Your Money, Your Goals: Applications in the field

2016 – 2017
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1. Introduction

The Consumer Financial Protection Bureau (CFPB) created the Your Money, Your Goals financial empowerment toolkit in 2012 as a resource for frontline staff and volunteers at organizations across the country to use with the people they serve.\(^1\) Organizations providing social services often find that financial issues can complicate or slow progress toward the goals of the services they provide. Your Money, Your Goals helps such organizations integrate financial empowerment and capability into their service models. From the beginning, it was clear that since the toolkit needed to fit within a diverse array of organizations, the resources and training needed to be flexible and adaptable to be successful.

Between February 2016 and December 2017, the CFPB trained staff in 80 organizations across the country to use the toolkit.\(^2\) The organizations made up two annual cohorts, one in 2016 and the other in 2017. The CFPB-led events used a train-the-trainer model. In turn, the cohort organizations held their own trainings for frontline staff and volunteers in their communities from social services, housing, community development, and other organizations. This approach helped broaden the program’s reach.

In 2016 and 2017, the CFPB heard from cohort organizations that participated in Your Money, Your Goals trainings about the creative ways they customize these resources and tools to fit the needs of their organizations and the people they serve. This report focuses on the experiences of the 2016 and 2017 Your Money, Your Goals cohorts, including training outcomes and effectiveness, best practices identified by the cohorts, and new Your Money, Your Goals resources released during and after the period of this report.

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1. The CFPB conducted a field test of the Your Money, Your Goals toolkit in 2013 and nationally launched the program in 2014. Read about the national launch in Your Money, Your Goals National Launch Report.

2. Read about the organizations in our 2016 and 2017 cohort announcements.
2. 2016 and 2017 cohort outcomes

The Consumer Financial Protection Bureau's Office of Community Affairs selected 80 organizations to participate in the 2016 and 2017 Your Money, Your Goals cohorts. Several participants were large umbrella organizations; the participating organizations coordinated trainings at 208 sites in 46 states and territories. Diverse groups of organizations participated in trainings, including social service providers, community volunteer groups, banks and credit unions, legal aid clinics, and government agencies. Social service nonprofit groups included those working in workforce development, education, housing, community development, asset building, and faith-based communities. Some of the organizations serve rural communities, Latino communities, Asian American/Pacific Islander communities, or Native communities. Some serve consumers with disabilities. Others serve those who have criminal records.

The CFPB offered 103 train-the-trainer events between February 2016 and December 2017 to a combined 2,761 participants, and provided additional technical assistance to the cohort organizations. Each participating trainer learned how to train frontline staff at their own organization or set up trainings at external organizations. That initial group of participants in turn conducted 734 trainings for frontline staff, reaching an additional 10,875 people.

2.1 Training results

Participants in Your Money, Your Goals training sessions for frontline staff completed surveys before and after the training to assess their knowledge of, confidence with, and familiarity with financial topics. They also completed a survey providing feedback on the effectiveness of the

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3 The organizations were chosen in a competitive process after responding to a public solicitation for Letters of Interest.

4 An additional 4,600 people participated in contractor-led direct-to-frontline trainings and webinars.
training. Some participants received follow-up surveys three months after the training to determine their usage of the Your Money, Your Goals materials and the retention of the confidence gains that resulted from the training. This survey measured the engagement of participants in the training, improvements in their confidence with the material, and which tools they used most often with clients.

### 2.1.1 Effectiveness

95 per cent of participants surveyed right after the training either “strongly agreed” or “agreed” that the training was effective and improved their abilities to serve their clients. A majority also planned to use the toolkit in their work and felt comfortable using the toolkit with the people they serve.

**TABLE 1: FEEDBACK ON THE USEFULNESS OF THE YOUR MONEY, YOUR GOALS TRAINING**

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>The training was effective. n = 5,113</td>
<td>57%</td>
<td>40%</td>
<td>2%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>The toolkit will improve my ability to meet the needs of my clients. n = 5,250</td>
<td>51%</td>
<td>47%</td>
<td>2%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>I feel prepared to use the tools and resources in the toolkit. n = 5,289</td>
<td>38%</td>
<td>57%</td>
<td>4%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>I plan to use the tools and resources. n = 5,280</td>
<td>52%</td>
<td>45%</td>
<td>2%</td>
<td>&lt;1%</td>
</tr>
</tbody>
</table>

### 2.1.2 Building confidence

A primary goal of Your Money, Your Goals is to increase the knowledge and confidence of trainers and frontline staff in financial concepts and tools. Participants of Your Money, Your Goals trainings completed surveys on their financial capability confidence levels. Figure 1 shows the results of these surveys.

