



TulalipCares.org

## Tulalip Charitable Contributions Funds Distribution Report

**NAME OF AGENCY:** Opportunity Council

**DATE OF AWARD:** 2017 Q3

**ADDRESS:** 1419 Cornwall Ave, Bellingham, WA 98225

**CONTACT:** (360) 734-5121, <https://www.oppco.org>

**GENERAL GOALS:** Our mission is to help people improve their lives through education, support, and direct assistance while advocating for just and equitable communities.

### SPECIFIC USE FOR THIS AWARD:

This award went towards programs and operational expenses.

For more information please read the attached report from Opportunity Council.

## End of Funding Report: Opportunity Council – Project X-it

### Total number of recipients impacted the program:

- Seven volunteer mentors
- Five families consisting of 18 individuals
- Total of 27 individuals

**Opportunity Council website:** [www.oppco.org](http://www.oppco.org)

### Summary of Competed Goals

- Identify ways to save in monthly budget
- Develop credit report resolution plan
- Develop process for tracking expenses
- Develop habit of discussing family finances
- Pay off credit card debt
- Pay off student loan debt
- Achieve employment
- Create, monitor, and evaluate monthly budget
- Attend job skills/training course
- Improve time management skills
- Improve consistency of budgeting and bill payment
- Enroll in college

### Incentive awards earned

Average earned incentive by family: \$1,850.00

Total earned incentives by participating families at end of the program: \$9,250

### Family Financial Stability Assessment Scores

At the start of Project X-it, enrolled families completed an assessment to determine where they score on a matrix of needs. The assessment is based on a standard methodology used by Community Action Agencies nationwide, and tracks families along five benchmarks: Thriving, Safe, Stable, Vulnerable, and In-Crisis. Using this scale, we are able to capture change in families status, celebrate movement in a positive direction, and help families focus on target areas for improvement. This assessment has been conducted on a quarterly basis and shown improvement for families in many areas.

Based on the assessment scale, at the beginning of the program, one family reported being in-crisis, and eight families were vulnerable. At the six month benchmark, more families had moved toward stability, two vulnerable families, six stable families, and one who reached the safe category. At the end of the program, all families had moved to the stable or safe benchmark.

Overall Total	Benchmark Level
35-32	Thriving
32-26	Safe

26-20	Stable
20-14	Vulnerable
14-7	In-Crisis

Other highlights include:

- At the end of the program, on average families increased their assessment score by an average increase of 7.4 points on the scale.
- The areas demonstrating the largest growth are income and financial education, followed by savings, and money management.
- Seven families completed a financial education course with 100% attendance
- Seven reported saving money when they weren't before.

Not captured in this assessment are the anecdotes shared by families and mentors regarding how the program has changed their views on finances, goals, and those with low-incomes. Many mentors have discussed having a deeper understanding of what actually living at the poverty level means, the challenges, and struggles. Families have shared the sense of accomplishment and confidence they get from meeting goals, improvements in family lives, and optimism for the future.

*Figure 1. Project X-it End of Program Celebration June 2018*

