Building Foundations for Economic Mobility

Economic Mobility Toolkit for Early Care and Education

Early Childhood National Centers

NATIONAL CENTER ON
Parent, Family and Community Engagement

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ADMINISTRATION FOR CHILDREN & FAMILIES
Early Childhood National Centers
NATIONAL CENTER ON Parent, Family and Community Engagement

Economic Mobility Toolkit for Early Care and Education

Introduction

Partnering with families as they build foundations for economic mobility is a key component of your work as an early care and education professional.

Explore this **Economic Mobility Toolkit for Early Care and Education** (Toolkit) to learn how you can:

- Partner with families on their goals for financial capability, education, and employment
- Set program goals, develop strategies, and build staff capacity to support the economic mobility of families
- Learn more about family economic mobility topics and resources

This *Toolkit* is aligned with the Parent, Family, and Community Engagement (PFCE) Framework for Early Childhood Systems. Look for the PFCE Framework for Early Childhood Systems icon throughout the Toolkit to see how economic mobility work aligns with the PFCE Framework for Early Childhood Systems.

What the Research Says About Economic Mobility

Family economic mobility is a core aspect of Family Well-Being, one of the seven Family Outcomes in the Parent, Family, and Community Engagement (PFCE) Framework for Early Childhood Systems. Research shows that:

- Poverty during early childhood can affect child outcomes and is related to lower academic achievement, lower rates of adult employment, and less earning power in the long term.
- Parents' educational levels are closely related to income and opportunity.
- Increasing and stabilizing family income is related to improved child behaviors and mental health
- (U.S. Department of Health and Human Services, Administration for Children and Families, National Center on Parent, Family, and Community Engagement, 2016).

Parent and Family

In this resource, *parent* and *family* refer to all adults who interact with early childhood systems in support of their child, including biological, adoptive, and foster parents, pregnant women and expectant families, grandparents, legal and informal guardians, and adult siblings.

Additional research has shown a positive impact for children when their parents have access to financial capability services. For example, in the SEED for Oklahoma Kids experiment, caregivers were assigned to receive or not receive seed money in a savings account for a child at birth.

Key findings showed that having these accounts:

- Helped caregivers with their mental health
- Maintained or increased expectations about the child's future education
- Improved social-emotional development for children (Beverly, Clancy, & Sherraden, 2016)

Partnering with Families on Economic Mobility in Early Care and Education Programs

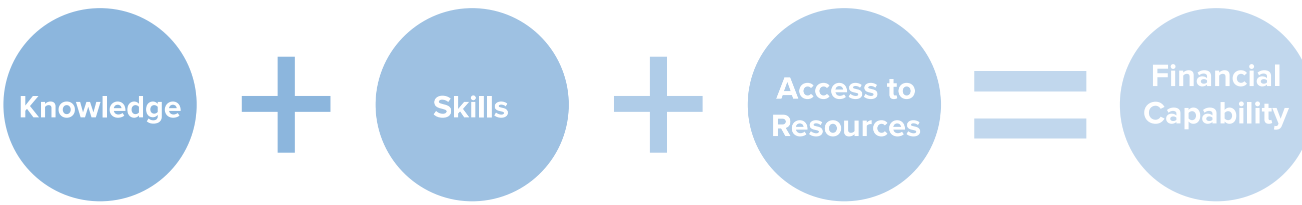
This *Toolkit* can help you think about families' goals for economic mobility and how you can partner with families as they take steps to achieve those goals. Families build their foundations for economic mobility by:

- Increasing their income and financial capability
- Meeting their employment and education goals

Engaging families in a goal-setting process is one way to provide families with opportunities to meet these economic goals.

Each family sets different goals as family members work on building their own foundations for economic mobility. Many families would like to increase their financial capability. Financial capability refers to the knowledge and skills required to manage financial resources and the ability to access safe and responsibly designed financial products and services (U.S. Department of the Treasury, 2010).

Financial capability is important to family well-being. Money and decisions about money affect our everyday lives and our whole family.



From *About Financial Capability Services*, U.S. Department of Health and Human Services, Administration for Children and Families (ACF), 2016

Families seek learning opportunities to advance their economic mobility. These may include language instruction, certificate and degree programs, and job training. Families may set goals related to jobs and career plans.

Early care and education professionals can partner with families on financial, career, and education goals as part of efforts to promote positive, enduring outcomes for children and families.

Community Partnerships

Supporting the economic mobility of families is not easy work, and early care and education professionals do not have to do this work alone. Community partnerships can help, and there are many ways to find partners and build partnerships in your community.

You can draw on existing resources in your community and online. You will find many ideas for local community partners and online resources throughout the Toolkit.

The resources listed in the Toolkit can be accessed through the Economic Mobility Resources for Action page located on the Child Care Technical Assistance (CCTA) website.

How This Resource Is Organized

This Toolkit is organized into two parts:

Part 1: Building Family Economic Mobility—Program Planning and Professional Development Tool

Use this tool for program planning and professional development. We encourage you to complete Part 1 before you review Part 2.

Part 2: Building Foundations for Economic Mobility—Key Topics
Explore eight key topics related to economic mobility. Each topic provides information and guides you through action steps to start or expand economic mobility work in your program.

At the end of this resource you will find:

- Appendix A—Parent, Family, and Community Engagement Framework for Early Childhood Systems as a Guide to Economic Mobility Planning
- Appendix B—Glossary: Financial Capability Terms
- Appendix C—Glossary: Education and Employment Terms

The Resources for Action listed in the Toolkit can be accessed through the Economic Mobility Toolkit: Resources for Action page located on the Child Care Technical Assistance (CCTA) website.

Part 1:
Building Family Economic Mobility—Program Planning and Professional Development Tool

Building Family Economic Mobility—Program Planning and Professional Development Tool

Working as a team, early care and education program and parent leaders and staff can use this tool for planning and professional development.

Teams can use this tool to reflect on their program's current efforts and prioritize opportunities to partner with families. Click here to see Appendix A about Using the PFCE Framework as a Guide to Economic Mobility Planning.

Purpose

Teams may use this tool at any time to review:

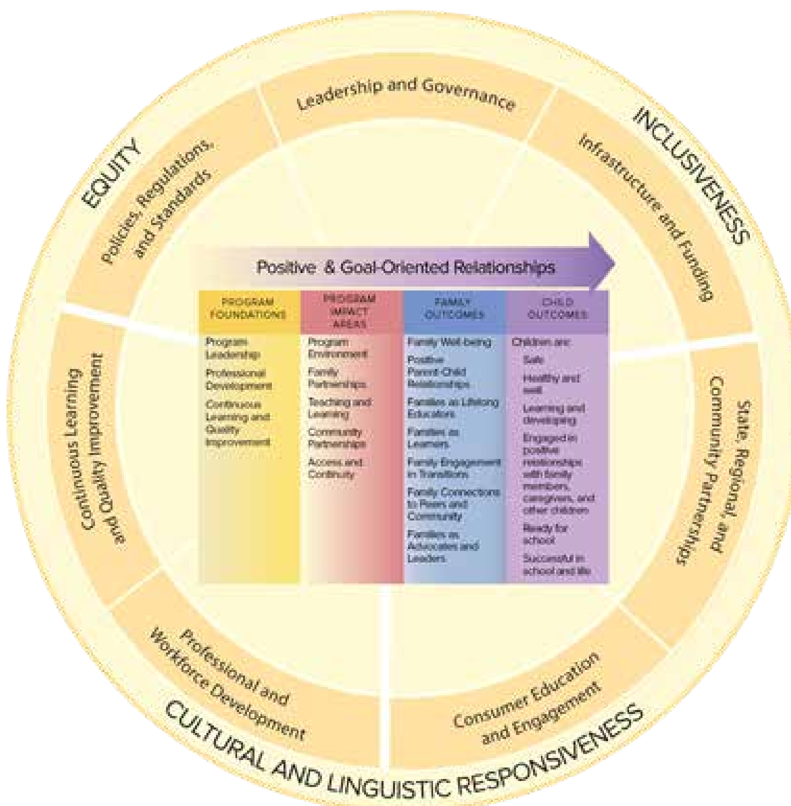
- Program goals and activities with families related to economic mobility
- Opportunities to use existing data about family economic mobility to inform staff training, professional development, and family services
- Common goals that families in your program set for themselves and their children
- Capacity of staff and community partners to support families in reaching their goals
- Areas for additional learning about economic mobility

Economic Mobility and the PFCE Framework for Early Childhood Systems

The Parent, Family, and Community Engagement (PFCE) Framework for Early Childhood Systems is an organizational guide for collaboration among families and early care and education programs, staff, and community service providers. Together they promote positive, enduring outcomes for children and families.

The PFCE Framework for Early Childhood Systems can be used to plan for the implementation of strong systems and effective services in your program. It can guide the steps you take to collect data and partner with families on economic mobility.

PFCE Framework for Early Childhood Systems



How This Tool Is Organized

This tool is organized into five steps:

Step 1. Review Program Economic Mobility Goals

Step 2. Learn About the Economic Mobility Goals of Families

Step 3. Review What You Learned

Step 4. Make a Decision About Your Approach

Step 5. Reflect and Plan

The tool begins with a series of prompts. We know every program and setting is different, so be sure to think about applying this tool to your specific setting.

Step 1: Review Program Economic Mobility Goals

1. Does your early care and education program have any economic mobility-related program goals or objectives? If yes, write them here. If not, skip to question 5.

2. What information about your community and the families you work with led your program to select these goals and/or objectives?

3. How did your program engage families and community partners to help set these goals and/or objectives?

4. If your program does not have family economic mobility-related goals or objectives, or if you want to set new goals, what are your initial ideas?

Step 1: Review Program Economic Mobility Goals, cont.

5. What information do you need from families in your program and your community to set new goals or objectives?

6. How can your program engage families and your community partners to help identify and set new goals or objectives?

Notes:

Step 2: Learn About Families' Economic Mobility Goals

1. **What information do you already have about families' goals for economic mobility?** *Think about what you know from families' intake, family and child assessments, conversations with families and staff, and community data.*

2. **What information do you need from families to support their economic mobility?**

3. **How will you learn from families what they need to support their economic mobility goals or objectives?** *You may gather information through surveys, existing documents, or conversations with families to identify themes. You may gather information during the intake process.*

Step 3: Review What You Learned

1. What goals did families identify?

2. Is your program already partnering with families toward these goals?

3. What more could your program do to continue (or start) partnering with families on their goals?

4. What do staff need to know to partner effectively with families on these goals?

Step 3: Review What You Learned, cont.

5. What training, tools, or resources could help staff increase staff knowledge in these areas?

6. How will you assess staff's current knowledge and skills before and after training or other professional development?

Notes:

Step 4: Make a Decision About Your Approach

1. Which organizations is your program currently partnering with in support of the economic mobility goals of families?

2. As you consider the economic mobility goals set by families and your program, list the organizations you are interested in partnering with in support of these goals.

Resource for Action

Staff and leadership can use *Building Financial Capability: A Planning Guide for Integrated Services (The Guide)* to decide what financial capability services to offer and how to offer them. You can use The Guide to inform your efforts to:

- **Refer** families to a community organization or service provider
- **Partner** with an organization, business, bank or credit union, educational institution, or service provider to jointly provide a service
- **Do it yourself** and directly provide a service as part of your program (ACF, 2015)

This free, online tool, created by the U.S. Department of Health and Human Services, Administration for Children and Families (ACF), is available on the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Step 5: Reflect and Plan

Reflect on what you have learned from the previous steps. Complete the table below.

	Key Takeaways and Observations	**Areas for Further Learning and Exploration**
Step 1: Review Program Economic Mobility Goals		
Step 2: Learn About the Economic Mobility Goals of Families		
Step 3: Review What You Learned		
Step 4: Make a Decision About Your Approach		

Areas for Further Learning and Exploration

Complete the table below to prioritize and plan your next steps.

Priority Area for Learning and Exploration	Objective(s) for Learning and Exploration	Time Frame/ Resources Needed	Next Steps

Does your team want to develop new five-year goals and/or objectives, or integrate a focus on strengthening family economic mobility into existing five-year goals? If so, write them in the space below.

Part 2:
Building Foundations for Economic Mobility—Key Topics

Building Foundations for Economic Mobility—Key Topics

Part 2 of this *Toolkit* provides information about topics related to personal finance, education, and employment. These topics are often important to families. Each topic includes strategies for using that information to partner with families in reaching their goals for economic mobility.

There are eight Key Topics divided into two sections related to Family Economic Mobility:

Section 1: Partnering with Families to Build Financial Capability

Key Topic 1: Accessing Financial Education, Coaching, and Counseling

Key Topic 2: Accessing Safe and Affordable Financial Products

Key Topic 3: Building Credit and Managing Debt

Key Topic 4: Building Wealth: Savings and Asset Ownership Programs

Key Topic 5: Accessing Federal and State Benefits

Section 2: Partnering with Families to Reach Their Education and Employment Goals

Key Topic 6: Accessing Workforce Development Boards and Job Training Programs

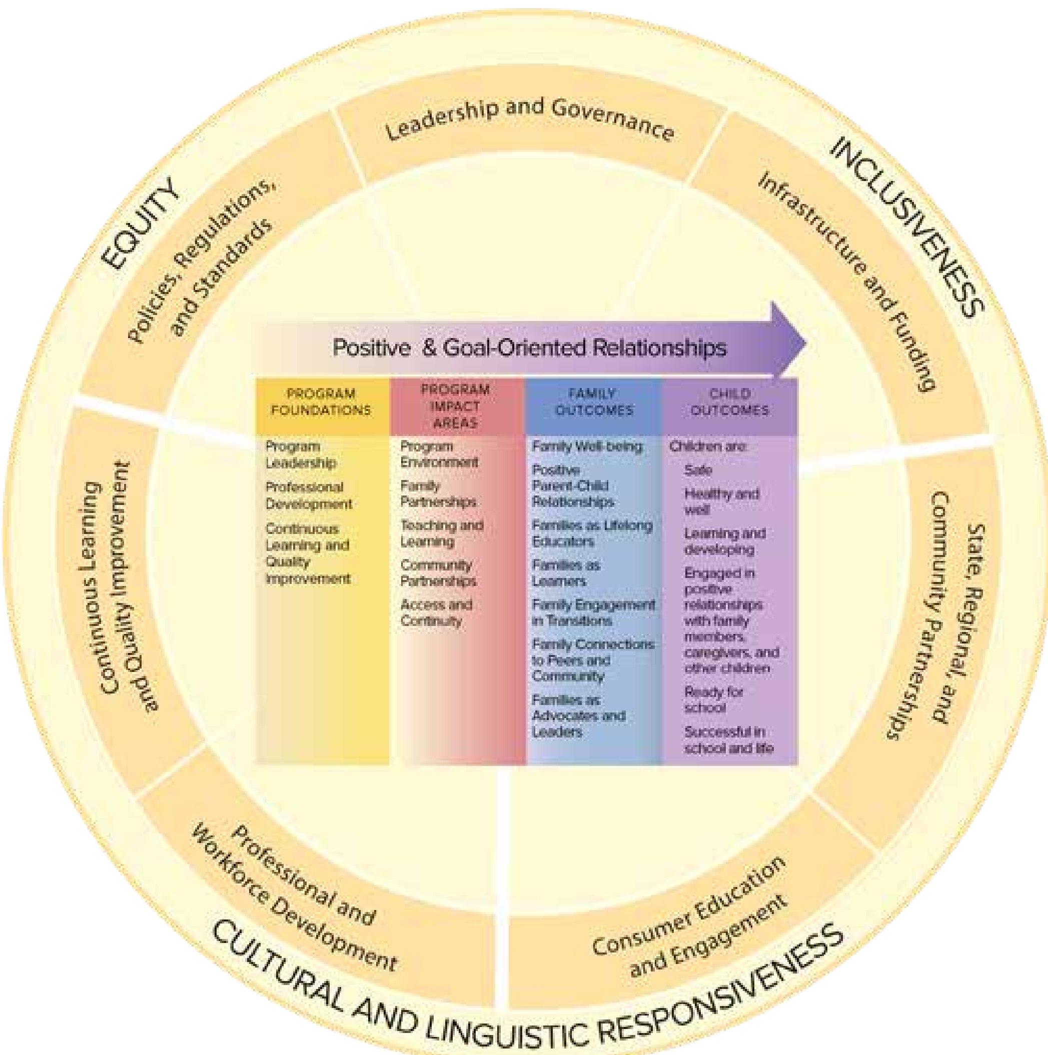
Key Topic 7: Identifying Career Pathways

Key Topic 8. Accessing Apprenticeship Opportunities

Partnering with Families to Build Financial Capability

This section explores family financial capability as a core aspect of Family Well-Being. Family Well-Being is one of the seven Family Outcomes in the *Parent, Family, and Community Engagement (PFCE) Framework for Early Childhood Systems* (U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Care, National Center on Parent, Family, and Community Engagement, 2013). You can use the PFCE Framework for Early Childhood Systems as a guide to see how each program element connects to your work to promote economic mobility. Click here to see Appendix A.