Before the training, few participants rated themselves as confident in their abilities to discuss money issues with the people they serve. They reported that they particularly lacked confidence in their abilities to help people manage financial challenges, discuss financial topics, and know where to turn for help. Just 39 percent of participants said that they felt confident providing the
the right financial content at the right time, in the context of their work with the people they serve. Immediately after the training, most participants felt confident in their abilities on all nine measures.

**FIGURE 1: PARTICIPANTS WHO RATED THEMSELVES AS “VERY CONFIDENT” OR “CONFIDENT”, PRE-TRAINING VERSUS POST-TRAINING**

<table>
<thead>
<tr>
<th>Task</th>
<th>Pre-training (n= 8,696)</th>
<th>Post-training (n=9,665)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access and use tools and materials from the CFPB through its consumer website</td>
<td>26%</td>
<td>92%</td>
</tr>
<tr>
<td>Provide the right financial content at the right time in the context of your work with clients</td>
<td>39%</td>
<td>84%</td>
</tr>
<tr>
<td>Help people manage their financial challenges</td>
<td>44%</td>
<td>84%</td>
</tr>
<tr>
<td>Know where to go for unbiased information or help in working with clients</td>
<td>44%</td>
<td>87%</td>
</tr>
<tr>
<td>Refer people to community resources such as credit-debt counseling and tax filing assistance</td>
<td>54%</td>
<td>92%</td>
</tr>
<tr>
<td>Get help if you or the people you serve have questions about financial issues</td>
<td>53%</td>
<td>95%</td>
</tr>
<tr>
<td>Assess individuals’ financial condition or situation</td>
<td>53%</td>
<td>85%</td>
</tr>
<tr>
<td>Discuss core financial management topics with your clients</td>
<td>51%</td>
<td>87%</td>
</tr>
<tr>
<td>Understand core financial management topics, such as budgeting, saving, and setting financial goals</td>
<td>67%</td>
<td>90%</td>
</tr>
</tbody>
</table>
2.2 Organizational outcomes

The CFPB heard about a variety of positive impacts the training had on the 2016 and 2017 cohort organizations. One of the key themes that emerged was that organizations were adapting the training and toolkit to fit their service delivery models.

2.2.1 Building capacity through local networks

Your Money, Your Goals trainings provide an opportunity for nonprofits, government agencies, and private sector groups to network and share ideas. At the trainings, groups can break down silos, strengthen existing relationships, establish new relationships, and develop better understandings of the resources other organizations in their communities provide. The training sessions can also provide a space for organizations to brainstorm ways to tailor the training materials and toolkit to their needs.

For instance, the Illinois Asset Building Group, a project of The Heartland Alliance, reported that the training provided an opportunity for organizations to learn more about the unique services each organization offers, allowing for better referrals. The Legal Aid Society of San Diego conducted outreach to local social service organizations to attend the train-the-trainer event, and at the event they began building a referral network. UnidosUS reported that it strengthened relationships with its affiliates by offering Your Money, Your Goals training at its national conference. 5 Your Money, Your Goals trainings have provided avenues for groups within a community to build relationships, learn and share creative ways to adapt the resources, and create referral networks to provide more comprehensive services for the people they serve.

2.2.2 Creating community leaders

Your Money, Your Goals has helped cohort organizations build reputations in their communities as leaders in integrating financial capability services. The Community Development Corporation of Brownsville (CDCB), a cohort organization from Texas, engaged in financial empowerment leadership in its community by providing other organizations with trainers when they did not

5 UnidosUS is formerly known as National Council of La Raza.
have staff to lead workshops. The CFPB heard from several organizations that the relationships formed between groups during Your Money, Your Goals trainings drove referrals for their other programs. “Your Money, Your Goals formalized the opportunity to engage with other social service providers to reinforce relationships and a cross-referral network,” said a CDCB staff member.

