



TulalipCares.org

Tulalip Charitable Contributions Funds Distribution Report

NAME OF AGENCY: Solid Ground Washington

ADDRESS: 1501 N. 45th Street, Seattle, WA 98103-6708

CONTACT: (206) 694-6700; <https://www.solid-ground.org/>

GENERAL GOALS: Solid Ground works to end poverty and undo racism and other oppressions that are root causes of poverty.

SPECIFIC USE FOR THIS AWARD:

This award was used as support the Financial Fitness Program.

For more information please read the attached report from Solid Ground Washington.







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May 25, 2017

Tulalip Tribes Charitable Fund
8802 27th Ave NE
Quil Ceda Village, WA 98271-8063

Dear Charitable Funds Director,

We are so grateful for the support that your [REDACTED] (received March 2016) has created for the many participants of our Financial Fitness Boot Camp program. Because of your gift, so many people in Seattle and King County attended community-based supportive workshops to learn strategies, tools, and resources and met one-on-one with a financial counselor to stabilize their financial security.

Often taken advantage of, the community we serve (people living on low incomes) deserves not only access to these resources but also hands-on support in guiding them through how to use these resources—first with our assistance and then on their own but knowing how and where to access us for additional help. By attending Financial Fitness Boot Camp events and counseling, 1,741 people have deepened their knowledge about personal financial management. Through learning the skills and where to seek additional support, families have gained confidence and knowledge to tackle financial instability—all thanks to you!

Thank you for all that you have done to support financial health and well-being. Your impact will be felt by families and individuals facing the uncertainty that poverty brings for years to come. Furthermore, your support creates a ripple effect in the community. Because of you, people have learned powerful lessons they can share with their families and communities. We can't thank you enough for all that you've done for the community's financial future!

Financial Fitness Boot Camp

Who We Served:

In 2016, we served 1,741 people through nearly 70 Financial Fitness Boot Camp participant workshops, train-the-trainer professional information sessions, and one-on-one financial coaching. The majority of these participants are people living on extremely low incomes, including high school students, community members/residents-at-large, re-entering citizens (ie, people formerly incarcerated or jailed), people facing and experiencing homelessness, and people living in shelter, transitional, and permanent housing.

- Workshops were focused for age-appropriateness, specific populations, and coordinating challenges of each population. For example, high schoolers and re-entering citizens, and survivors of domestic violence who may be starting a first job, they may be receiving their first paychecks, opening bank accounts, and budgeting for the first time ever. Approximately 400 were high school students and more than 1,100 were community members/residents-at-large, re-entering citizens (ie, people formerly incarcerated or jailed), people facing and experiencing homelessness, and people living in shelter, transitional, and permanent housing.
- Additionally, the train-the-trainer workshops were geared toward low-income service provider staff (namely case managers). Financial Fitness Boot Camp Coordinator Judy Poston trained nearly 60 staff at Compass Housing and Pioneer Housing Services. Staff received resources and insider tips to encourage clients, residents, and program participants in addressing financial instability.
- This past year, Ms. Poston also partnered with YWCA to deliver Hope and Power, a FFBC workshop specifically crafted for women fleeing domestic violence.

Key partners and collaborators include FareStart, Mary's Place, Capitol Hill Housing, Department of Corrections, William Booth Center, Goodwill, Bellwether Apartments, Compass Housing, Pioneer Human Services, Low Income Housing Institute (LIHI), YWCA, and Seattle Housing Authority (SHA).

Impact:

Accessible information is critical to breaking cycles of oppression and instability. Education has long-since been revered as a means for people to empower themselves, and we at Solid Ground believe in giving people the tools they need to change their lives. We believe in supporting people out of crises, and, furthermore, in equipping people with whatever they need to prevent avoidable financial stress and crises. When we make tools and resources more available to others, we share the wealth of knowledge. This wealth of knowledge transcends families and communities to break systems of financial inequity and to create more space for people to exist autonomously in the world around them. A well-informed population is better equipped to decide what success looks like to them, and a well-resourced population knows where to find and how to use the tools at their disposal to make a plan successful. Providing financial education is critical to preventing not only financial crises, but also housing crises, especially in today's challenging Puget Sound housing market. Costs of living continue to escalate and affordable housing availability declines. By supporting families in understanding financial systems (eg, banking, loans), financial management tools (eg, budgeting tools and applications), and ways their finances influence their stability (eg, credit scores), families are better able to prevent destabilizing events and obtain and sustain financial security and housing.