PFCE Framework for Early Childhood Systems



In this section you can find information, strategies, and recommendations for how early care and education programs can invite families to set goals and access opportunities to build their financial capability. Use this section to reflect on what you know, to learn more, and to take action as a partner with families as they work toward their financial goals.

How This Section Is Organized

Key Topics

1: Accessing Financial Education, Coaching, and Counseling

2: Accessing Safe and Affordable Financial Products

3: Building Credit and Managing Debt

4: Building Wealth: Savings and Asset Ownership Programs

5: Accessing Federal and State Benefits

Each Key Topic includes the following:

- An overview
- **What**: An explanation of each topic
- **Why**: A discussion of the topic's connection to early care and education programs
- **How:** Action steps your early care and education program can take to get started or expand the work you are already doing

The "Why" section of each Key Topic also points out the connections between the recommended action steps and the PFCE Framework for Early Childhood Systems. Seeing how your efforts relate to the Program Foundations and Program Impact Areas of the Framework is a great reminder of how everyone can partner with families to make progress toward their economic mobility goals. You may also see ways you can coordinate efforts across your organization to strengthen family financial capability.

As you read each Key Topic, think about how it applies to program goals and to the goals of families in your early care and education program. You can also think about your work as a member of program staff or leadership.

Just like families, programs have different strengths and needs. Some programs already have services related to financial capability, while others are just getting started. No matter where you are in the process, explore the Key Topics in this Toolkit to find possible next steps.

Terms in bold related to financial capability are defined in a glossary in Appendix B.

Disclaimer

None of the information in these Key Topics is intended to be financial advice. Every financial situation and decision-making process is unique. The examples provided here are used to help describe concepts only.

As families begin to act on their goals, there may be times when they have complex financial questions. It is okay not to be an expert! Partnering with families to learn more provides an opportunity to model that we are all learners. Besides, offering incorrect information could cause negative consequences for families.

If you don't know an answer or can't solve a problem, you can still assist families with research or a referral to a trusted community partner.

When in doubt, ask for help or make a referral!

Key Topic 1

Accessing Financial Education, Coaching, and Counseling

Explore Key Topic 1 to learn:

- What are financial education, coaching, and counseling?
- Why are financial education, coaching, and counseling important?
- How can early care and education programs offer families access to financial education, coaching, and counseling?

Financial education, coaching, or counseling can provide families the opportunity to build on their problem-solving and goal-setting skills. Families can use these skills to make positive changes in their lives to support their children's development and well-being.

What Are Financial Education, Coaching, and Counseling?

Financial education, coaching, and counseling are services that provide the information and supports for saving for the future, managing debt, and working toward financial goals. Families can access **financial capability services** as they build the foundations for economic mobility. Financial capability services are any services that support individuals as they build financial skills (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).

Three key financial capability services for building financial knowledge are:

- **Financial education**—one or more workshops or classes, often in a group setting, about a specific set of topics. Examples include how to budget, save, use mainstream financial products, manage credit, repay debt, access available tax credits, and more (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
- **Financial coaching**—a series of one-on-one interactions between family members and a coach who helps the family set and achieve financial goals. Coaches help clients develop their ability to practice sound financial management. Coaches provide guidance, support, and motivation for families to hold themselves accountable to the goals they identify (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).

Resource for Action

Building Financial Capability: A Planning Guide for Integrated Services explores these services in depth. You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

- **Financial counseling**—individual, one-on-one sessions led by a counselor who helps families (the client) address specific financial matters, such as managing credit or purchasing a home. Financial counseling is usually short-term and focuses on the client's interest or immediate need. Additionally, financial counselors often make referrals and may take an advocacy or mediation role on behalf of a client (U.S. Department of Health and Human Services, Administration for Children and Families, 2016).

Why Are Financial Education, Coaching, and Counseling Important?

For most people, achieving financial security means having enough money to pay for expenses and save for emergencies, with enough left over for the future. Research shows that financial security brings peace of mind because individuals can more easily focus on raising their children or reaching their own education and employment goals (Mani, Mullainathan, Sharif, & Zhao, 2013).

Financial education, coaching, or counseling can ensure that families and staff have the knowledge they need to make informed decisions about their finances in support of financial security. These services also offer the opportunity to build problem-solving and goal-setting skills. Families and staff can then use these skills to support children's development and well-being.

You and other staff may have some of the same goals and challenges that families have. You may also want information and tools to take steps to increase your own economic mobility.

How Can Early Care and Education Programs Offer Access to Financial Education, Coaching, and Counseling?

Early care and education programs can refer families to financial education, coaching, and counseling in their community. Or they can offer these services directly within the program or through a partnership. To get started, early care and education programs can:

1. Build staff's capacity and comfort level to talk with families about financial topics.
2. Learn about families' financial capability and goals.
3. Partner with families and staff to select the right kind of financial capability services for your program.
4. Determine if you should refer families to an outside service, partner to provide the service, or provide the service yourself (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).

Action Steps

1. Build staff's capacity and comfort level to talk with families about financial topics.

Aligns with PFCE Framework for Early Childhood Systems —Professional Development.

Early care and education professionals can partner with families to strengthen family financial well-being when staff have an understanding of financial topics. Staff may need opportunities to build their own knowledge about personal finance before they can engage confidently in conversations with families.

Whether you are part of staff or leadership, you can start by learning more about what staff already know. Ask how comfortable staff are in talking with families about financial topics. Use what staff say to inform training and professional development plans for the year.

You can use a number of existing free resources to provide training and equip staff with the tools and information they will need.

Skills-based training about effective coaching strategies may also be helpful. This kind of training can help staff ask the right questions, set goals with parents, and partner with parents in working toward their goals.

Resources for Action

Financial Coaching in Head Start Programs offers tips to determine whether financial education, coaching, or counseling is a good fit for your program.

You can access this resource through the Economic Mobility Resources for Action page on the Early Childhood Learning & Knowledge Center (ECLKC).

Each family has different financial goals. Some common goals are:

- Having enough money to pay for bills, food, rent, utilities, transportation, healthcare, and other expenses
- Relieving financial stress
- Setting up a bank account, or receiving approval for a credit card or loan
- Saving for emergencies or yearly expenses, such as back-to-school shopping or car tires
- Repaying debt and avoiding high interest payments
- Saving for major expenses, such as education, an apartment rental, a home purchase, or a funeral
- Saving for a trip, vacation, or family celebration

Resources for Action

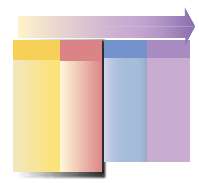
Consider the following tools and resources when partnering with American Indian and Alaskan Native families:

- First Nations Development Institute Knowledge Center's Achieving Native Financial Empowerment.
- Find links to the Building Native Communities: Financial Skills for Families financial education curriculum, key topics, and a Model Tribal Consumer Protection Code.
- The Lakota Funds Resource Center. See a variety of financial information pages and budget-related worksheets for families.

You can access these resources through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

2. Learn about families' financial capability and goals.

Aligns with PFCE Framework for Early Childhood Systems—Continuous Learning and Quality Improvement, Program Environment, Family Partnerships.



Listening to families about their financial situation and goals is an important step in partnering with families as they set and achieve financial goals.

You can also use community assessments and aggregate program data to inform your work.

Early care and education professionals can learn about family goals, strengths, and needs through the Family Partnership Process and from daily interactions with families. Staff also can use surveys, focus groups, and/or conversations to develop a complete picture of a family's current financial situation or financial capability. Collecting assessment data requires a time commitment from early care and education professionals and families. This kind of data, however, provides important information for how best to partner with families.

Staff can use the data from their information-gathering efforts to learn more about families' financial lives. The information then can help staff have informed conversations with families and ensure that staff know which resources and information families are most interested in accessing.

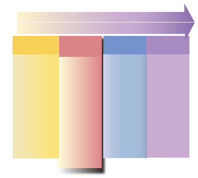
Resources for Action

- *Building Financial Capability: A Planning Guide for Integrated Service*. Use this in-depth guide about how to make decisions about integrating financial capability services into your program.
- *FDIC's Money Smart* curriculum is a comprehensive financial education curriculum designed to enhance financial skills and create positive banking relationships.

You can access these resources through the Economic Mobility Resources for Action page on the Early Childhood Learning & Knowledge Center (ECLKC).

3. **Partner with families and staff to select the right kind of financial capability services for your program.**

Aligns with PFCE Framework for Early Childhood Systems —Family Partnerships.



Program leadership and staff can partner with families and staff to select the best option for financial capability services in the program: financial education, coaching, or counseling. Programs can use an inventory of staff skills and data about family strengths and needs to identify interests and needs. Be sure to ask families and staff for ideas and feedback.

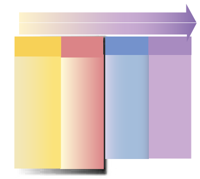
For example, some families and staff may be interested in financial education to learn more about a particular topic, such as saving for their children's education. Others may want access to a financial coach who can offer practical tips on how to achieve their specific goals. And some families might prefer intensive financial counseling sessions to plan a long-term path toward financial well-being.

As you consider your program's goals and capacity, think about aspects of financial capability services that may already be part of your program. Then reflect on how your program might address financial capability when working with families.

It is important to recognize that financial security will mean different things to different family and staff members. There is no magic formula or one right way to work toward financial goals. The aim is to honor the expertise and experiences of families and staff—and partner to meet their goals.

4. 4. Determine if you should refer families to an outside service, partner to provide the service, or provide the service yourself.

Aligns with PFCE Framework for Early Childhood Systems —Program Leadership, Program Environment, Community Partnerships.



Whether you are a member of staff or leadership, you play an important role in considering the best way to offer financial capability services. After determining the services that would be a good fit for your program, you can develop a plan to make services available. You can make referrals, partner with an organization, or offer services directly through your program.

Consider these examples:

- A few families express interest in high-intensity financial coaching. In this case, it may make the most sense to make referrals to another organization that specializes in this service, or to a specialized program within your larger organization. It may be too costly to build such capacity in your program.
- In another case, families ask for introductory financial education. You may find that there are no other organizations in the community that offer that service. In this case, it may make the most sense to provide the service in your program.

Depending on your program's capacity, you may choose to offer financial education services directly to families through your program. In this case, you could draw on free training materials. Remember that not all families will have the time or resources to attend classes in person. Online financial capability services are a good option to explore if most families have internet access at home.

Resource for Action

Building Financial Capability: A Planning Guide for Integrated Services (The Guide)is a free, online tool created by the U.S. Department of Health and Human Services, Administration for Children and Families (ACF). The Guide helps early care and education staff and leadership decide what financial capability services to offer and how to offer them, using one of three approaches:

- **Referring** families to a community organization or service provider
- **Partnering** with such an organization to jointly provide a service
- **Doing it yourself** and directly providing a service as part of your early care and education program (U.S. Department of Health and Human Services, Administration for Children and Families, 2015)

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Key Topic 2

Accessing Safe and Affordable Financial Products

Explore Key Topic 2 to learn:

- What are safe and affordable financial products?
- Why are safe and affordable financial products important to early care and education programs?
- How can early care and education programs help families access safe and affordable financial products?

Safe and affordable financial products are important for early care and education programs because they are tools that make it possible for families and staff to manage their money.

What Are Safe and Affordable Financial Products?

Safe and affordable financial products are services offered at a reasonable price, with clear, upfront information about the product. These products can include checking and savings accounts, credit cards, lines of credit, and loans that insured banks or credit unions offer to individuals.

What is affordable will be different for every family. What is possible and desirable in financial products will also differ among families. A family who has not used credit before may receive credit card offers with interest rates over 20 percent. While those rates are high, the family may select one of these offers to begin building credit with a reputable bank. Another family may have a strong credit history and receive offers with interest rates of 8, 10, and 12 percent. Families will want to consider annual interest rates, fees, and other factors when determining the affordability of financial products.

Insured banks and credit unions offer safe and affordable financial products that are typically less costly than payday lenders and check cashers. Payday lenders and check cashers, however, offer greater convenience and faster access to cash—although at a much higher cost than products offered by insured banks or credit unions.

Note: Some credit cards and loans offered through insured banks or credit unions may still have high interest rates.

When looking for a safe bank account, staff and families will want to consider the bank's level of insurance. The government insures many kinds of accounts for most banks and credit unions—at no cost to the consumer. If the bank or credit union were to go out of business, people who have savings accounts would not lose their money. This kind of deposit insurance was created in the 1930s after the stock market crash of 1929 created a national financial crisis (FDIC, 1998).

Insurance typically covers checking, savings, and other types of saving options, such as certificates of deposit. Not all accounts, however, are covered by insurance, so it is important for consumers to ask questions. Deposit insurance does not cover investments, mutual funds, and other similar accounts.

The Federal Deposit Insurance Corporation (FDIC) is an independent government agency that provides insurance for banks. The insurance covers money deposited in checking accounts, savings accounts, money market deposit accounts, and certificates of deposit for deposits of up to $250,000 (Federal Deposit Insurance Corporation, 2018). The National Credit Union Administration (NCUA) provides the federal insurance money that covers deposits in credit unions. NCUA also covers up to $250,000 (MyCreditUnion.Gov, n.d.).

To be sure that your account is insured, look for the FDIC or NCUA logo, and ask a bank or credit union employee for details. For FDIC and NCUA insurance, there are no forms to fill out.

Each depositor insured to at least $250,000

Backed by the full faith and credit of the United States government

FDIC

Federal Deposit Insurance Corporation·www.fdic.gov

Federal Deposit Insurance Corporation, n.d.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

National Credit Union Administration, n.d.

Why Are Safe and Affordable Financial Products Important to Early Care and Education Programs?

Having access to safe and affordable financial products is important to help early care and education professionals and families save money and avoid high interest rates and fees.

Nationally in 2015, about 7 percent of households were unbanked, meaning they did not have an account at a bank or credit union. Nearly 20 percent more were underbanked, meaning they were also using nonbank financial services, such as check cashing or payday loans, in order to get money for their day-to-day needs (Federal Deposit Insurance Corporation, 2016). Households with lower incomes are more likely to be unbanked.