After participating in trainings, some groups planned to launch new financial capability initiatives that incorporate Your Money, Your Goals. The CDCB plans to start a financial empowerment coalition with other organizations in the Rio Grande Valley. Wayne Metropolitan Community Action Agency in Michigan trained more than 100 of its employees in Your Money, Your Goals, and a leader of the group reported that the toolkit provides a structure on which to build and sustain its financial empowerment work. One leader at the organization wrote “When [the Your Money, Your Goals trainer] came – that was the tipping point when I thought, if there was a staffing change, this work would keep going.” Organizational implementation of Your Money, Your Goals has provided an opportunity to launch new financial empowerment initiatives, build a strong foundation for existing financial capability programming, and open the door for more creative and impactful ways to serve the community.
3. Best practices

The CFPB assisted each cohort organization in tailoring its train-the-trainer event and materials to suit local needs. Each organization developed specialized approaches to the Your Money, Your Goals training, which enabled the CFPB to identify best practices in training and program integration. These best practices offer a few ideas of how the trainings and training materials can be adapted, and show a wide range of possibilities. Each organization is encouraged to develop a plan that works for them.

3.1 Training

3.1.1 Train-the-trainer and direct-to-frontline trainings

Organizations trained their staff and communities in a variety of ways and were creative in finding the approach that worked best for them. The CFPB held train-the-trainer events with most of the organizations. After attending the events, trainers from cohort organizations held their own trainings with frontline staff. An advantage of the train-the-trainer model is that it helps scale the program within a community in order to serve more individuals.

Some organizations decided a direct-to-frontline training met their needs better than a train-the-trainer model. These organizations trained a broad range of their community’s service providers in a single training event or held a series of direct-to-frontline webinar trainings.

3.1.2 Recruiting trainers

The cohort organizations used a variety of methods to recruit participants for train-the-trainer events. Although some workshops included staff or volunteers from only one organization, most cohort organizations recruited participants from other community groups.

Cohort organizations recruited participants for their train-the-trainer events by reaching out to other local groups, using existing connections, and establishing new contacts. They emphasized benefits to clients and connected the value of the trainings to the outside organization’s own goals. Additionally, organizations stressed the personal and professional benefits to frontline staff. Many social service practitioners themselves earn low wages and may benefit from greater
financial capability training. One staff member of The WorkPlace, a workforce development organization in Southwestern Connecticut, said, “Many nonprofit [practitioners] are struggling. In some cases, housing counselors are in the same position as the customer. This is an opportunity for organizations to elevate their frontline staff and give them the tools [they need].”

Some groups had success promoting their trainings through print media, social media, or radio. The Hispanic Access Foundation (HAF) promoted its webinar on Spanish-language radio and Facebook and had a high turnout for its web-based training, including more than 80 pastors and faith-based leaders.

A common problem across trainings was last-minute cancellations or no-shows among prospective participants. Some groups successfully combatted this challenge by developing methods to ensure high turnout at their events. Rather than simply promoting the event and hoping for a good turnout, Opportunity Alliance Nevada asked for early commitments from organizations and their designated participants. This advance commitment seemed to discourage last-minute cancellations. Another method to increase turnout was coordinating trainings with events such as national conferences or ongoing education trainings. At its national conference, UnidosUS required affiliate organizations to apply to attend the train-the-trainer event and selected participants based on their capacity to bring Your Money, Your Goals to large numbers of frontline staff. This selection process emphasized the importance of the training and ensured commitment from participants.

### 3.1.3 Increasing trainer confidence and ability

Coming into the trainings, some trainers had limited knowledge of financial topics or little experience with public speaking. Cohort organizations developed additional resources and trainings to reinforce trainers’ knowledge and skills. These practices helped improve trainers’ confidence, facility with the information, and their presentation skills.

**Supplementary trainings**

To increase trainers’ confidence and knowledge, some organizations held follow-up trainings to reinforce Your Money, Your Goals concepts. Metropolitan Family Service, a social service organization in Oregon, implemented three follow-up webinars for trainers with limited experience. These webinars discussed money management topics and facilitating trainings that
emphasized teaching methods and toolkit content. YWCA of Metropolitan Chicago held an in-depth follow-on training to reinforce key messages and help participants prepare to train staff in their respective departments.

