



# UNITED WE FIGHT FOR FINANCIAL STABILITY

LIVE UNITED

## Approaches- job skills training and education

- Provide counseling to help adult students set a career direction that is aligned with postsecondary education/training plans
- Support efforts to increase adult education including ABE/GED and secondary school completion
- Conduct population-specific outreach to lower-income workers to increase enrollment in job readiness programs
- Remove barriers to participation in basic education and job readiness programs by promoting flexible class hours, use of modularized curricula, and providing transportation and childcare support
- Create system of referrals between nonprofit and/or government agencies to ensure clients are receiving multiple services, as needed
- Work with job training/placement programs to integrate financial coaching and benefits screening into their services
- Partner with employers, training providers, academic institutions, and local government to create education and training systems that are tailored to employer needs in high-growth sectors
- Help individuals apply for and obtain public

and private financial aid to facilitate enrollment in and completion of post-secondary education and training

- Provide apprenticeships or internship opportunities that allow trainees to gain work experience that improves the chances of job placement

## Approaches-financial empowerment

- Design strategies to reach and engage communities/populations traditionally underserved by mainstream financial institutions
- Provide tools, resources, and technical assistance to help organizations that serve traditionally underserved consumers promote mainstream banking products and affordable alternatives
- Connect individuals to financial education and/or coaching services to improve money management skills in order to pay bills on time and stay within a budget, improve credit, decrease debt, and increase eligibility for prime rates on financial products
- Improve financial products and systems that enable individuals to conduct financial transactions, save, and/or build assets

# \$100,500

raised in North Idaho to support financial stability 2016-2018





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## Approaches- financial empowerment continued

- Work with alternative financial service providers to design affordable small-dollar/ micro-credit products (including peer lending)
- Promote regular savings and investment behavior through the use of public and private incentives
- Promote products/services such as direct deposit and auto bill pay that make transactions affordable and automatic

maintenance assistance for individual transportation

- Promote informal income supports such as bartering and cooperatives



## Approaches- housing, crisis assistance, legal support, & transportation

- Connect individuals to safe shelter, supportive or transitional housing, and affordable permanent housing
- Conduct outreach, education, and enrollment efforts to increase the number of eligible families that receive income supports
- Promote policies that coordinate and streamline eligibility, verification, application, and renewal procedures for income supports
- Connect individuals to organizations that provide low-income and sliding-scale legal services
- Coordinate with public and private resources to increase transportation options including public buses, ridesharing, minor repair/