There are many reasons why families may choose not to use services offered by a bank. Some of the most common reasons involve:

- Believing they don't have enough money to need a bank account
- Believing that banking fees are too high and too unpredictable
- Having concerns about privacy
- Lacking trust in financial institutions (Federal Deposit Insurance Corporation, 2018)

Families also may not have access to safe and affordable financial products for a variety of reasons:

- Past financial challenges (Federal Deposit Insurance Corporation, 2016)
- Inconvenient locations of banks or credit unions
- No internet or smart phone access

Past financial challenges could include multiple overdrafts, negative credit report scores, or a recent bankruptcy. Bankruptcy does not make it impossible to open a bank account. Staff and families can act as advocates by calling banks to ask what their policies are. To learn more about opening a bank account, click here to go to Action Step 2 below.

Overdraft

An overdraft occurs when a debit card or check is used for more than the amount of money available in a checking account. While overdrafts sometimes happen, banks consider a pattern of overdrafts a financial risk.

Families may also choose to use less safe and less affordable financial products when they do not have access to other options. For some families, access is limited because of discrimination based on race, gender, and class. Other families may choose to use certain financial products for reasons that have nothing to do with money—for example, flexible service hours, friendly service, location, or a long history with a business.

When partnering with families facing banking and finance challenges, you can support them by respecting their realities and not judging their decisions. You also can provide information about where and how they might gain access to safer and more affordable financial products. These products are more likely to help them make progress toward their financial goals.

How Can Head Start and Early Head Start Help Families Access Safe and Affordable Financial Products?

Head Start and Early Head Start programs can assist families as they access safe and affordable financial products in several ways. To get started, Head Start and Early Head Start staff can:

1. Learn more about safe and affordable financial products.
2. Help prepare families to open a checking or savings account.
3. Encourage families to learn about their banking history using ChexSystems.
4. Help families access direct deposit when their employment or other income sources offer this option.
5. Encourage families to save for the future.

Action Steps

1. **Learn more about safe and affordable financial products.**

   Aligns with PFCE Framework for Early Childhood Systems —Professional Development, Program Environment, Family Partnerships.

   Bank On is one option for families looking for financial products. Bank On has local coalitions throughout the nation with the goal of connecting people to safe, affordable bank accounts. The Bank On National Advisory Board created rules for Bank On accounts to ensure that all consumers have access to a bank account without high fees or other barriers.

   Share information about Bank On and safe and affordable financial products with families in conversations and in information posted in the program. Encourage parent leaders and family members to share information.

Resource for Action

Find the Bank On Coalitions & Accounts near you.

You can access this resource through the Economic Mobility Toolkit: Resources for Action on the Child Care Technical Assistance (CCTA) website.

2. **Help prepare families to open a checking or savings account.**

   Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships.

   Early care and education programs can help prepare families to open a checking or savings account at a bank or credit union. You can invite families into a conversation about the process of opening an account and any associated fees.

   Note: Even small amounts of money can be stored in a bank account at a bank or credit union. Remember to look for an insured account. The bank or credit union will have the FDIC or NCUA logo posted if they are insured.

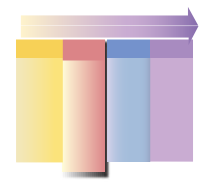
Resources for Action

View the Checklist for Opening a Bank or Credit Union Account resource on the Bank Accounts and Services webpage of the Consumer Financial Protection Bureau.

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. **Encourage families to learn about their banking history using ChexSystems.**

   Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships.



Family members who are concerned about their lack of access to a bank account or credit union due to past financial challenges can take steps toward their financial goals. One step involves learning about their banking history. Families members can request a ChexSystems report online, by phone, or by mail (ChexSystems, 2019).

ChexSystems collects information about how you have used checking accounts. It generates reports about account usage that include the number of overdrafts made or checks written with not enough money in an account. Many financial institutions use ChexSystems when opening a new bank account for a customer. Some banks and credit unions may also use credit reports or a combination of both. Families can review their information in ChexSystems each year for free (ChexSystems, 2019).

Families with past financial challenges that appear on a ChexSystems report may still qualify for a new account. Many financial institutions offer second-chance accounts, or will open a bank account after a past issue is resolved. Staff can work with families by role-playing discussions with bank employees. Staff can provide information on what questions to ask when applying for an account.

To learn more about credit, click here to review Key Topic 3: Building Credit and Managing Debt in this series.

To learn more about ChexSystems, access the website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CTTA) website.

4. Help families access direct deposit when their income sources offer this option.

Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships.

Once families have bank accounts, they may be interested in using direct deposit. **Direct deposit** puts money from a paycheck, child support, benefits, or other sources directly into a person's bank account. Direct deposit can be offered through an employer, benefit provider, or financial institution.

Most employers allow employees to set up direct deposit for more than one account. This is a great way to save a portion of a paycheck each month without thinking about it. Saving even a small amount every pay period can add up and show children the importance of saving.

Early care and education programs can ensure that their own employees have the option to have their checks directly deposited into their bank accounts. Programs can encourage staff to place some amount in savings regularly.

Resource for Action

To learn more about direct deposit, visit Consumer.gov and go to Your Paycheck. You can access the website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

5. Encourage families to save for the future.

Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Teaching and Learning.

Partner with families to think about saving for their goals. Some families may need to save money to handle an emergency. Others may want to focus on saving for a big purchase, such as a vehicle or home, for education or retirement. Encourage families to talk with their children about money and savings.

Sometimes there just isn't enough money to save at all. But whenever it is possible, even saving small amounts every week can add up and make a big difference later.

Resources for Action

Explore these resources about saving for the future, available on the Consumer Financial Protection Bureau website:

- *How to Save for Emergencies and the Future*
- *My Savings Rule to Live By*

You can access these resources through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Key Topic 3

Building Credit and Managing Debt

Explore Key Topic 3 to learn:

- What is credit? What is debt?
- Why is financial capability—including understanding credit and debt—important?
- How can early care and education programs partner with families to manage debt and build credit?

The ability to build credit and manage debt are vital skills for families. Connecting families with the information, tools, and resources to develop these skills and make decisions can help families avoid challenges from debt. These skills can help families experiencing challenges from debt work toward greater financial stability.

What Is Credit? What Is Debt?

Credit is a loan from a financial institution that must be repaid by a certain date with interest. Interest is a fee charged for borrowing money. The amount you owe is your debt. It includes both the amount you borrowed and the interest fee that you are charged. The more money you borrow and the longer it takes for you to pay it back, the more money you will spend on interest fees.

Credit cards, payday loans, title loans, home loans, and student loans are all examples of ways people access credit. Credit is an important tool that can help you reach financial goals and handle emergencies. People may use credit to make large purchases, like a car, or to invest in an asset, like a house.

Using Credit Is a Personal Decision

Some cultures and religions do not support the use of credit. Many families rely on community assets and resources to meet their credit needs. Others may use savings to avoid credit. Using or not using credit is a personal decision for each family.

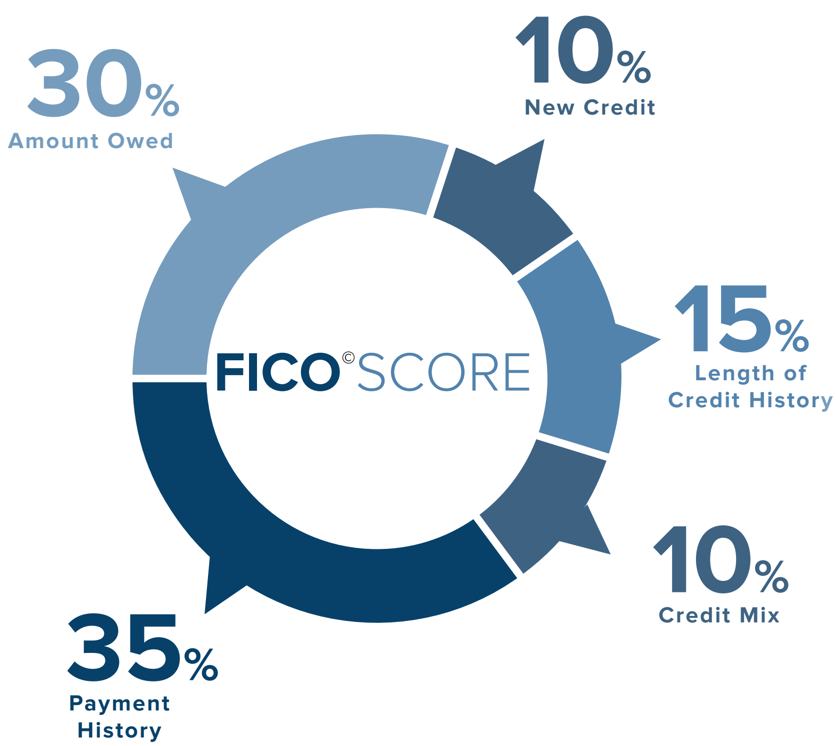
Banks and companies that lend money also report how you use credit to credit bureaus and other organizations that track information about how people use credit. This information creates your credit history, credit report, and credit score.

- **Credit history**: Information on how you have used credit in the past.
- **Credit report:** The document that shows your credit history.
- **Credit score:** The score created by a credit bureau by assigning numbers to the information on your credit report. Your credit score is a three-digit number. When you apply for a new loan, a financial institution or lender uses this score to help decide whether or not to offer you a loan and how much interest you should be charged. A credit score is a continually changing number because the information in your credit history changes as you make financial decisions.

One of the main formulas that credit bureaus use to create a credit score was developed by the FICO Corporation. This score is based on five main factors:

1. Payment history
2. Amounts owed
3. Length of credit history
4. Credit mix (types of credit)
5. New credit (MyFICO, 2016)

FICO credit scores range from 300 to 850, with 850 being the highest score you can get.



MyFICO, 2016.

A Note About Credit and Debt

A loan can help a person pay for an education, purchase a house, or buy goods or services in an emergency. Some loans offer low interest rates, while others charge high rates. It is up to each individual to decide when going into debt is worthwhile, and when debt causes them stress and financial worry.

When using credit, families may want to think about when and how much money they receive each month from a paycheck, financial aid, or other sources. After paying for housing, food, and other necessities, they'll want to consider how much money they have left to pay for a loan. It is important to budget to repay debt on time in order to avoid additional fees that may make payments much more expensive.

Using credit can cause challenges for families if they are unable to pay all their debts on time, have high interest rates, or have debt from less-than-reputable companies. Families may decide to prioritize paying back debt that causes the most stress, even if that means not making minimum payments on other loans or credit cards. Click here to see Action Step 5 at the end of this Key Topic to learn about connecting families with resources about managing debt.

Why is Financial Capability—Including Understanding Credit and Debt—Important?

Financial capability refers to the skills, knowledge, and ability to access and manage financial resources (U.S. Department of the Treasury, 2010). Building financial capability may involve accessing financial coaching, building credit, or accessing safe and affordable financial products. For a family to be economically secure, research shows they need the following:

- A steady and predictable income to pay for basic needs
- Savings, such as money in a bank or somewhere else
- Assets, such as a home, an education, or savings
- A network of positive relationships
- Knowledge, skills, and experience to obtain a better-paying job (Wagmiller, 2003)

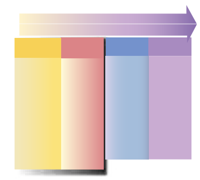
How Can Early Care and Education Programs Partner with Families to Manage Debt and Build Credit?

Early care and education professionals can help families increase their knowledge about credit and debt—while increasing their own knowledge about building and maintaining credit. To get started, early care and education programs can:

1. Understand families' financial strengths and goals.
2. Encourage families to review their credit history.
3. Connect families to financial capability services.
4. Connect families with Community Development Financial Institutions (CDFIs).
5. Connect families with reputable credit counseling services.

Action Steps

1. Understand families' financial strengths and goals.



Aligns with PFCE Framework for Early Childhood Systems—Program Leadership, Professional Development, Program Environment, Family Partnerships.

To be able to partner with families to increase their economic mobility, Early care and education professionals must first understand what families know, believe, and do in different aspects of their financial lives. Hearing from family members about their beliefs about credit can help staff be better prepared to have financial conversations that are responsive to each family's goals and desires.

Staff may find it difficult to have sensitive financial conversations with families. It is important that staff have the opportunity to practice talking with families about sensitive topics, such as their financial well-being. Ensuring that staff are comfortable having these conversations is an important step to ensuring that families feel comfortable sharing their financial goals and concerns.

Resources for Action

Explore this resource to learn more about assessing a family's financial needs and having financial conversations:

- *Your Money, Your Goals from the Consumer Financial Protection Bureau*

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

2. Encourage families to review their credit history.

Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships.

Families interested in building or rebuilding credit can start by finding out what they owe. Consumers are entitled to one free credit report per year from each of the three major organizations—credit bureaus—that track financial information about how people use credit:

a. Equifax

b. Experian

c. TransUnion

Families may want to request their reports all at once, or they may prefer to request reports at different times in the year to track their credit history. Each credit bureau has its own system, so credit reports from each bureau look different and have different information.

Families and staff can talk to a credit counselor or financial coach to discuss when and how to request credit reports based on their goals. Families can receive additional reports in special situations, for example, after being denied a loan.

There are four important things to know about accessing credit reports:

1. Each person is entitled to one free report per year from each of the three bureaus. There is no need to pay anything at any point to access one of these reports. If a site asks for credit card information, exit the site. If in doubt, ask a trusted source for help.
2. Accessing a credit report does involve sharing current contact information with companies to which the person owes money. Not everyone will want to share this information. People with a high number of late accounts may not want to request a credit report because it will give all their debt collectors access to their contact information.
3. People experiencing domestic violence and others with safety concerns should talk to an expert, such as a domestic violence advocate or financial coach, before sharing their information online.
4. Most of the three bureaus offer credit monitoring for a fee. Credit monitoring is a service that sends an alert whenever a change is made to one of the credit reports. These services typically involve monthly charges and can be difficult to cancel. Be sure to read the fine print!

Resources for Action

To request a free credit report, visit:

- Annual Credit Report.com

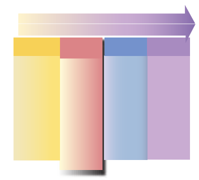
Check these resources for tips to help families learn more about credit and debt:

- *Your Money Your Goals*: *Debt Getting in Your Way? Get a Handle on It* from the Consumer Financial Protection Bureau
- Credit, Loans and Debt from the Consumer Financial Protection Bureau
- Credit Reports and Scores from Consumer.Gov

You can access these resources through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. Connect Head Start and Early Head Start families to financial capability services.

Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.



Access to financial capability services can provide families with tools and information related to their financial goals. Early care and education professionals can connect families to programs that teach financial literacy. Topics may include budgeting, saving, preparing for homeownership, using bank services, and accessing and understanding credit scores.

Resources for Action

Explore the following resources for information about financial literacy curricula, programs, and free online courses:

- Consumer Financial Protection Bureau's *Your Money, Your Goals* toolkit
- Federal Deposit Insurance Corporation's *Money Smart, A Financial Education Program*
- Get Smart About Money website

You can access these resources through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

4. **Connect families with Community Development Financial Institutions (CDFIs).**
Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.

A Community Development Financial Institution (CDFI) can help families interested in building a business, buying or renovating a home, or receiving short-term loans. A CDFI is a special type of financial institution that focuses on making loans in economically vulnerable communities. These institutions are a potentially valuable ally for early care and education programs. Families looking for a bank account, loan, or other financial product should always compare their options. CDFIs may offer products that can be particularly helpful to families.