Holding an orientation session in advance of the training can establish familiarity with the toolkit. UnidosUS, which held a train-the-trainer event at its national conference, provided an orientation webinar before the meeting in order to prepare trainers for the structure of the event and set expectations.

Practice presentations

Participants from some groups had opportunities to shadow other trainers and practice their own presentation skills before leading trainings on their own. ASIAN, Inc., a social service organization serving the Asian American and Pacific Islander community in San Francisco, hired a trainer to deliver its first direct-to-frontline trainings. The ASIAN, Inc. trainers observed the training in order to develop their familiarity with the material and the questions that might arise. The New York City Administration for Children’s Services held two practice sessions for trainers so they could deliver presentations before going to frontline practitioners. Practice presentations help develop trainers’ confidence and give them the opportunity to rehearse.

Opening communication between trainers

Creating spaces for trainers to communicate after the events helped build a sense of camaraderie and gave them a place to seek guidance from peers. The Jim Casey Youth Opportunities Initiative, an organization with a national reach that works with young people who are in or transitioning from foster care, created an email listserv for trainers to ask questions and support each other. Web-based forums such as Facebook groups provided channels for trainers to communicate. The Jim Casey Youth Opportunities Initiative held additional webinars for trainers to discuss experiences and strategies. A similar effort by the Community Action Partnership brought together trainers from community action agencies throughout the country on a monthly basis. These forums enabled trainers to consult each other with tips and best practices.

A group of Your Money, Your Goals trainers from six Oregon organizations have formed a trainers’ learning community to help training facilitators hone their skills and learn from each other’s experiences. The group held a two-day retreat with individual participants delivering a portion of training content and sharing its relevance to their work.
3.1.4 Specialized trainings

The training needs of organizations vary based on the needs of the people they serve and their frontline staff. Some participants have pre-existing expertise in certain topics but need more emphasis on other subjects. The modular format of Your Money, Your Goals makes it easy for organizations to choose the topic areas that they focus on. The various formats of Your Money, Your Goals trainings demonstrate several best practices for adaptability.

Determining staff needs

Your Money, Your Goals gave cohort organizations the flexibility to tailor the presentations to meet their needs. The Vermont Office of Economic Opportunity, Economic Services Division, surveyed staff and found the most interest and need was in the introductory module and the modules specific to income, expenses, and cash flow. The group then developed an agenda and streamlined the slide deck to meet these needs. The division also added the slide deck to its training for new staff.

Greater Boston Legal Services (GBLS) surveyed staff after their initial Your Money, Your Goals training and learned that they wanted more in-depth information on certain topics. Based on survey results from staff and partner organizations, GBLS held multiple follow-on trainings focused on credit reports and scores, debt management and reduction, and general money management. By determining staff needs, organizations tailored the Your Money, Your Goals resources to present only the most relevant information.

Accommodating different learning styles

Because of the variety of organizations using Your Money, Your Goals, some groups found it useful to adapt the materials according to their participants’ training preferences. Indiana Legal Services noted that its legal professionals prefer learning in a fast-paced environment, so it streamlined the slide deck for a more tailored training. The Food Bank for New York City held training workshops at partner organizations for groups made up of staff and clients. This set-up gave service providers a better idea of the tools and topics that clients respond to and how best to address those topics with their clients.

Other organizations have used small group work to facilitate a variety of learning styles and training needs. Wayne Metropolitan Community Action Agency (WMCAA) used the toolkit’s Financial Empowerment Self-Assessment tool to better understand staff’s needs in frontline
training. WMCAA divided staff into subgroups at the training in order to ensure the material covered was relevant to the needs of each trainer. Tactics such as tailoring the presentation to the learning needs of the group or dividing into small groups can better facilitate learning among participants.

Serving Spanish-speaking communities

Your Money, Your Goals is available as a Spanish language toolkit called Su Dinero, Sus Metas. Some organizations that serve Spanish-speaking clients have used both the English and Spanish toolkits at their trainings. UnidosUS covered both Your Money, Your Goals and Su Dinero, Sus Metas at its national training and allowed trainers to select English or Spanish group work. The training introduced a broad spectrum of CFPB resources for Spanish-speaking populations and used culturally relevant examples, such as saving for a quinceañera or a baptism. At the training, the toolkit provided a launching point for a conversation about intersections between Latino culture and financial empowerment.