As our work is focused to serve populations living on low incomes, Ms. Poston partnered with other Solid Ground programs and low-income-serving community partners to deliver material about increasing financial stability to all workshop and 1-on-1 financial coaching participants. Most people living on low-incomes are living paycheck to paycheck, so budgeting for the future is critical to financial stability. Workshop attendees know how important budgeting is, however some might not recognize the total costs they incur. Attendees create a budget using a simple paper format and then tracked their actual spending over the next month to see if it matched their estimates. They also learned about phone applications they can download and online budgeting applications that help them stay on track. They learn the risk of using payday loans and predatory lenders, and how the interest on these loans often cost more than the money received itself if you default on the loan or fail to pay back in a timely manner. It is extremely difficult to save money on such lean budgets, but fees incurred from overdrafting accounts, late payments, and other unexpected costs can really eat into any savings a family might be able to accumulate. By showing families resources that track bill due dates and helping them manage their bank accounts and cash-on-hand to cover bills first, they see how "fun/rainy day" or "emergency" savings accounts can prevent unnecessary fees. Families are given a more informed view of opportunities where they can make slight changes in their money management to make dramatic impact in their financial stability.

Credit scores are so important in the lives of people living on low incomes, yet very few of these same people know how these scores are calculated or used. Credit scores are so often used to screen rental applicants, and good credit scores are essential to securing permanent housing. Workshop participants learned how scores are used in determining rental and mortgage applications, car insurance rates, applying for loans and school loans, and applying for credit cards. They learned how to access and read their credit report. Ms. Poston helped participants access ways to dispute credit errors and brainstorm ways they can repair their credit, how to reduce debt, and how they can build credit. She also provided numerous solutions to dealing with debt in collections.

Ms. Poston train Solid Ground and local partner case managers to share her financial management knowledge with the greater community. This model extends the reach to even more program participants than our one program can reach. Because of these trainings, now Ms. Poston plus 60 additional case managers are now able to advocate on behalf of their clients participants to lenders and collectors. Ms. Poston and the case managers support vulnerable populations, who are often taken advantage of, like seniors, people with disabilities, veterans, immigrants, refugees, and people for whom English is a second language. Ms. Poston

and the case managers can work with lenders to negotiate debt payments. For families where English is their second language, they may not have been able to quickly navigate phone discussions with lenders due to a language barrier. Showing good faith repayments is important to rebuilding credit, and having Ms. Poston and trained case managers act as a bridge between program participants and lenders does just that. Having Ms. Poston and case managers trained in these discussions supports people living on low incomes and English-language learners by giving them knowledgeable, confident access to well-trained web of advocates.

Activities:

- In 2016, Financial Fitness Boot Camp Coordinator Judy Poston delivered 43 workshops, 3 train-the-trainer workshops with staff of community social service providers, 3 “Rent Smart” joint workshops with Solid Ground’s Tenant Services, and 62 one-on-one financial counseling sessions throughout the Puget Sound region.
- Nearly all workshop participants and one-on-one counseling mentees—nearly 1,800 people—were given budgeting tools *and* learned the importance of a credit rating (aka, FICO score).
- Far exceeding the goal of 130 participants working with a Financial Fitness Coordinator to create a plan to address debt, nearly 450 clients created debt management plans to negotiate or challenge debt, or to file bankruptcy.
- More than 50% of workshop attendees were able to rebuild/repair credit, open bank accounts, find housing, and/or obtain secure credit cards from banks or credit unions.
- More than 75% of clients left workshops with a monthly budget and spending plan (via paper form or online budgeting application).
- Nearly 600 people created a savings goal and opened at least one savings account; some added a Christmas or Emergency Savings Account to existing bank account.

Through these activities, participants were given the personal attention, support, confidence, and tools they need to stabilize their funding.

What’s New, Challenges, and Success:

Solid Ground is working to better tell our story and demonstrate our effectiveness by improving our impact reporting systems, like by following up with clients after services are delivered, to determine those helped and those who needed additional support to achieve stability. We’ve made great strides in identifying what important pieces of information we must gather to demonstrate this goal. Given the low-barrier approach to our services, we seek the least invasive data collection methods possible, and are working with partners to learn how they gather similar information. We are learning to balance data collection and reporting with relationship building activities that are so crucial to gaining the trust of participants.

When participants trust providers, they are more likely to engage the instructors with clarifying questions and engaging in activities during the workshops. Furthermore, these relationships create a pathway for participants to get personalized one-on-one support. We are in the process of incorporating Financial Fitness into other programs and services offered by Solid Ground so that these tools and resources can be paired with Tenant Rights workshops and skill-building around affordable housing searches, employment search and navigation, and housing system navigation. Equipping people across Solid Ground and partner programs and services deepens the resources available and strengthens the confidence and stability of community members facing or experiencing homelessness.

Your support means so much to the stability and happiness of our most vulnerable community members. Should you have any questions or comments regarding this grant, please do not hesitate to contact me at

kerryf@solid-ground.org or 206-694-6782. Thank you again, and we look forward to continuing to work with you to end poverty and undo racism and other oppressions that are root causes of poverty.

Sincerely,

Kerry Flory, MNM
Grants Manager