Resource for Action

To help families find a CDFI in their community, visit the CDFI Fund's page.

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website

5. **Connect families with reputable credit counseling services.**
Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.

Credit counseling services can help families create a debt repayment strategy that works with their budget. Early care and education programs can work with nonprofit credit counseling services accredited by the National Association of Certified Credit Counselors or Association of Credit Counseling Professionals. Nonprofit agencies don't charge any fees for basic counseling services, and only low monthly fees for debt management plans. Private, for-profit credit counseling services often charge high fees for the same services that nonprofit agencies provide for free.

Key Topic 4

Building Wealth: Savings and Asset Ownership Programs

Explore Key Topic 4 to learn:

- What is an asset? What is an incentivized savings program?
- Why is asset building important?
- How can early care and education programs encourage families to build their assets?

Asset building and savings can be the foundation for economic mobility and financial security. Assets can also serve as a resource for families as they work toward other goals for financial well-being.for financial well-being.

What Is an Asset? What Is an Incentivized Savings Program?

An **asset** is anything that can create cash. Assets can be physical things or a skill you can sell. A home, a savings account, and an education are all assets. You can't resell your diploma, but it can help you get a job.

Income alone does not provide financial stability. While money from each paycheck is important, savings can help families between paychecks or in an emergency. You may use this kind of asset when you don't have income or other sources of money. Assets help when you have to deal with a financial need—whether expected or unexpected.

Families can build their assets in many ways. Using incentivized savings programs and asset ownership programs are two ways families can reach their goals (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).

Incentivized savings programs encourage savings by providing tools and rewards for saving. Incentives can involve matching deposits or providing bonuses when someone reaches a goal (U.S. Department of Health and Human Services, Administration for Children and Families, 2015). One common type of incentivized savings program is an **Individual Development Account (IDA)**. Common goals for funds saved through IDAs include owning a home, starting a business, and earning a higher education.

IDA savers typically receive matching deposits for every deposit they make. For example, a family that saves $25 a month may receive a matching deposit of $25. IDAs with different funding sources can also be called Matched Savings Accounts.

Click here to see the Action Steps section of this Key Topic to learn who offers IDAs or Matched Savings Accounts near you.)

Children's Savings Accounts (CSAs) are another type of incentivized savings program and can be established as early as a child's birth (U.S. Department of Health and Human Services,

Administration for Children and Families, 2016). These accounts are usually started with an initial deposit that families can add to over the child's lifetime. A government agency or a nonprofit may start accounts by contributing $100 for every child born in an area. Funds from CSAs are usually used to finance higher education.

Asset ownership programs offer services for families as they build or maintain assets. Programs provide different services depending on families' goals (U.S. Department of Health and Human Services, Administration for Children and Families, 2015). For example, families interested in home ownership can attend special classes to prepare for purchasing their home, join programs to assist with down payments, and get counseling to help them avoid foreclosure. Family members interested in running their own business can participate in programs that help them develop business plans and secure financing.

Why Is Asset Building Important?

have low incomes but are high savers are more likely to climb the income ladder than their peers whose parents also have low incomes but do not save much (Cramer, O'Brien, Cooper, & Luengo-Prado, 2009).

Savings can also increase college attendance. When children have savings in their name, they are more likely to attend and complete college than their peers who do not have accounts (Tivol & Brooks, 2012). Children's Savings Accounts (CSAs) mentioned above are one example of a tool for children to have savings in their name.

Even when families have a carefully planned budget to manage their finances, unexpected events can create situations that drain their financial resources. Medical emergencies, job loss, legal or funeral expenses, and automobile or home repairs can all strain a family's budget.

Unfortunately, many families do not have the resources to recover immediately from these events.

More than 43 percent of households in the United States are poor in liquid assets. This means they do not have the resources to live at or above the federal poverty level for three months without income (Prosperity Now, 2016). Families may have no or low savings for a variety of reasons. For example:

- Wealth disparities (differences) exist by race, ethnicity, and gender in part because of discriminatory laws that historically have made it illegal for Native tribes and communities, people of color, and women to accumulate and pass down property to the next generation, for example. While many of these laws no longer exist, they have contributed to entrenched patterns of institutionalized poverty (Dettling, Hsu, Jacobs, Moore, & Thompson, 2017).

- According to the Federal Reserve Board, white families had the highest family wealth in 2016, with black and Hispanic families having less wealth (Dettling, Hsu, Jacobs, Moore, & Thompson, 2017). White women earn 78 cents for every dollar a white man makes, while African American women earn 64 percent of white men's wages, and Latinas earn just 54 percent (Richard, 2014).
- Other aspects of wealth disparities that may affect how much a family can save are owning a home, household income, employment status and education level (Shapiro, Meschede, & Osoro, 2013).
- Families with children or adults with special needs or chronic medical illnesses may struggle to afford the costs of long-term care and treatment. They may be particularly vulnerable to financial fluctuations. They may benefit from assets that offer a financial cushion against future expenses.

Staff, family leaders, and leadership can play an important role by sharing this information with families working toward their economic goals. Acknowledging systemic and discriminatory barriers also helps to build trust between staff and families and can strengthen families' confidence about making progress toward their goals. This kind of acknowledgment can also address negative feelings some families may experience about financial topics.

How Can Head Start and Early Head Start Encourage Families to Build Their Assets?

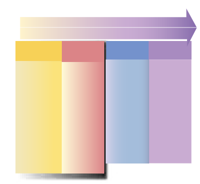
Early care and education programs can start to share information about asset ownership and incentivized savings programs with families, staff, and leadership by:

1. Learning more about local asset ownership programs.
2. Referring parents to local Individual Development Account (IDAs) programs.
3. Referring parents to safe and affordable financial products.
4. Partnering with a local financial institution, foundation, or community partner to offer incentivized savings programs to parents.

Action Steps

1. Learn more about local asset ownership programs.

Aligns with PFCE Framework for Early Childhood Systems—Professional Development, Program Environment.



Early care and education programs can help parents who are interested in building assets meet these goals by connecting parents to courses and other sources of information. Family members may want to learn about home ownership, business planning, or educational opportunities.

Home Ownership

For home ownership, programs can connect families with courses for first-time homebuyers and other resources in their community. A local Community Action Agency or other organization that works with families with low incomes can help to determine which courses will be most helpful for interested families.

Resources for Action

- The Community Action Partnership website has a locator tool to help you find your local Community Action Agency.
- The U.S. Department of Housing and Urban Development (HUD) website features tools that support consumers to build assets. Specifically:
  - A listing of housing counseling agencies that provides information about home buying, credit issues, and more by state: HUD Approved Housing Counseling Agencies
  - The Foreclosure Avoidance Counseling resource for families interested in avoiding foreclosure

You can access these websites through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Business Planning

Parents whose current or future goals involve running their own business may need help getting started. The U.S. Small Business Administration (SBA) has free online courses that help with every aspect of running a small business, from conception of the original idea to management and growth.

Resources for Action

The Small Business Administration features an online learning center that anyone can access to learn more about starting and planning a small business. Early care and education families and staff who have low incomes or are members of disadvantaged groups can access programs to help them build a business. These programs include:

- U.S. Small Business Administration Loan Program
- U.S. Small Business Administration 8(a) Business Development Program
- U.S. Small Business Administration Women-Owned Small Business Contracting Program

You can access these resources through the Economic Mobility Resources for Action page on the Early Childhood Learning & Knowledge Center (ECLKC).

Education

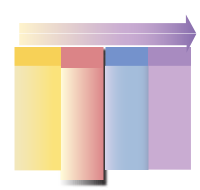
For parents and staff who want to further their education, the U.S. Department of Education's Federal Student Aid website has a number of tools. These tools help people explore career options, choose a school, and plan for the financial cost of further education.

Resource for Action

Explore the Federal Student Aid website.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

2. **Refer parents to local Individual Development Account (IDA) programs.**
   Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.



IDA programs encourage savings by matching the amount of money a person saves. IDA programs may take different forms depending on the organization offering the IDA. Matching funds can come from community foundations, through state tax credits or state budgets, the federal government, or other sources. Online directories, such as the one listed below, provide information about IDAs and other incentivized savings programs in your area.

Resource for Action

The Prosperity Now website has a Connect with Programs mapping tool that can help you find IDA programs in your area.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. **Refer parents to safe and affordable financial products.**

   Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.

   A checking or savings account can be a great first step toward helping families build assets. Families who include people with special needs, chronic mental illness, chronic diseases, or other lifelong expenses especially may need to save more for the future.

   To learn more about how to refer families to safe and affordable financial products, click here to see Key Topic 2—Accessing Safe and Affordable Financial Products.

4. **Partner with a local financial institution, foundation, or community partner to offer incentivized savings programs to parents.**

   Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.

   Community organizations may be interested in partnering with you to set up programs that help parents increase their savings. Some of these organizations may even have programs already in place.

   If you are hoping to partner with a financial institution, it may be helpful to remind them of the benefits under the Community Reinvestment Act. Because of this act, the U.S. Treasury's Office of the Comptroller will more favorably consider a bank that offers community development services (such as IDAs or CSAs) when the bank is applying for new charters, branches, or expansions (Office of the Comptroller of the Currency, 2014).

Key Topic 5

Accessing Federal and State Benefits

Explore Key Topic 5 to learn:

- What are federal and state benefits?
- Why are federal and state benefits important?
- How can early care and education programs support families in accessing federal and state benefits?

Federal and state benefits programs keep millions of people above the poverty line. These programs assist many who work one or more full-time jobs, and they contribute to healthy child development.

What Are Federal and State Benefits?

Public benefits from both federal and state governments are designed to support individuals and families with low incomes on their path to achieving financial security and economic mobility. Some of these benefits can boost a family's income, while others supply families with much needed services and resources. Some benefits are available throughout the year. Others can only be accessed during tax time.

Some of the most widely accessed **benefits** are listed below. **Eligibility requirements** for benefits may vary by state or locality. Some states and localities offer additional benefits beyond those mentioned here:

- **Medicaid:** Medicaid is a federal and state program that provides health insurance for people with low incomes who would otherwise be uninsured (USA.Gov, n.d.).
- **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC):** WIC provides nutrition assistance and education for low-income women, infants, and children (USA.Gov, n.d.).
- **Supplemental Nutrition Assistance Program (SNAP):** SSNAP provides nutrition assistance to individuals and families with low incomes. This assistance comes in the form of cash benefits loaded onto an electronic card that is accepted at grocery stores and farmers' markets (USA.Gov, n.d.)
- **Supplemental Security Income Program (SSI):** SSI provides cash assistance and health care coverage to people with low-income and limited assets who are either age 65 or older, blind, or disabled (USA.Gov, n.d.).

- **Temporary Assistance for Needy Families (TANF):** TANF provides temporary financial assistance in the form of cash benefits to families (USA.Gov, n.d.).
- **Rental Assistance:** The U.S. Department of Housing and Urban Development offers several rental assistance programs, including public housing and housing voucher programs (USA.Gov, n.d.).
- **Low Income Home Energy Assistance Program (LIHEAP):** LIHEAP assists families with energy costs by providing assistance for energy bills and home weatherization (USA.Gov, n.d.).

Families may receive benefits as part of a tax return. Early care and education programs can work with families seeking assistance with tax preparation to find the Volunteer Income Tax Assistance (VITA) program that offers free tax preparation services in the area. Families may be eligible for the following credits when filing their federal income tax returns each year:

- **Child Tax Credit (CTC):** The CTC is a credit that reduces the taxes paid by working parents who earn low incomes. The credit is generally meant to offset the burden of child-related expenses and is based on the number of children in a family (Internal Revenue Service, 2019a).
- **Earned Income Tax Credit (EITC):** The EITC provides support to working people with low to moderate incomes by offering tax credits based on the income they earn in a year. The credit represents a percentage of earnings, from the first dollar of earnings until the credit reaches its maximum (Internal Revenue Service, 2019b).
- **Lifetime Learning Credit (LLC):** The LLC is a credit for qualified tuition and expense for students improving job skills by taking undergraduate, graduate, and professional courses (Internal Revenue Service, 2019c).
- **Saver's Credit:** The Saver's Credit provides a credit for families who make contributions to a qualified retirement plan and meet income limits (Internal Revenue Service, 2019d).

Note: None of the information above is intended to be tax advice. Please speak to a licensed professional about any tax-related questions. Each family's tax situation is unique, and not all families will qualify for tax credits or services.

Why Are Federal and State Benefits Important?

Many families with low incomes face a number of challenges—including food insecurity, housing instability, and lack of money to pay for essential items, such as clothing. These situations can be sources of significant stress (Ullrich, Cole, Gebhard, & Schmit, 2017).

High levels of stress can negatively impact young children. A child's experience during the first 3 years of life sets the path for later development and health. Researchers have found a connection between a family's financial struggles and health challenges among young children, such as obesity and asthma (Ullrich et al., 2017).

For many early care and education families and staff, receiving the public benefits for which they are eligible can support their goals for economic mobility. Increasing a family's awareness of these benefits is also important because these benefits are often underused.

The EITC is a good example of a benefit families may miss. In 2017, 27 million eligible workers and families received approximately $65 billion in EITC. The average amount of EITC received that year nationwide was about $2,445 per eligible family. Despite this, 20 percent of workers earning low wages did not claim the benefits of the EITC (U.S. Census Bureau, 2016).

In 2015, 3.6 million people were lifted out of poverty by accessing SNAP. This number, however, represents only 60 percent of those who were eligible (U.S. Census Bureau, 2016). That suggests that millions of families are not benefiting from a potentially life-changing support.

These numbers represent a clear need for increased awareness of eligibility for benefits. Partnerships between early care and education programs and service agencies that provide these benefits can help families and staff better access them.

How Can Early Care and Education Programs Support Families in Accessing Federal and State Benefits?

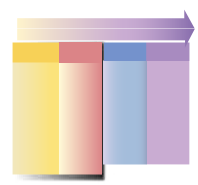
Early care and education professionals can take some of the steps listed below to deepen their own knowledge about what federal and state benefits are available. Staff can then use the information to connect families with benefits that can help build the foundations for economic mobility. Taking these steps can also help families increase their own knowledge about public benefits and effectively advocate for the benefits they are entitled to receive. To get started, early care and education leaders and staff can:

1. Understand families' financial situations.
2. Screen families for public benefits.
3. Connect families to benefits through community partnerships.
4. Connect families to free tax preparation services and access available tax credits.

Action Steps

1. Understand families' financial situations.

Aligns with PFCE Framework for Early Childhood Systems—Continuous Learning and Quality Improvement, Program Environment, Family Partnerships.

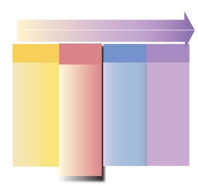


To be able to partner with families to increase their economic mobility, Head To be able to partner with families to increase their economic mobility, early care and education professionals must first understand what families know, believe, and do in different aspects of their financial lives.

Early care and education professionals may find it difficult to have sensitive financial conversations with families. It is important for program staff to learn how to talk with families about sensitive topics such as their financial well-being. When staff are comfortable having financial conversations, families will feel more comfortable sharing their financial goals.

2. Screen families for public benefits.

Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.



Consider discussing screening for public benefits as you talk with families about their finances. Programs can use a benefits screening tool during the intake process to help identify the benefits a family might be eligible to receive.

Providing information about available benefits and how to apply for them is a valuable service that early care and education programs can offer interested families as they navigate the benefits process.

You may consider connecting with local partners to understand your state and local benefit programs and eligibility policies. These kinds of connections will help families and staff identify and access all of the benefits for which they are eligible. Staff do not have to be experts to seek the information needed to take action.