Webinars

A number of groups scheduled webinars in order to reduce travel needs for their participants and reach a wider audience across distant, rural networks. Rural Dynamics, which works across Idaho and Montana, found that web-based trainings for its frontline practitioners helped increase its reach while saving on travel time and costs. Establishing gathering spaces for some participants to view the webinar together can increase engagement with the materials. The Indiana Assets and Opportunity Network and Indiana Legal Services held webinars in three locations in order to blend the web-based and in-person experience. The participants were able to engage in group exercises that would not be performed in more traditional webinars. WMCAA held follow-up webinars for its subgroups based on the skills needed for the specific populations they serve.

3.2 Integration

After staff attended train-the-trainer events, the Your Money, Your Goals cohort organizations began to incorporate the financial empowerment materials into their programming. The organizations found ways to integrate the materials in client-facing programs. Organizations with the most success in integration focused on training frontline staff to use the Your Money,
Your Goals tools and resources with the people they serve. These best practices helped cohort organizations with recruitment and promotion of their new capacity as financial empowerment trainers.

3.2.1 Increasing outreach and frontline trainings

After trainers go through Your Money, Your Goals train-the-trainer events, they plan workshops or other events for frontline staff within their organization or other local groups. Cohort organizations developed a variety of methods to encourage train-the-trainer participants to follow through on holding these trainings.

Ensuring commitment and follow-through

In order to encourage participants to follow through with conducting trainings for frontline staff, cohort organizations set expectations early for trainers. Opportunity Alliance Nevada asked its trainers to commit to training at least five people each. This provided a feasible baseline target for the organization based on the cohort timeframe. The group followed up with trainers by sending email reminders of their commitments. Catholic Charities of Northeast Kansas had participants brainstorm names of coworkers or organizations they could train while at the training event. The train-the-trainer model was most successful when trainers committed to holding additional trainings early in the process.

Building financial capability networks

In order to recruit groups to train, trainers leverage their existing relationships with other organizations. United Way of New Haven (UWNH) began offering Your Money, Your Goals trainings to its funded agencies. UWNH reported that these trainings were very popular and sometimes even had waitlists. "I never expected the trainings to catch on like wildfire," the implementation leader said. New York City Administration for Children’s Services (ACS) surveyed its social service provider network and found that respondents were very interested in financial empowerment. ACS then worked with the Department of Homeless Services to spread the trainings to funded agencies, which marked a new collaboration between them. Other organizations have also established new relationships with groups in the community by offering Your Money, Your Goals trainings to partners. For example, Alaska Legal Services Corporation recently trained 120 Coast Guard servicemembers in the toolkit.
3.2.2 Increasing internal capacity

Cohort organizations participated in the Your Money, Your Goals training to incorporate financial capacity into the services they provide. The WorkPlace wanted to implement Your Money, Your Goals to ensure area residents had “no wrong door” to financial capability assistance. WorkPlace staff members reported that they wanted to invite other organizations to participate in the training so they could all contribute to the effort to integrate financial empowerment rather than relying on other organizations to take the lead.

When a social service organization adopts Your Money, Your Goals across its programs, it may ensure consistent, high-quality tools and information across the organization. The Community Development Corporation of Brownsville offers a variety of services in its La Puerta program, including housing counseling, free tax preparation, and financial coaching. By integrating Your Money, Your Goals and Su Dinero, Sus Metas as a cornerstone of the La Puerta program, the group standardized the information it offers to its clients.

To facilitate broad implementation of financial counseling by local vocational rehabilitation agencies, the Virginia Department for Aging and Rehabilitative Services added a “financial health assessment” to its roster of services. This assessment aligns with the modules in the Your Money, Your Goals toolkit, pointing counselors to specific tools and information when clients have questions or challenges.

One method of encouraging trainings across an organization is to integrate the Your Money, Your Goals trainings into pre-existing training sessions. Organizations reported success incorporating the Your Money, Your Goals trainings into all-staff meetings, weekly lunch talks, or Volunteer Income Tax Assistance (VITA) trainings. Metropolitan Family Service dedicated 90 minutes of its annual all-staff meeting to Your Money, Your Goals. Catholic Charities of Northeast Kansas holds weekly “Lunch and Learn” meetings for frontline staff, and has incorporated skills from Your Money, Your Goals into the trainings. It also incorporated Your Money, Your Goals into new hire trainings and other regular meetings.

