americans and builds Latino communities. LULAC will use YMYG to help improve the design of its Pocket Smart financial literacy program, a comprehensive financial education program that helps low and middle income Latinos enhance their financial skills and create positive financial relationships.

**Partners for Prosperity (P4P) – Idaho**

P4P builds assets and creates opportunities for low-income and working people. P4P works with a variety of non-profit, government, business and educational institutions and plans to integrate YMYG into its efforts in Native communities, as well as train participants of the Idaho Asset Building Network.

**People's Community Action Corporation (PCAC) – Missouri**

PCAC is a multi-service agency that serves low-income individuals in the cities of St. Louis and Wellston, Missouri. They plan to use YMYG to strengthen their financial literacy programs by training staff, community partners, and volunteers directly in the use of YMYG tools with low-income and economically vulnerable populations.

**Rural Dynamics, Inc. (RDI) - Montana**

RDI works to improve the economic health of individuals and families that reside in Montana and Idaho. They will use YMYG to enhance and formalize the financial education, coaching and counseling they currently offer.

**United Way of Cayuga County – New York**

United Way of Cayuga County runs CASH for Cayuga County, which serves low-income families through its volunteer income tax assistance site. The agency plans to offer YMYG training to its partner agencies such as Catholic Charities and Literacy Volunteers, as well as other organizations in the community.

**United Way of Greater New Haven (UWGNH) – Connecticut**

UWGNH manages a budget coaching program that helps low and moderate income households gain skills and knowledge to increase the odds of becoming and staying financially stable.

UWGNH will use YMYG to build capacity of organizations within the greater New Haven area and improve the financial capability of their clients and volunteer budget coaches.

**Legal Aid Organizations**

**Alaska Legal Services Corporation (ALSC)**

ALSC provides high-quality free legal assistance in civil matters to low-income Alaskans in over 160 communities. ALSC plans to use YMYG to provide financial education workshops for low-income residents of the communities they serve.

**Legal Assistance of Western New York, Inc. (LawNY)**

LawNY is a non-profit law firm that provides free legal services in non-criminal matters to people with low-income in 14 counties in western New York. LawNY will use YMYG to train its frontline staff and community partners, who will incorporate the toolkit into their daily work with consumers.

**Legal Services of Northern Virginia (LSNV)**

Legal Services of Northern Virginia is the largest legal aid organization in Northern Virginia, helping thousands of clients each year in civil legal matters. LSNV consumer and housing attorneys will use YMYG to provide financial literacy advice and information during intakes with clients, at court house and community outreach events, and in its consumer clinics.

**Statewide Legal Services of Connecticut (SLS)**

SLS is a legal aid advocacy center and provides a range of legal solutions to challenges such as divorce, domestic violence, housing stability and educational opportunities. SLS plans to use YMYG to complement and enhance its integrated service delivery system and assist its clients in achieving financial stability.

## **Labor organizations**

### **District Council 37 – AFSCME AFL-CIO**

District Council 37 is part of the American Federation of State, County and Municipal Employees, whose members are the public service workers who staff New York City's hospitals, schools, libraries, social service centers, colleges and agencies. DC 37 will use YMYG to train staff who work with members through the union's Housing and Student Debt programs as well as staff from various organizations that work with its Office of Community Partnerships.

### **North America's Building Trades Unions (NABTU)**

The Washington, DC office of NABTU provides essential coordination and support to the work of its affiliated national and international unions in order that, through inter-trade solidarity, organized construction workers achieve a powerful voice in government, in bargaining, and in their communities. NABTU will coordinate dissemination of YMYG to the 14 NABTU-affiliated Building Trades unions, who along with their partner-contractors train a majority of apprentices in the US.

## **Community Development Financial Institutions**

### **Sunrise Banks – St. Paul, Minnesota**

Sunrise is the only Community Development Financial Institution-certified bank in Minnesota and focuses on helping underserved individuals, businesses, and nonprofits. The bank will share the toolkit with local nonprofits and will train its relationship banking team to use YMYG tools with customers and to understand when and how to refer a consumer to a third party.

### **Hope Credit Union – Biloxi, Mississippi**

HOPE (Hope Enterprise Corporation and Hope Credit Union) is dedicated to strengthening communities, and improving lives across the mid-South. Comprised of a regional credit union, loan fund and policy center, HOPE provides financial services and shapes policies that benefit residents in one of the nation's most persistently poor regions. HOPE plans to use YMYG to provide financial capacity training for its community partners.

### **Southern Bancorp Community Partners (SBCP) – Little Rock, Arkansas**

SBCP is a nonprofit Community Development Financial Institution that creates responsive financial services and products for low-wealth people, unbanked and underbanked people, and small businesses in rural Arkansas and Mississippi. Its financial educators and counselors will use YMYG tools to facilitate greater savings, goal setting, and goal accomplishment with the people and families it serves.

## **Other**

### **SABEResPODER – Nationwide**

SABEResPODER is a registered B-Corporation whose multimedia network focuses on financial services such as tax preparation, remittances, money transfers, and basic banking.

SABEResPODER plans to train its staff of 15 empowerment officers in 12 major metropolitan areas with YMYG and dedicate staff time to lead trainings in collaboration with partner organizations to connect YMYG tools to community-based organizations.