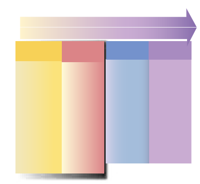
Resource for Action

The Official Benefits Website of the U.S. Government features an online benefits screening tool to identify benefits that are available in your state or territory and how families can apply for them.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. **Connect families to benefits through community partnerships.**

Aligns with PFCE Framework for Early Childhood Systems—Program Leadership, Family Partnerships, Community Partnerships, Access and Continuity.



Some families find it useful to have a partner such as an early care and education program to help access resources from local organizations. Programs can develop a network of partners that work with families interested in accessing public benefits. These partners may include community-based organizations, Community Action Agencies, and One-Stop Centers.

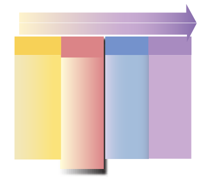
In some cases, programs might even choose to work with community partners to set up co-enrollment processes so families can enroll in early care and education programs and other public benefits programs in one place.

Resources for Action

- Use two tools to help you identify partners in your community:
  - *The Community Action Partnership's Locate Your Agency Tool*
  - *The WIC State Main Office Locations Tool*

You can access these resources through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

4. **Connect families to free tax preparation services and access available tax credits.**



Aligns with PFCE Framework for Early Childhood Systems—Program Environment, Family Partnerships, Community Partnerships.

Tax time represents an opportunity to connect with families and staff about their financial goals for the year. Many early care and education families and staff are eligible for free tax preparation services through the Internal Revenue Services' Volunteer Income Tax Assistance (VITA) program. VITA sites give families a chance to save on tax preparation services.

VITA sites also have a better track record for preparing accurate returns than paid tax preparation alternatives (Prosperity Now, 2016). VITA site volunteers help families identify all federal tax credits and benefits for which they are eligible. They often encourage families to consider ways they can use tax refunds to boost savings.

Help families and staff in your program access the range of tax credits they are eligible for. You can help them claim money they are owed by increasing their awareness of these credits. Encourage them to explore these credits further with a qualified tax preparer.

Resources for Action

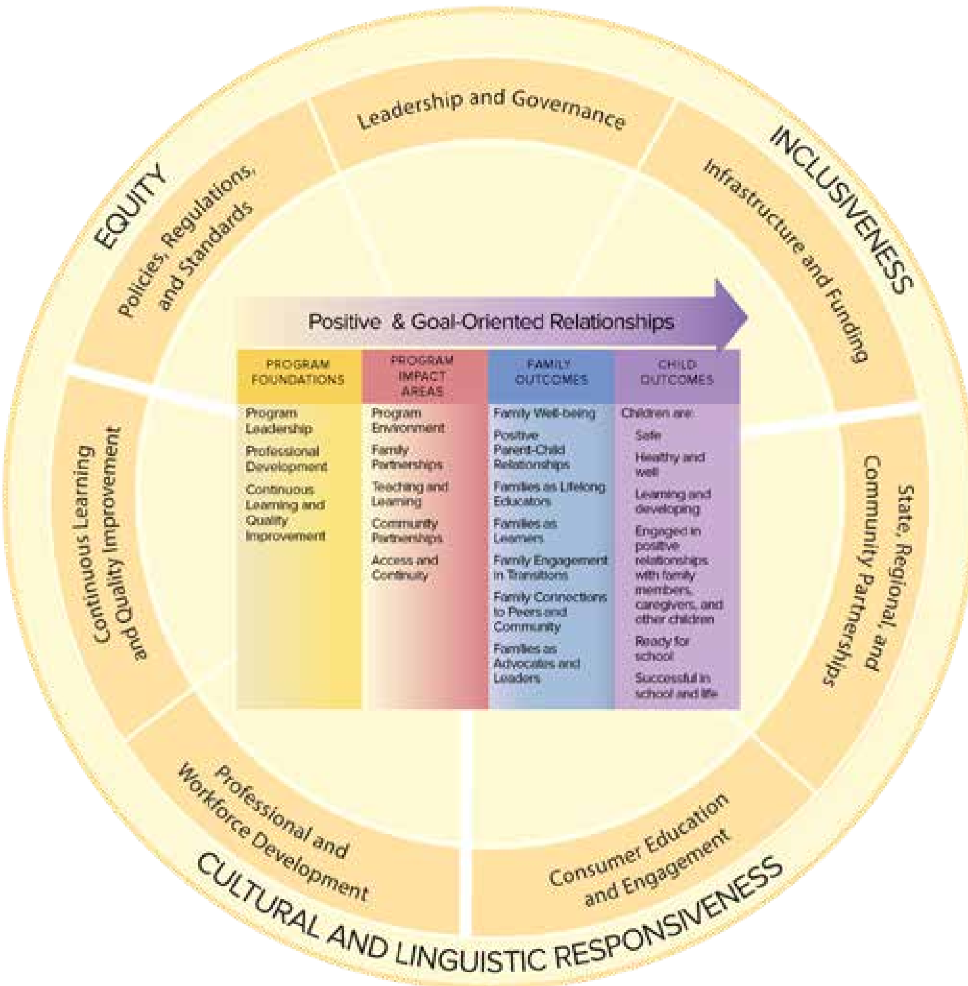
Share information about free tax preparation services through the Internal Revenue Service's Volunteer Income Tax Assistance (VITA) program.

You can access this website through the Economic Mobility Toolkit: Resources for Action on the Child Care Technical Assistance (CCTA) website.

Partnering with Families to Reach Their Education and Employment Goals

This section explores family education and employment as a core aspect of Family Well-Being. Family Well-Being is one of the seven Family Outcomes in the Parent, Family and Community Engagement (PFCE) Framework for Early Childhood Systems (U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Care, National Center on Parent, Family, and Community Engagement, 2018). You can use the PFCE Framework for Early Childhood Systems as a guide to see how each program element connects to your work to promote economic mobility. Click here for more information in Appendix A.

PFCE Framework for Early Childhood Systems



In this section you can find information, strategies, and recommendations for how early care and education programs can invite families to set goals and access opportunities for education and employment. Use this section to reflect on what you know, to learn, and to take action as a partner with families as they work toward those goals.

How This Section Is Organized

Key Topics

6: Accessing Workforce Development Boards and Job Training Programs

7: Identifying Career Pathways

8: Accessing Apprenticeship Opportunities

Each Key Topic includes five sections:

- An overview
- **What**: An explanation of each topic
- **Why:** A discussion of the topic's connection to early care and education programs
- **How:** Action steps your early care and education program can take to get started or expand the work you are already doing

The "Why" section of each Key Topic also points out the connections between recommended action steps and the PFCE Framework. Seeing how your efforts relate to the Program Foundations and Program Impact Areas of the Framework is a great reminder that everyone in your program can partner with families to make progress toward their economic mobility goals.

You may also see ways you can coordinate efforts across your organization to advance the education and employment goals of families. For example, you might consider coordinating strategies for Continuous Learning and Quality Improvement together with Family and Community Partnerships.

As you read each Key Topic, reflect on how it can inform the actions you take to partner with families as they work toward their goals. As program staff or leadership, you can also think about your own goals.

Just like families, programs have different strengths and needs. Some programs already have services related to education and employment, while others are just getting started. No matter where you are in the process, explore the Key Topics to discover possible next steps.

Words in **bold** related to education and employment are defined in a glossary in Appendix C.

Key Topic 6

Accessing Workforce Development Boards and Job Training Programs

Explore Key Topic 6 to learn:

- What are Workforce Development Boards and job training programs?
- Why are Workforce Development Boards and job training programs important?
- How can early care and education programs build workforce partnerships that benefit families?

Partnering with Workforce Development Boards and job training programs can help ensure families have timely information about and access to training programs. Early care and education programs also can encourage these partners to consider families' interests when developing programming.

What Are Workforce Development Boards and Job Training Programs?

Workforce Development Boards and job training programs help workers access the education and build the skills they need for successful employment. Job training or workforce development programs can be offered through Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP), and local educational institutions. Apprenticeships are another option for parents looking to build their skills. To learn more about apprenticeships, click here to go to Key Topic 8.

Workforce Development Boards direct federal, local, and state funding to workforce development programs. They also serve additional functions for both workers and employers by:

- Developing strategic plans for the region where they are located
- Setting funding priorities for investment in workforce development
- Facilitating relationships between businesses that have similar needs
- Coordinating training based on the needs of businesses (CareerOneStop, n.d.)

A local Workforce Development Board can be a valuable partner because more than half of the board members must be from the local business community. Other board members must represent local community colleges and other training providers or be elected officials and leaders of workforce programs. Workforce Development Boards make decisions about how to organize workforce systems, distribute available resources, and build partnerships for the future of workforce development.

Workforce Development Boards are the connection between the U.S. Department of Labor and local American Job Centers (CareerOneStop, 2018). **American Job Centers** are also known as One-Stop Career Centers. American Job Centers were established under the Workforce Investment Act. These centers offer training referrals, career counseling, job listings, and other employment-related activities.

Job training or workforce development programs can be offered through community colleges, Community Action Agencies, and other local organizations. TANF and SNAP Employment and Training (SNAP E&T) also fund job training or education programs that benefit unemployed or underemployed recipients of their services.

TANF job programs offer such services as case management, needs assessments, vocational training, adult education courses, mentoring, job-retention assistance, and more (Illinois Department of Human Services, n.d.).

SNAP E&T (Employment and Training) offers funding to states to provide employment and training services to individuals who participate in SNAP. States have a great deal of flexibility in who provides the services and who receives them. Funding from SNAP E&T can be used for the administrative costs of job training or education programs, direct program costs, or supportive services for participants, such as transportation, safety equipment, or books and other supplies (U.S. Department of Agriculture, n.d.).

SNAP E&T SERVICES

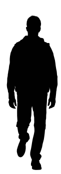
- SNAP E&T is a package of services that includes participant assessment and training activities, and supportive services.
- States must describe services in an annual SNAP E&T Plan that is submitted to USDA.
- SNAP E&T services are offered by States or State partners (Colleges, CBOs, American Job Centers contracted/engaged by State).

PARTICIPANT ASSESSMENT

- Assessment for SNAP E&T eligibility
- Assessment of employment and training needs/interests

ELIGIBLE PARTICIPANT

- On SNAP in month they participate in component (**except** job retention)
- Not receiving TANF cash assistance
- Able to work upon program completion



EMPLOYMENT & TRAINING ACTIVITIES

(States select one or more to offer)

- **Job Search/Job Search Training**
- **Workforce** or **Community Service**
- **Work Experience** (e.g. on-the-job training, apprenticeships)
- **Self Employment Program**
- **Educational Programs**, including basic skills and English language learning, directly linked to employment
- **Vocational Education**
- **Job Retention** (for 90 days post-employment)

SUPPORTIVE SERVICES

Reasonably necessary and directly related to participation in employment and training activities. Examples:

- **Transportation**
- **Dependent Care Cost**
- **Safety Equipment**
- **Supplies and Books**

U.S. Department of Agriculture, n.d.

Community colleges in your area may offer opportunities to earn high school diplomas and equivalencies and two-year degrees, and to enroll in job training and industry-specificcredentialing programs. Community colleges are often affordable and flexible enough to meet the needs of students who have work, family, or other commitments.

Many community colleges work with local industries to tailor their programs to the needs of local employers. This collaboration increases the likelihood that students will find skilled work upon graduation. It also helps ensure that the time and resources that students invest are well spent.

Why Are Workforce Development Boards and Job Training Programs Important?

Collaborating with a workforce partner can help ensure that you have accurate information to share with families about accessing job training services. These partnerships make it easier for parents to access services.

Applying for education and workforce opportunities involves meeting deadlines and completing forms. Partnerships with education and workforce agencies can:

- Help you keep families informed about upcoming deadlines
- Provide you with a contact person who can walk families through the application, enrollment, and financial aid processes
- Help partners share timely information when opportunities arise

Workforce Development Boards are instrumental in coordinating the needs and opportunities of local businesses and industries, training programs, and economic development interests. Partnerships can encourage Workforce Development Boards to recognize the interests and needs of families. Bringing the voices of families into these conversations may help ensure that their employment and educational interests and needs are met.

How Can Early Care and Education Programs Build Workforce Partnerships That Benefit Families?

Early care and education programs can respond to parents' education and career goals by partnering with workforce agencies, institutions, and programs. Leaders and staff can build relationships with new partners to ensure appropriate referrals to workforce partners.

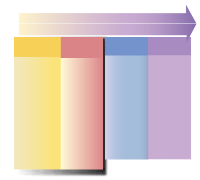
To get started early care and education programs can:

1. Learn more about your local American Job Center.
2. Meet your Workforce Development Board.
3. Create a job club or encourage parents to join one.
4. Learn more about public benefits training and education programs.
5. Reach out to student support offices at community colleges and other institutions of higher education.

Action Steps

1. Learn more about your local American Job Center.

Aligns with PFCE Framework for Early Childhood Systems—Professional Development, Community Partnerships.



American Job Centers are also known as One-Stop Career Centers. American Job Centers were established under the Workforce Investment Act and offer training referrals, career counseling, job listings, and other employment-related activities.

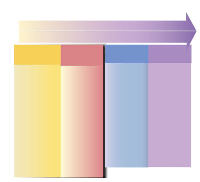
Resource for Action

Find the American Job Center near you at the CareerOneStop website.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

2. Meet your Workforce Development Board.

Aligns with PFCE Framework for Early Childhood Systems—Program Leadership, Community Partnerships.



By meeting your Workforce Development Board, you have an opportunity to learn more about workforce development in your area. These meetings also give the Board an opportunity to learn more about early care and education programs. If you are interested, find out if your early care and education program staff can become a member of your local Workforce Development Board.

Resource for Action

To find the Workforce Development Board in your area, visit CareerOneStop's Workforce Development Board on the CareerOneStop.org website.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. **Create a job club or encourage parents to join one.**
Aligns with PFCE Framework for Early Childhood Systems—Program Environment, Family Partnerships.

Job seekers might also be interested in joining a local job club. A **job club** is a group of job seekers who meet regularly to encourage each other and share resources. Job club members may share resumes, conduct mockinterviews, and share leads about job opportunities. These clubs can help job seekers feel like they are not alone in their search. Job clubs also can give family members looking for jobs access to a broader network in their search for employment.

Resource for Action

Find a job club in your area through CareerOneStop's Job Find Club on the CareerOneStop.org website.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

4. **Learn more about public benefits training and education programs.** **Aligns with PFCE Framework for Early Childhood Systems—Professional Development, Program Environment, Community Partnerships.**

Learn who oversees the TANF job program or SNAP E&T program in your area. If possible, invite them to talk with parents who are eligible for or receiving those services. In some states, public assistance job andeducation programs are led by local community organizations. Find the organizations in your community that run these programs. Plan events together or share resources to help parents access educational and workforce opportunities.

5. **Reach out to student support offices at community colleges and other institutions of higher education to learn more about career, technical, and adult education.**
Aligns with PFCE Framework for Early Childhood Systems—Program Leadership, Community Partnerships.

Many community colleges and 4-year institutions have an office of student support. Reach out to these offices to set up a conversation about the interests and needs of parents in your program. If there is mutual interest, you

may want to set up a partnership with offices that support students. You can communicate regularly with your contacts in these offices to continue to build your partnership.

The U.S. Department of Education's Office of Career, Technical, and Adult Education is home to Community Colleges Initiatives, Federal Student Aid, and White House Initiatives that may help support parents as they work on their education goals.