The City and County of Denver Department of Human Services (Denver DHS) has taken training integration one step further. To encourage and remind staff to utilize Your Money, Your Goals tools and information with clients, Denver DHS has added Your Money, Your Goals to its staff continuing education training schedule and reports that it trains colleagues on it at least every six months.
3.2.3 Expanding reach to new audiences

Several organizations adapted Your Money, Your Goals to fit the needs of new audiences. New York City Administration for Children’s Services used the toolkit in its Summer Youth Employment Program. The Administration found the best way to reach their audience was to adapt the program into shorter mini-trainings. HAF is fundraising to create new financial empowerment programs for college and graduate students. HAF is using Your Money, Your Goals to train its summer interns, who are placed in the National Park Service, the U.S. Fish and Wildlife Service, U.S. Forest Service, and the National Credit Union Administration.

Alabama Credit Union (ACU), a partner of the Alabama Asset Building Coalition, serves several rural and disadvantaged areas of Alabama. ACU launched a financial literacy program for members and employees, delivered through its network of 27 branches and its online portal. Your Money, Your Goals content was integrated into their “Money Know-How Series,” which is held for employer groups that are part of the credit union’s membership as well as the community at large.
4. New materials

The past Your Money, Your Goals cohorts have demonstrated the adaptability and flexibility of the toolkit and training model, and ultimately improved financial capability services in communities across the country. Your Money, Your Goals has evolved to meet the wide-ranging needs of frontline staff and volunteers and the people they serve. With each additional cohort and passing year, the CFPB expands financial empowerment resources for organizations to use with the people they serve.

In addition to the toolkit, implementation guide, and training presentations, the CFPB has developed a suite of user-friendly Your Money, Your Goals materials that allows practitioners more flexibility when having conversations about money:

- **Issue-focused booklets** - small, colorful, and easy-to-use collections of tools that practitioners can use with clients to address a specific financial challenge. For example, *Behind on bills?* helps identify spending, income, and financial obligations. The *Debt getting in your way?* booklet helps consumers understand debt, including how to consider their debt load and how to respond to debt collectors. *Want credit to work for you?*, the newest booklet, helps people understand their credit report, fix errors, and learn habits for keeping a good credit history.

- **Companion guides** – supplement the toolkit and help practitioners address the particular needs and challenges of specific populations, including *Focus on Reentry*, *Focus on Native Communities*, and *Focus on People with Disabilities*.

- **Online access to individual tools** – tools from the toolkit and all three of the companion guides are now available as individual dynamic files. Each tool can be downloaded separately, filled out electronically, and saved in a PDF format. Fields in tools auto-calculate, to make tracking spending, income, and cash flow simpler to do. This makes it easier for practitioners to share relevant information with the people they serve and makes the tools accessible to a greater number of people.

In addition, a series of “Spotlight” webinars have provided practitioners with more information on topics including cash flow, debt, credit, identity theft, prepaid cards, and issues facing older adults. A recently launched Your Money, Your Goals newsletter shares implementation tips, emerging trends, success stories, and new content with recipients.
5. Conclusion

Your Money, Your Goals was created with adaptability in mind. Each new cohort builds on the best practices and creative tailoring of past cohorts; the 2016 and 2017 cohorts were no exception. The CFPB heard about cohort organizations’ thoughtful ways of addressing the unique needs of their organizations, staff, people they serve, and communities overall.

The CFPB continues to listen to and engage with organizations in the field, including those that may be part of a current cohort, a past cohort, or simply any organization that uses or is interested in using Your Money, Your Goals tools or resources. The CFPB created all these materials with flexibility to meet the needs of a wide range of organizations, situations, and consumers across the country, and in multiple languages.

Your Money, Your Goals continues to be a trusted and reliable resource that organizations can count on and turn to for facilitating conversations that involve financial empowerment. With the help and input of organizations across the country, it will become even stronger.

Have an idea or story to share? Email us at YourMoneyYourGoals@cfpb.gov. Interested in learning more? Visit consumerfinance.gov/your-money-your-goals/ and while there, sign up for the Your Money, Your Goals listserv to receive the latest information and invitations to participate in webinars and other events.