Resource for Action

To learn more about the work of the Office of Career, Technical, and Adult Education, explore Community College Initiatives on the U.S. Department of Education website:

- Career and Technical Education
- Community Colleges

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Key Topic 7

Identifying Career Pathways

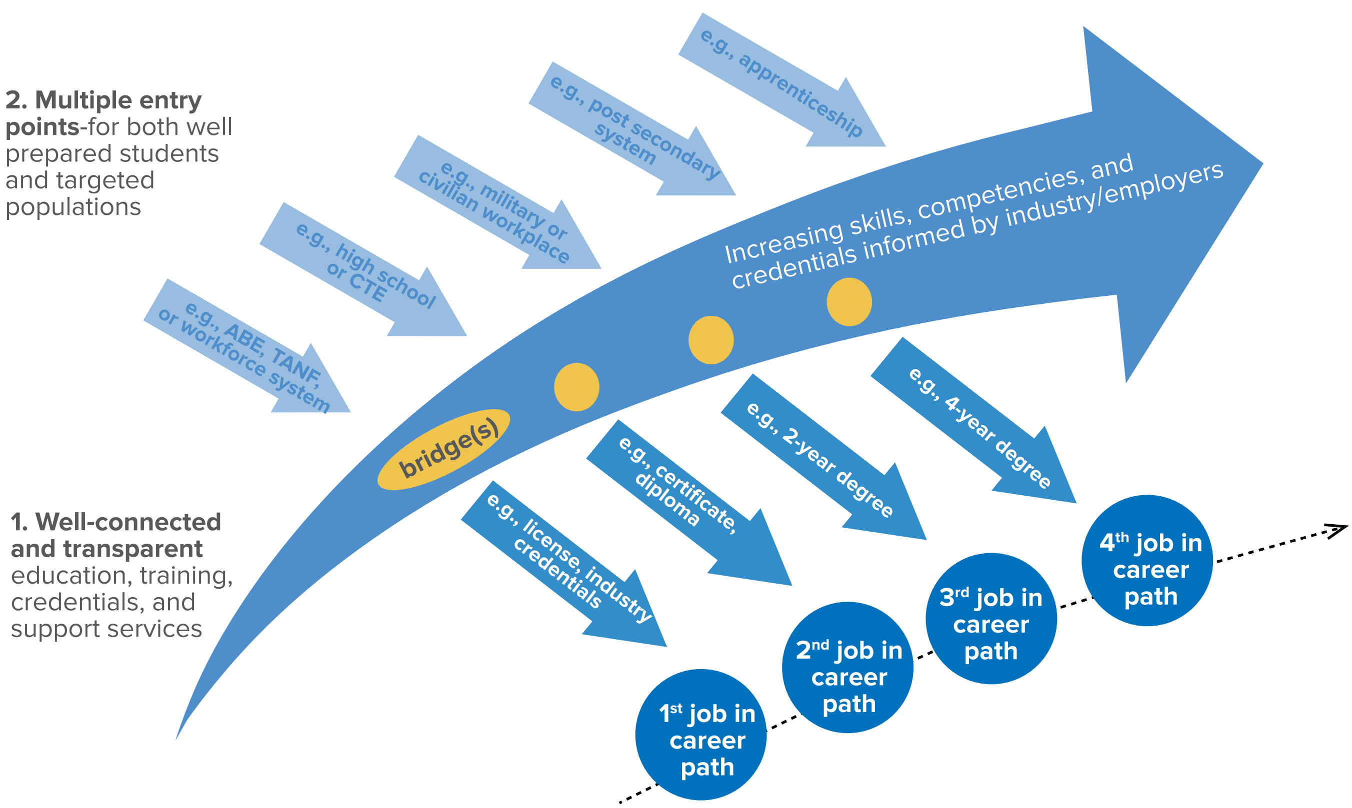
Explore Key Topic 7 to learn:

- What are career pathways and career ladders?
- Why are career pathways important?
- How can early care and education programs support families' education and career goals?

Career pathways take some of the guesswork out of planning for education and employment. Career pathways help to ensure that the time and money invested in education and training lead to meaningful credentials and degrees.

What Are Career Pathways and Career Ladders?

Career pathways describe the jobs and related skills that advance individuals toward their employment/career goals. **Career pathways** pathways provide routes to a career, where each step on the path allows participants to gain skills that help to prepare them for the next job in their chosen career path (Alliance for Quality Career Pathways, 2014). The graphic below from the Alliance for Quality Career Pathways (2014) shows how career pathways can work.



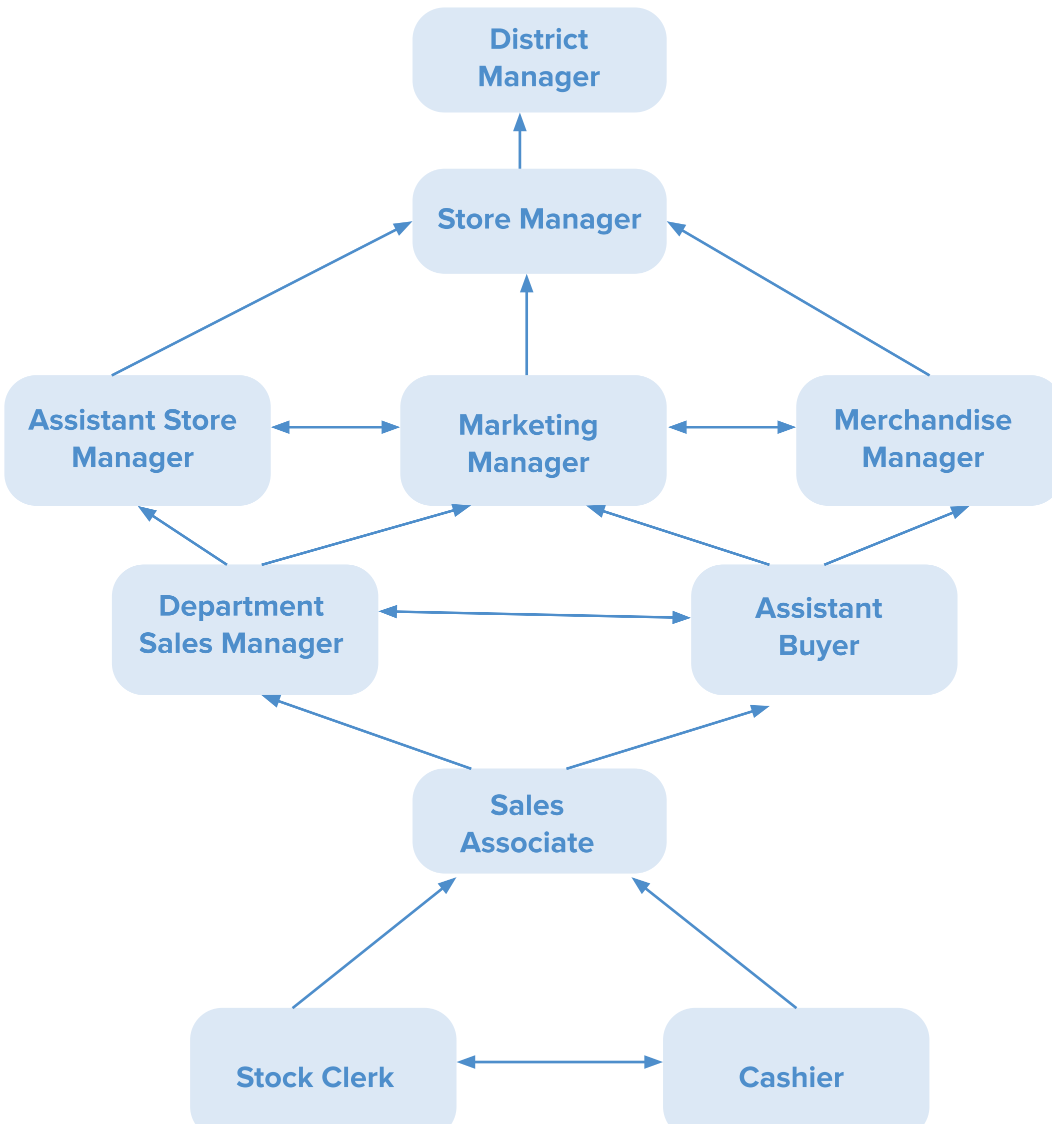
Alliance for Quality Career Pathways, 2014.

Programs that support career pathways are different in every setting, but typically they all offer:

- Career guidance
- Training
- Credentials needed to reach an employment goal

Career pathways are often illustrated using a **career ladder**, which lists job titles, the skills needed for each job, and the salaries at each level. Jobs are listed to show how developing a new set of skills could lead to a higher paying job opportunity within an industry. A career ladder for workers in the retail industry, for example, would show the steps to reach each job in the career ladder. A worker could start as a sales associate and progress to a manager, to a buyer, to a store manager, and to a district manager (CareerOneStop, 2018).

Example of a Career Ladder



Adapted from CareerOneStop, 2018: Sample Career Ladder/Lattice for Retail Services

Nonprofit organizations, cities or counties, and the federal government run career pathways programs. These programs are often created because of the **Workforce Innovation and Opportunity Act (WIOA).** WIOA is a federal law that requires workforce development programs to work together to reach workforce goals.

WIOA has a strong emphasis on career pathways, with the goal of helping workers earn widely recognized career-related credentials (U.S. Department of Labor, n.d.d). WIOA also strengthens Workforce Development Boards, which are discussed in the Action Steps section of this Key Topic.

Career Pathways in Action

The **Health Profession Opportunity Grants** (HPOG) The Health Profession Opportunity Grants (HPOG) program is one example of how career pathways can be used to offer families tools for building a foundation for economic mobility. Federally funded, HPOG programs provide eligible individuals with job-skills training in healthcare fields. Participants can train to be nurses, medical assistants, or other healthcare workers that employers have a high need for (U.S. Department of Health and Human Services, Administration for Children and Families, 2019).

- To learn more about how the HPOG program works for participants, view the Participant Pathway graphic on the Administration for Children and Families website.
- To find an HPOG program in your area, use the HPOG Grantee Locator on the webpage of the Office of Family Assistance, Administration for Children and Families.
- Not every area has an HPOG program, but there may be similar programs near you. For examples of other career pathways, visit the Develop a Career Ladder/ Lattice webpage at CareerOneStop.

You can access these websites through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Why Are Career Pathways Important?

Career pathways can help take the guesswork for parents out of planning for their education and employment goals. Career pathways:

- Help parents identify jobs they would like to apply for by showing how current job choices connect to long-term career goals
- Clearly identify the next steps in a career, including what education, training, or experience is needed to reach the next level
- Help parents sort through the wide range of education and training options
- Ensure that time and money spent on education and training lead to meaningful credentials/degrees and employment

Career pathways also support families to get jobs that have **employment capital**. Employment capital describes resources other than pay that help people stay in jobs and build **assets**. Examples of employment capital are:

- Job benefits—sick time, retirement savings, insurance
- Job flexibility—flex time, options for work schedules
- Consistent work—dependable hours that allow families to budget, arrange for childcare, and plan for activities other than work (Thomas, Boguslaw, Chaganti, Atkison, & Shapiro, 2013)

Job flexibility can be especially important for parents of young children. Options like compressed work schedules (e.g., working four 10-hour days rather than five 8-hour days), flexible hours, sick leave, or time away from work to pursue education and training goals are often important benefits for families with children who are not yet in school (Thomas et al., 2013).

Looking ahead to the next step in a career ladder also allows families and staff to plan for how increased wages or earnings may impact any benefits they receive. The **cliff effect** describes how, for some families, a small increase in wages can make them ineligible for the Earned Income Tax Credit, food assistance, subsidized childcare, or other benefits that may be necessary for their well-being (Birken, Moriary, & White, 2018).

Early care and education professionals do not have to be experts in rules about benefits to support families interested in accessing benefits. Staff can focus on connecting families to organizations that are familiar with the details about public benefits to help families plan for the cliff effect. A career ladder may also show families the way toward jobs that will pay more than the benefits offer—a way to bypass the cliff effect. As a trusted partner, you can help families to take a careful look at how employment opportunities may impact their bottom line.

How Can Head Start and Early Head Start Promote Families' Education and Career Goals?

Resources vary from community to community. When looking for ways to connect families to educational opportunities, explore job training options and sources of career information. Since early care and education professionals are familiar with family members' strengths and skills, they are uniquely positioned to make referrals that are well matched to career-related services. To get started, early care and education programs can:

1. Learn more about education and employment opportunities in your local areas.
2. Learn more about the cliff effect of earning higher wages.
3. Help families explore career interests, and include the whole family.
4. Engage community partners in your program's work on education and employment.

Action Steps

1. Learn more about education and employment opportunities in your local area.

Aligns with PFCE Framework for Early Childhood Systems—Professional Development, Community Partnerships.

CareerOneStop is an online resource funded by the U.S. Department of Labor. It helps families find training and education opportunities, search for available jobs, and find the nearest American Job Center. **American Job Centers** provide free, in-person services to job seekers throughout the country. CareerOneStop also offers specific resources for veterans, entry-level workers, young adults, and people changing careers.

Resources for Action

Visit CareerOneStop.org to explore resources on Finding Training, Job Search, and Local Help.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

2. Learn more about the cliff effect of earning higher wages.

Aligns with PFCE Framework for Early Childhood Systems—Professional Development.

Early care and education professionals already partner with families in many ways and do not need to know all of the eligibility rules for every benefit families may receive. Staff may be interested, however, in learning more about how an increase in wages would impact a family's eligibility for benefits and services as they work toward their economic goals.

It is important to note that, as with any financial or career goal, families will likely take several steps over a period of time prior to being ineligible for services and benefits. What is important is an awareness and understanding of the requirements for receiving those benefits and the conditions that could reduce or stop benefits altogether so that choices are intentional and informed.

Resource for Action

To learn more about the cliff effect, view the webinar *The Cliff Effect: What Is It and What Are State Strategies to Address It?* It is available on the National Conference of State Legislators website. The webinar features speakers from the Administration for Children and Families.

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. **Help families explore career interests, and include the whole family.**

Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships.

Family members of all working ages may be interested in exploring career goals through career assessments or age-based career programs. For family members who need a place to start exploring career options, career assessment tools are one place to start. **Career assessments** ask questions about skills, strengths, and interests, and then show a list of potential careers that is based on the answers provided.

As you engage families in setting goals, you can consider inviting parents to take a career assessment. Career assessment are not tests, and there are no right answers. Instead, they help focus a person on careers that suit their strengths. For example, if someone enjoys working with numbers, they can look for careers like accounting to build on their strengths and interests.

Resources for Action

To learn more about exploring career interests or to take an assessment, visit these websites:

- MySkillsMyFuture.org
- MyNextMove.org
- CareerOneStop.org (interest assessment, skills matcher)

You can access these websites through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Family members of all ages may want to access employment-related resources. Older adults looking for job training may be interested in accessing training through the Senior Community Service Employment Program (SCSEP).

Youth looking for summer employment may find that their city or county has a program connecting youth to employment. Summer Jobs Connect is a project led by the Cities for Financial Empowerment (CFE) Fund that connects teens and youth to summer jobs, financial education, and safe and affordable financial products.

Resources for Action

- Visit the U.S. Department of Labor's information page for the Senior Community Service Employment Program.
- Visit the Summer Jobs Connect website through the Cities for Financial Empowerment Fund.

You can access these websites through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) Assistance website.

4. **Engage community partners in your program's work on education and employment.**
Aligns with PFCE Framework for Early Childhood Systems—Family Partnerships, Community Partnerships.

Early care and education professionals can build relationships with local employers, Workforce Development Boards, Chambers of Commerce, community colleges, and Community Action Agencies to connect families to resources that can advance their education and employment goals. These organizations also may be looking to hire daytime workers, part-time workers, or workers with experience with children. They may benefit from recruiting parents through early care and education programs.

Workforce Development Boards direct federal, local, and state funding to workforce development programs. As the connection between the U.S. Department of Labor and local American Job Centers (CareerOneStop, 2018), these boards make decisions about how to organize workforce systems, distribute available resources, and build partnerships for the future of workforce development.

Partnering with Workforce Development Boards can ensure that staff are aware of local resources. Early care and education programs also can provide these boards with the information they need to create effective resources for families in the program.

Resources for Action

To find the Workforce Development Board in your community, explore the Workforce Development Board Finder at the CareerOneStop.org website.

Be sure to click here to check out Key Topic 6 in this tool—Accessing Workforce Development and Job Training Programs—for more information about partnering with Workforce Development Boards.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Chambers of Commerce work to increase the number of jobs in local communities and build businesses. Working with your local chamber can provide you with information about local businesses looking for workers. This community partnership also can create an opportunity to educate local businesses about the strengths of parents looking for work. To learn more about your local chamber, search online to find the closest potential partner to you.

Resource for Action

For more information about Chambers of Commerce, visit USChamber.com.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

CareerOneStop offers a business finder tool that allows you to enter an industry and a zip code to find employers in your area. This tool can help you create a list of employers that you may want to learn more about. Or it can be a resource for families interested in identifying potential employers.

Resource for Action

Explore the business finder tool at CareerOneStop.org.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Community colleges offer two-year degrees and other industry-specific credentials that help families build workforce skills. Learn about local community colleges to help staff include community colleges as an option when discussing job training with families.

Resources for Action

To find a community college near you, visit the CareerOneStop.org website and its Community College Finder page.

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Community Action Agencies are nonprofit private and public organizations established under the Economic Opportunity Act of 1964 to fight America's war on poverty. These agencies help people to achieve self-sufficiency.

Resources for Action

To find a Community Action Agency near you, visit CommunityActionPartnership.com for a Community Action Agency locator.

You can access these resources through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

Key Topic 8

Accessing Apprenticeship Opportunities

Explore Key Topic 8 to learn:

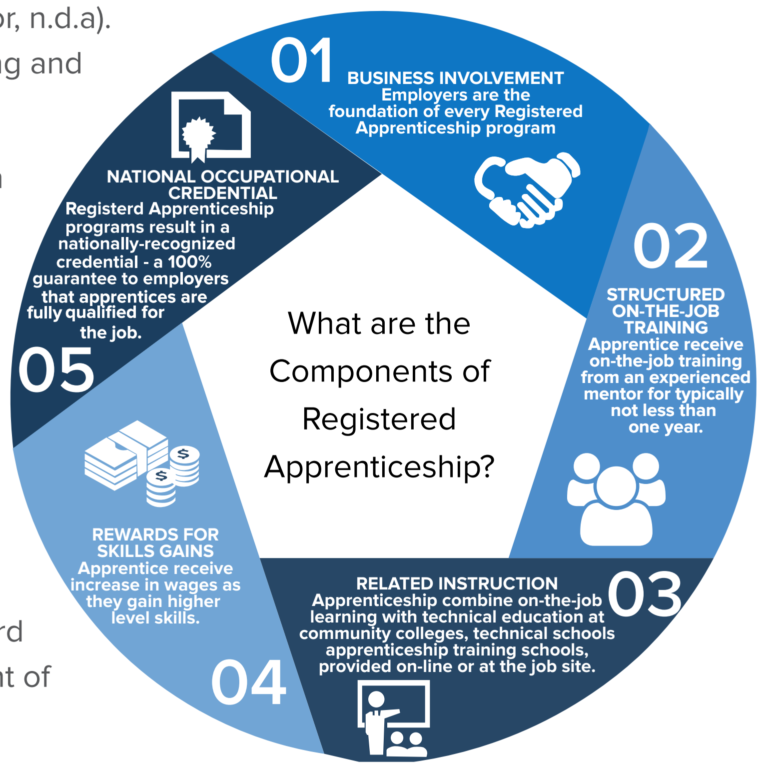
- What is an apprenticeship?
- Why are apprenticeships important?
- How can early care and education programs help families access apprenticeships?

Apprenticeship programs offer an opportunity for family members to earn pay while working on a credential or certificate.

What Is an Apprenticeship?

An **apprenticeship** combines job-related technical instruction with structured, on-the-job learning experiences. It is a place on a career pathway where individuals can earn and learn at the same time (U.S. Department of Labor, n.d.a). Apprentices work as they complete training and earn more as they develop more skills.

In apprenticeships that are registered with the U.S. Department of Labor, apprentices get their on-the-job training from an assigned mentor. Their technical training takes place at an apprenticeship training center, community college, or distance-learning institution. At the end of registered apprenticeships, participants receive a nationally recognized credential showing proficiency in their field. Many apprenticeships can serve as a springboard to other higher education. U.S. Department of Labor, n.d.c



U.S. Department of Labor, n.d.

The Department of Labor identifies five key components to a registered apprenticeship. These components are illustrated in the graphic directly above.

Apprenticeships are common in many fields: advanced manufacturing, construction, energy, finance and business, healthcare, hospitality, information technology, telecommunications, and transportation (U.S. Department of Labor, n.d.b).

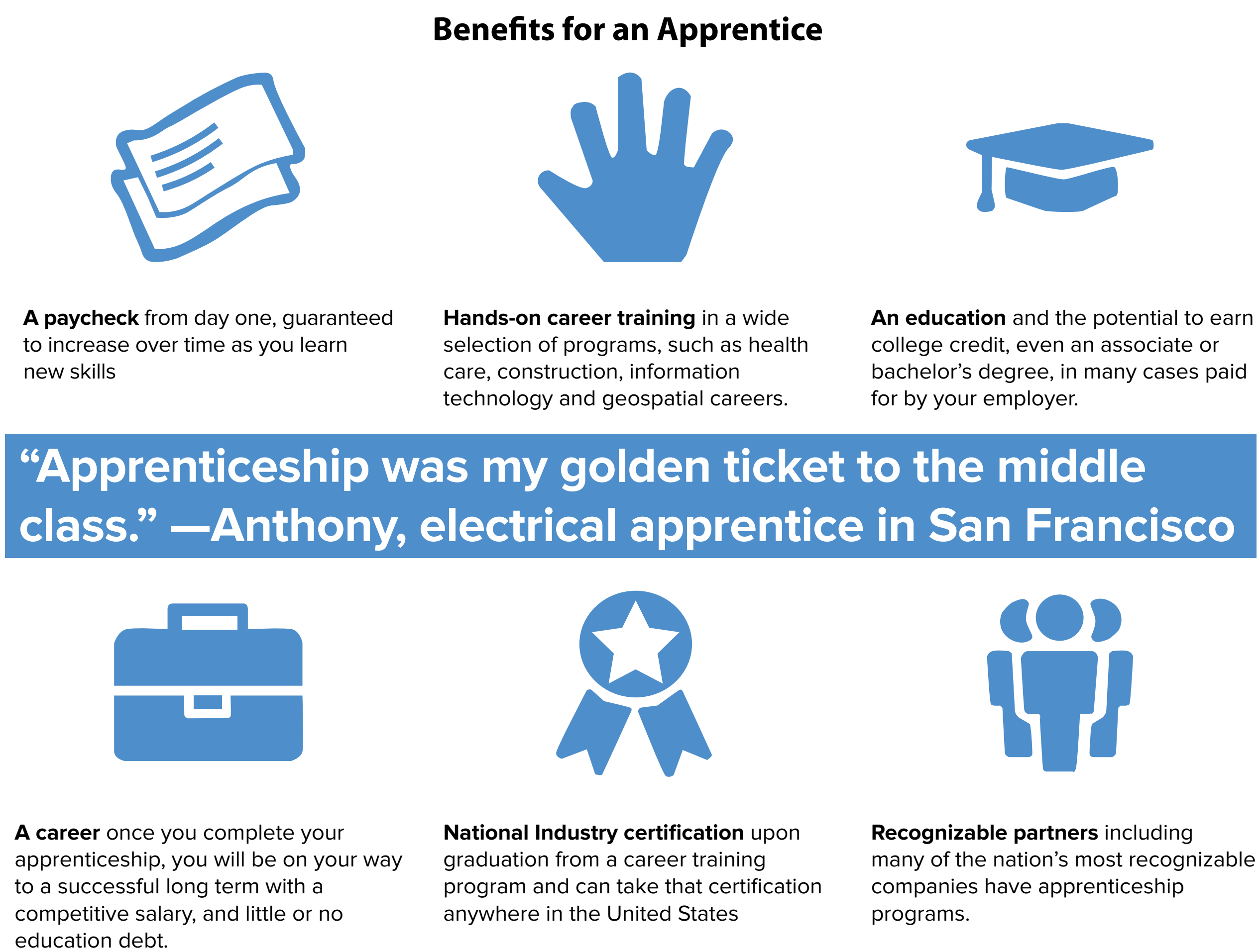
One of the most common occupations for Registered Apprenticeships is the child care development specialist (U.S. Department of Labor, n.d.b). Early care and education professionals or parents interested in becoming early care and education staff may be interested in learning more about child care-related apprenticeships.

Systems of apprenticeship have gained recent momentum. In 2017, a Presidential Executive Order required the formation of the Task Force on Apprenticeship Expansion. This task force works to expand apprenticeship opportunities by bringing together government, business, and public service stakeholders to establish regulations, attract businesses, and define credentials.

Why Are Apprenticeships Important?

Apprentices work as they complete training, with starting pay averaging $15.00 per hour (U.S. Department of Labor, n.d.b). Parents earn money and a credential at the same time. Apprenticeships also offer a built-in career pathway. For more information about career pathways, click here to go to Key Topic 7—Identifying Career Pathways.

There are many benefits to being an apprentice, as described in this graphic from the U.S. Department of Labor (n.d.c):



Adapted from the U.S. Department of Labor, n.d.

Apprenticeship programs may offer training on the job, in the classroom, or online. These options often create some scheduling flexibility for families. While there are many types of apprenticeships, however, not all are available in every community. Where options exist, workers can select the type of training program that best fits their interests, learning preferences, and schedules.

The opportunity to earn a paycheck while building skills and the flexibility to choose from a variety of schedules are just two reasons Head Start and Early Head Start families may be interested in apprenticeship programs. As with any career choice, though, there may be downsides. Workers should think about whether or not they can earn a higher wage without an apprenticeship, how an apprenticeship aligns with their career goals, and how an apprenticeship fits in with their existing responsibilities.

How Can Early Care and Education Programs Help Families Access Apprenticeships?

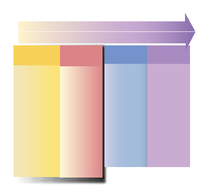
Early care and education professionals can connect families to education, job training, and career information in several ways, depending on community resources. Staff who are familiar with family members' strengths and skills are uniquely positioned to make referrals to career-related services. To get started, early care and education professionals can:

1. Learn more about apprenticeship programs
2. Learn more about apprenticeship opportunities in the area
3. Share information about apprenticeship programs with families

Action Steps

1. Learn more about apprenticeship programs.

Aligns with Professional Development, Community Partnerships.



The U.S. Department of Labor provides information about registered apprenticeship programs for interested businesses and workers. One of the Department of Labor's resources is a toolkit that provides clear information about apprenticeships. It is written for businesses, although anyone can use it to learn more.

Resource for Action

To learn more about registered apprenticeship programs, visit the website of the US Department of Labor for *A Quick-Start Toolkit: Building Registered Apprenticeship Programs.*

You can access this resource through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

2. **Learn more about apprenticeship opportunities in your area.**

Aligns with the PFCE Framework—Professional Development, Community Partnerships.

The Employment & Training Administration at the U.S. Department of Labor provides a contact list for each state that shows who is responsible for overseeing apprenticeship work. This program coordinator can be a resource for parents looking for apprenticeship opportunities.

Staff may be interested in reaching out to their state agency contact to learn about apprenticeship initiatives specific to their community.

Resource for Action

To learn who the apprenticeship program coordinator is in your area for the Employment and Training Administration at the U.S. Department of Labor, go to The State Contact List for apprenticeships at the website of the U.S. Department of Labor.

You can access this website through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

3. **Share information about apprenticeship programs with families.**

Aligns with PFCE Framework for Early Childhood Systems—Program Environment, Family Partnerships.

Families interested in apprenticeship programs may be looking for a specific type of training, such as welding or trucking, in a location that they can access. CareerOneStop's Apprenticeship Finder provides information on apprenticeship programs by occupation and zip code.

Resources for Action

- To learn more about apprenticeships in general, go to the website of the U. S. Department of Labor for its "What is apprenticeship" webpage.
- To learn more about apprenticeship programs in your area, visit the Apprenticeship Finder webpage at Apprenticeship.gov.

You can access these websites through the Economic Mobility Toolkit: Resources for Action page on the Child Care Technical Assistance (CCTA) website.

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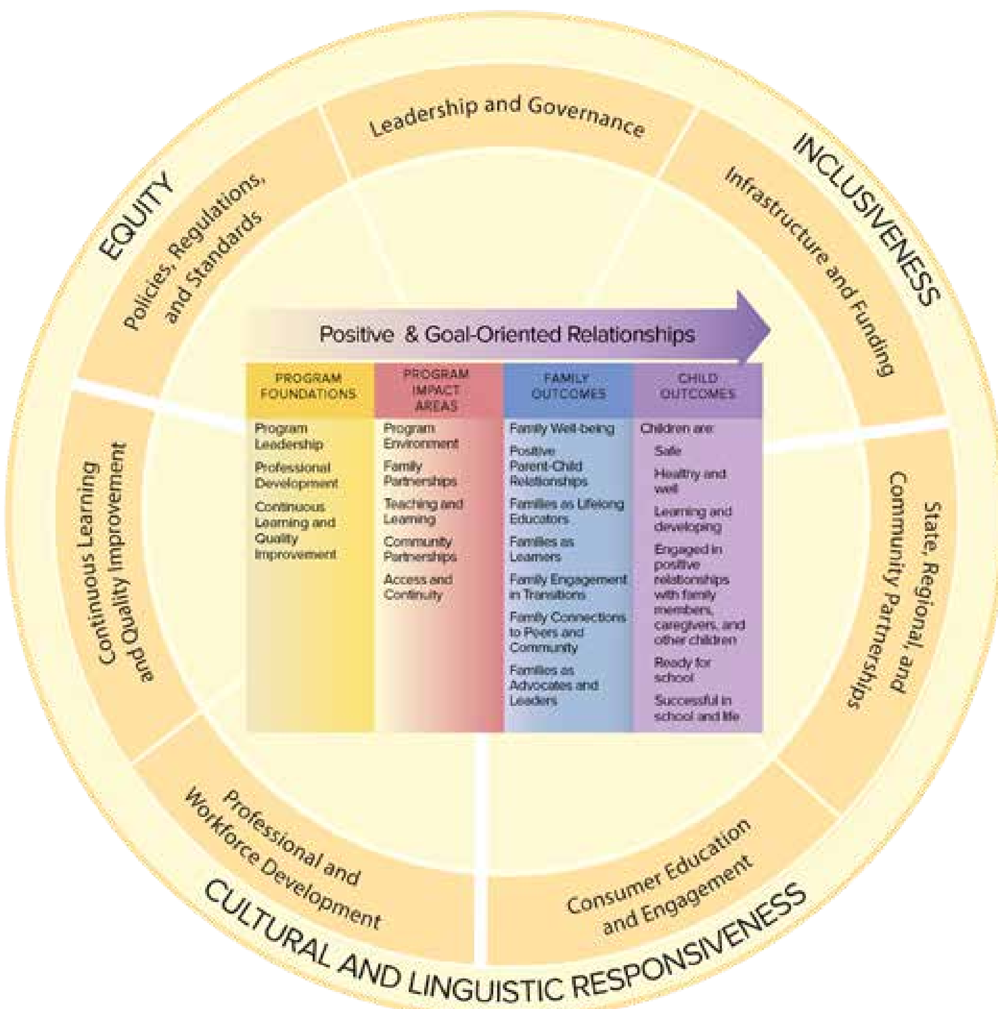
Appendix A—Parent, Family, and Community Engagement Framework for Early Childhood Systems as a Guide to Economic Mobility Planning

The Parent, Family, and Community Engagement (PFCE) Framework for Early Childhood Systems is an organizational guide for collaboration among families and early care and education programs, staff, and community service providers. Together they promote positive, enduring outcomes for children and families.

The PFCE Framework for Early Childhood Systems can be used to plan for the implementation of strong systems and effective services in your program. It can guide the steps you take to collect data and partner with families to identify and make progress toward their goals for economic mobility.

PFCE Framework for Early Childhood Systems



U.S. Department of Health and Human Services, Administration for Children and Families, Office of Head Start, National Center on Parent, Family, and Community Engagement, 2018.

Positive Goal-Oriented Relationships

As you consider the strengths of your program, you are likely to find that positive, goal-oriented relationships exist at many levels. Opportunities for your program to talk with families, staff,and community partners about family economic mobility will depend on the relationships you have created over time. For some, these conversations can feel uncomfortable or be unknown territory.

It may be helpful to think of the goal as something everyone in the relationship is working toward. Maybe leadership would like staff to feel more comfortable about having conversations with families about these topics. Or families may be wondering who to turn to for next steps

in making progress toward their financial goals. Whatever the specific situation, developing positive, goal-oriented relationships can help advance the economic mobility of families.

Equity, Inclusiveness, and Cultural and Linguistic Responsiveness

Early care and education staff work together with families, other professionals, and community partners in ways that promote equity, inclusiveness, and cultural and linguistic responsiveness. As you partner with families in your program, you can build relationships that honor and are responsive to their home languages and cultures.

During the goal-setting process, it is important to listen and let families lead. Families are the experts on their hopes, dreams, and experiences. They set their goals based on many factors, including their languages and cultures. They also bring their lived experiences and cultural preferences to the process. You can create a welcoming space and honor their choices while offering information and resources that are right for them.

Program Foundations

To create lasting change for families and children, early care and education programs need strong Program Foundations that work together: Program Leadership, Professional Development, and Continuous Learning and Quality Improvement.

Program Leadership

Program leaders play a key role in setting program goals and guiding staff in implementation. Some programs have goals or objectives that are specific to financial, education, and employment topics. Other programs may address these topics in other ways to strengthen family well-being. Regardless of the structure, all programs are likely to find areas that are strong and areas the program leadership and staff could enhance or explore further. Program and parent leaders and staff can partner to make decisions and carry out plans to increase family economic mobility.

Continuous Learning and Quality Improvement

Data is useful to improving the quality of community partnerships to support family economic mobility. Since financial well-being, education, and employment are often crucial aspects of family goals, you will want to learn continuously about the progress you and your program are making to strengthen partnerships with families and community agencies. You can do this by:

- Looking at how your program already collects and analyzes data about families' financial situations.
- Asking families at enrollment about their economic mobility goals, and revisiting those goals periodically.
- Thinking about how you use data across the program to assess your efforts. Are you putting the right effort into the right places? Are you offering the services and support that address families' interests?
- Asking families and community partners for feedback about their experiences in partnering together and with you to make progress toward families' goals.
- Sharing aggregate program and family data with staff, families, and community partners to plan and make decisions about services to advance families' economic mobility

Your program can look at all the data you already collect, determine if it is the right data, think about what story the data tells you, and finally make decisions about program goals and strengthen your program offerings. Programs can design a process that engages families, community partners, program directors, managers, and direct service staff to learn from each other about opportunities for quality improvement.

Professional Development

Professional development is critical to effective program efforts to partner with families. If staff and leadership feel competent in their own understanding of economic mobility topics, they can feel more confident about engaging families in sensitive conversations when appropriate opportunities arise. Ongoing professional development supports, such as supervision and coaching, can help staff conduct these conversations in ways that are respectful and encouraging. Programs can offer training to staff, families, and community partners.

Program Impact Areas

A program with a solid foundation of strong leadership, a culture of continuous improvement, and relevant opportunities for professional development will be prepared to deliver economic mobility services in the five impact areas. These are Program Environment, Teaching and Learning, Family Partnerships, Community Partnerships, and Access and Continuity.

Program Environment

Program environment refers to the physical features as well as the relationships among people and the overall culture of the program. Your program may already have displayed in common spaces information about financial capability, adult education, and employment and training resources in the community. You may already post flyers and information about accessing tax credits during tax season where families can see them.

Your program might also host financial education classes for staff, family members, and community members. These kinds of classes can open up conversations about the topic of finances, making it more comfortable to discuss. When there is a culture of learning and partnering together, families and staff are more open and willing to set and share their goals.

Family Partnerships

The heart of our work is partnering with families so we all can act together to achieve the goals and aspirations that families define for themselves. Some families may feel comfortable creating goals about their financial future, such as owning a house. For others, whether due to their current circumstances or personal beliefs and values regarding talking about financial issues, this topic may feel particularly difficult to discuss. Strong relationships between family members and staff build trust that can make these conversations more comfortable.

Teaching and Learning

We recognize families as equal partners in their child's learning and development. Some families may feel unsure about how much to share with their children about money and finances or how to teach them the financial skills they themselves may not have learned until adulthood. When your program sets goals and works with families toward economic mobility, think about how families can shape children's understanding of financial issues.

Create opportunities for parents to learn developmentally appropriate ways to talk with and teach their children about financial capabilities, education, and employment topics. Bring the topic of money into classroom curricula using age-appropriate content so that children can talk at home about what they are learning in the program.

Community Partnerships

Particularly when it comes to economic mobility, programs will find it useful to focus on community partnerships that strengthen the work they are doing. These partnerships are crucial, as programs cannot provide all of the information and services that families may want to access. You may already have some ideas about who provides financial education and services in your community from your community assessment.

When families are able to participate in early care and education programs consistently and continuously, they have opportunities to build deeper relationships with you and other staff. These relationships help to build families' confidence about enrolling in early care and education programs to meet their families' goals. You actively connect with families through culturally and linguistically responsive community partnerships, local businesses, and educational settings to ensure that all families know how early care and education programs increase opportunities for families to work towards their goals.

Appendix B—Glossary: Financial Capability Terms

Assets	Anything that can create cash. Assets can be physical things you can sell or skills that allow you to make money. A home, a savings account, and an education are all assets. You can't resell your diploma, but it may help you get a job. Some assets may increase in value, while others (such as a car) may stay the same or decrease.
Asset building	Any action by an individual or family to increase their savings or other assets.
Asset ownership programs	Initiatives that provide services to support families as they build or maintain assets. These types of programs provide different services depending on a family's goal. For example, families interested in homeownership can attend special classes to prepare for purchasing a home, join programs to assist with down payments, and get counseling to help them avoid foreclosure. Family members interested in running their own business can participate in programs that help with developing business plans and securing financing (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
ChexSystems	A company that collects information about a person's banking history. Financial institutions use the information from ChexSystems when a person is applying for a checking or savings account. Each person can review his or own ChexSystems information once per year free of charge. A ChexSystems report can be requested online, by phone, or by mail (ChexSystems, 2019).
Child Tax Credit (CTC)	A credit that reduces the taxes paid by working parents who earn low incomes. Taxes are reduced by $1,000 for each qualifying child. The credit is meant to help offset the burden of child-related expenses (Internal Revenue Service, 2019).
Children's Savings Accounts (CSAs)	A type of incentivized savings program that can be established as early as a child's birth. These accounts are usually started with an initial deposit, made by a nonprofit, foundation, or government that families can add to over the child's life. Funds from CSAs are usually used to finance higher education (U.S. Department of Health and Human Services, Administration for Children and Families, 2016).
Credit	A loan of money from a financial institution, such as a bank or credit union, which must be repaid with interest by a certain date.
Credit history	The record of how an individual has borrowed and repaid loans in the past.
Credit report	A detailed report of an individual's credit history prepared by a credit bureau.
Credit score	A continually changing three-digit number that helps lenders predict how likely an individual is to repay a loan and helps them decide whether to extend credit (make a loan) to an individual.
Debt	The amount owed to a company, bank, credit union, or individual.
Direct deposit	A procedure for automatically putting a paycheck, benefit, or other money into an individual's bank account. Direct deposit eliminates the need for the person receiving the paycheck or benefit to visit a bank or check casher.
Earned Income Tax Credit (EITC)	A credit that supports working people with low to moderate incomes by providing them with tax credits based on the income they earn in a year. The credit represents a percentage of earnings from the first dollar of earnings until the credit reaches its maximum (Internal Revenue Service, 2019).
Eligibility requirements	A set of criteria used to determine whether an individual qualifies to receive a public benefit. Most public benefit programs have eligibility requirements. Common eligibility requirements include income limits, citizenship status, and family size.

Appendix B—Glossary: Financial Capability Terms, cont.

Financial capability services	Services that support individuals as they build financial skills (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
Financial coaching	Multiple one-on-one interactions during which families work with a coach and set and make plans to achieve financial goals. Coaches help clients develop their ability to practice sound financial management. Coaches provide guidance, support, and motivation to encourage families to hold themselves accountable to their self-identified goals (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
Financial counseling	One-on-one sessions led by a financial counselor to help families address specific financial matters, such as managing credit or purchasing a home. Financial counseling is usually short-term and focuses on an immediate need of the client. Additionally, financial counselors often make referrals and may take an advocacy or mediation role on behalf of the client (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
Financial education	One or more workshops or classes, often in a group setting, about a specific set of topics, such as how to budget, use mainstream financial products, save, manage credit, reduce debt, access available tax credits, and more (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
Incentivized savings programs	Programs that encourage participants to save money by providing tools for savings and rewards for saving behavior. Incentives can be dollar-for-dollar matches, initial deposit awards, or rewards for meeting a certain savings benchmark (U.S. Department of Health and Human Services, Administration for Children and Families, 2015).
Individual Development Accounts (IDAs)	A common type of incentivized savings program. Participants save so they can own a home, start a business, or afford higher education. IDAs may also be called "matched savings accounts."
Interest	A fee charged for borrowing money. Typically these fees are charged repeatedly at regularly occurring intervals (for example, monthly). These fees can rapidly build up over time if not immediately paid.
Lifetime Learning Credit (LLC)	A credit for qualified tuition and expenses for students improving job skills by taking undergraduate, graduate, and professional courses (Internal Revenue Service, 2019).
Low Income Home Energy Assistance Program (LIHEAP)	A public benefits program that assists families with energy costs by providing assistance with energy bills and weatherization (USA.Gov, n.d.).
Medicaid	A federal and state program that provides health insurance for people with low income who would otherwise be uninsured (USA.Gov, n.d.).
Public Benefits	Government programs that provide assistance to individuals and families who meet eligibility criteria.
Rental Assistance	Money or vouchers provided to an individual for renting a place to live. The U.S. Department of Housing and Urban Development offers several rental assistance programs, including public housing and housing voucher programs. Cities, counties, states, and nonprofits may also offer rental assistance (USA.Gov, n.d.).

Appendix B—Glossary: Financial Capability Terms, cont.

Saver's Credit	A credit for families that make contributions to a qualified retirement plan and meet income limits (Internal Revenue Service, 2019d).
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	A public benefits program that provides nutrition assistance and education for low-income women, infants, and children (USA.Gov, n.d.).
Supplemental Nutrition Assistance Program (SNAP)	A public benefits program that provides nutrition assistance to individuals and families with low incomes. This assistance comes in the form of benefits loaded onto an electronic card accepted at grocery stores and farmers' markets (USA.Gov, n.d.).
Temporary Assistance for Needy Families (TANF)	A public benefits program that provides temporary financial assistance in the form of cash benefits to families (USA.Gov, n.d.).
Unbanked	A term describing a person who does not have a bank account at a bank or credit union that insures deposits (Federal Deposit Insurance Corporation, 2016).
Underbanked	A term describing a person who has a savings or checking account, but also uses check-cashing services, pre-paid cards, or other uninsured financial products or services (Federal Deposit Insurance Corporation, 2016).

Appendix C—Glossary: Education and Employment Terms

American Job Centers	Centers that provide free, in-person services to job seekers throughout the country (CareerOneStop, 2018).
Apprenticeships	Programs that combine job-related technical instruction with structured, on-the-job learning experiences. An apprenticeship allows workers to get paid from the day they begin, with incremental pay increases as they develop more skills (U.S. Department of Labor, n.d.).
Career assessments	An opportunity for job seekers to answer questions about what skills, strengths, and interests they have. A list of potential careers is provided based on the person's answers.
Career pathways	A sequence of jobs and related skills that family members can acquire toward their employment goals. Career pathways provide routes to a career where each step allows participants to gain skills while preparing for the next job in their chosen career path (Alliance for Quality Career Pathways, 2014).
Chambers of Commerce	Local organizations that work to increase the number of employment opportunities and to build businesses in their area. To learn more about your local Chamber, search online to find the closest potential partner to you.
Cliff Effect	An increase in wages that may make families ineligible for the Earned Income Tax Credit, food assistance, subsidized childcare, or other benefits (Birken, Moriary & White, 2018).
Employment capital	Resources other than pay that help people stay in jobs and build assets. Examples of employment capital are: • Job benefits: sick time, retirement savings, insurance • Job flexibility: flex time, options for work schedules • Consistent work: dependable hours that allow families to budget, arrange for childcare, and plan activities other than work (Atkison, Boguslaw, Chaganti, Shapiro, & Thomas, 2013)
Health Profession Opportunity Grants (HPOG)	Programs that provide eligible individuals with training in healthcare fields. This federally funded program is one example of how career pathways are being used to offer training and tools to families as they build the foundations for economic mobility (HPOG, 2019).
Job clubs	Local groups that provide an opportunity for job seekers to meet with each other regularly to share resources and encouragement. Job club members may share resumes, conduct mock interviews, and share leads about job opportunities.
SNAP Employment and Training (SNAP E&T)	Programs that help recipients gain skills and work experience and that and continue to offer services through a recipient's first 90 days of employment. The U.S. Department of Agriculture provides a graphic showing the services recipients can access through SNAP E&T (U.S. Department of Agriculture, n.d.).
Workforce Development Boards	Boards that direct federal, local, and state funding to workforce development programs. These boards are the connection between the U.S. Department of Labor and local American Job Centers (CareerOneStop, 2018). Over half of the board members must be from the local business community. Other board members must be representatives from local community colleges and other training providers, elected officials, and leaders of workforce programs.

Appendix C—Glossary: Education and Employment Terms, cont.

Workforce Innovation and Opportunity Act (WIOA)	A federal law that requires alignment among workforce development programs. WIOA has a strong emphasis on career pathways, with the goal of helping job seekers earn widely recognized career-related credentials (U.S. Department of Labor, n.d.).

Early Childhood National Centers

NATIONAL CENTER ON

Parent, Family and Community Engagement