

Integrate Financial and Legal Education into Community Programs and Ensure Targeted Military Outreach

Overview

Starting in 1990, service members separating from the military receive training for the civilian world, a reverse boot camp called the Transition Assistance Program (TAP). Due to its extensive and all-encompassing nature, this training can be overwhelming for those integrating. Because of this, much of the information is not retained by those trained. Months, or even years, after separation, the military community may run into financial or legal problems without the knowledge to help themselves or awareness of the resources available to assist them. Current service members, on the other hand, may be running into problems without any previous training on these subjects, and have similar gaps in knowledge. This promising practice is focused on filling in the knowledge gaps of your community to make sure all existing financial and legal services are working together to ensure the financial and legal security of veterans, service members and their families.

There are four steps to integrate financial and legal education into community programs: 1) Recruit a Volunteer Team; 2) Identify Resources That Already Exist in Your Community; 3) Connect and Learn; and 4) Develop and Execute Training Program.

Is it being done already? The gap analysis of your community will give you an idea of what, if any, services already exist. Most likely, many of these programs will be for the general public and have not been customized for the military community. Members of the military community could still benefit from training, education and awareness. If you still are not sure, ask the leading service organizations in your community what activities they know of in the financial and legal realm for community members.

Step-by-Step Implementation

Step 1: Recruit a Volunteer Team

Throughout this document, you will see *Volunteer Opportunities*. One of the best ways to defray costs and involve your community is by recruiting volunteers. Local veteran and military service organizations, enlisted and officers' spouses clubs, etc., may be able to provide valuable human resources and input through volunteering. Local schools and faith based organizations are also valuable sources of volunteers. High school and college students are often willing to participate in community initiatives for little or no pay. Ask local high schools, universities and colleges if you can place recruitment fliers on their campuses. Many also have specific websites, bulletin boards and newsletters you may be able to incorporate into your recruitment strategy.

This promising practice is extensive and will require a solid volunteer base in order to stay organized and effective. Consider recruiting an experienced volunteer such as a local Military Spouse Fellow to lead your volunteers. They have a wealth of information regarding financial counseling and can help create effective trainings. See *Additional Resources* at the end of this document for more information regarding Military Spouse Fellows.

Volunteer Opportunities

Title: Volunteer coordinator

Task: Recruits, trains and coordinates the efforts of volunteers and trainers

Attributes: Articulate, organized, proactive

Who: Consider a student who is a veteran, member of a local financial literacy or legal organization, someone who works in the veteran space or a Military Spouse Fellow

Hours: 100-150 over three to five months

Step 2: Identify Resources That Already Exist in Your Community

It is important to work with your community to determine where education and trainings are needed. Forming relationships with these service organizations will prove beneficial to learning where gaps are and deciding how to fill them. The first step in forming these relationships is deciding which organizations you will connect with. Try to choose organizations that can advance your mission. The following list is a good starting point of services found in many communities that are in the financial and legal realm and may be interested in servicing the military population more efficiently. More information about these services can be found in *Additional Resources*.

- VITA: Free tax assistance for low- to moderate-income people who cannot prepare their own tax returns
- TCE: Tax counseling for those age 60 and older
- AFTC (Armed Forces Tax Council): Free tax preparation at offices within installations for the Army, Air Force, Navy, Marine Corps, Coast Guard and their family members
- Local financial literacy programs: Many communities have free financial education courses; check for a Jump\$tart coalition in your area to get started
- American Bar Association – Home Front: A state-by-state directory of legal assistance offices, legal aid and pro bono organizations, lawyer referrals, information services and military specific programs where available
- Local banks, credit unions and financial planners
- Social services:
 - TANF (Temporary Assistance for Needy Families)
 - SNAP (Supplemental Nutrition Assistance Program) – also known as food stamps

Other local and national organizations can be found through the National Resource Directory, 211 Directory and the Warrior Gateway.

Step 3: Connect and Learn

Now that you have identified a list of organizations in the financial and legal realm, it is time to connect and learn from these services. You want to find out what kinds of financial and legal programs they have, if any. If they do, see if they target the military community in their outreach and marketing. If they do not target this population, would they be willing to work with you and your volunteers to provide military-specific services in the future?

Volunteer Opportunities

Title: Relationship manager

Task: Researches potential partner organizations and reaches out to them to form a partnership

Attributes: Outgoing, articulate, organized

Who: Consider a student who is a veteran, member of a local financial literacy or legal organization, or someone who works in the veteran space

Hours: 100-150 over four to six months

Step 4: Develop and Execute Training Program

The goal is to infuse financial and legal educational and outreach programs into current community services. Creating trainings around these services will help fill the gaps in financial and legal education among the military community.

- **Identify what types of training your community needs to fill in the education gaps, such as:**
 - Public benefits, such TANF and SNAP: How to apply and access benefits
 - Money Smart Program (FDIC): Personal financial literacy
 - Consumer-Action Modules: Personal financial literacy
 - Predatory Lending Awareness: Increasing awareness of predatory lending techniques
 - Doorways to Dreams (D2D): Financial literacy games
 - American Bar Association – Home Front: Legal resources for military families
 - Military-Specific Resource Awareness: Increasing awareness of the Armed Forces Tax Council and other similar programs
- **Identify a training venue**
 - It may be that your community has a space that can be used for trainings for little cost or donated by a community partner. If not, consider hosting online trainings using adult learning principles.
- **Identify and recruit trainers**
 - For in-person or online sessions, someone will be required to host the trainings and answer questions. Use your volunteer and community coalition network to find people who are qualified to answer questions and teach about their subject. If there is no one available, make a brochure, PowerPoint or online tutorial that conveys the material without the use of a teacher. Again, see if your local Military Spouse Fellow would be interested in this volunteer position.
- **Schedule training**
 - Depending on your community's resources, decide how often to schedule the training sessions. Perhaps they will occur biweekly, with a rotating schedule of topics. If online, record sessions and have them available around the clock. Schedule live webinars for those who may have questions.

- **Consider incentives**
 - Now that the trainings have been organized, it is time to think about those who the training will benefit. Providing incentives for people to give these trainings a chance can be a powerful motivation. Something as simple as providing childcare during the trainings (if in-person) or entering them into a raffle for a service provided by a community partner (for example, a one-hour personal financial consultant, or someone to do their taxes, etc) if they attend an online training or download a seminar. Use these incentives when you advertise the trainings.
- **Think about outreach**
 - Pamphlets, fliers and other handouts: To advertize the trainings in a cheap and easy manner, create and distribute pamphlets, fliers and other handouts. Effective literature varies widely in content, but generally material for public dissemination should present a clear picture of the topic (in this case, the importance of financial and legal literacy and available services). Stress the reasons financial and legal literacy should be a priority, and emphasize the availability of services within the community as well as the additional trainings you have created.
 - Brochures: Though similar in nature to fliers, brochures should provide a more in-depth look at the trainings and other available services. Compile a list of high-impact locations where you can distribute your brochures. It may be helpful to coordinate with social workers or veteran service organizations to find events where your message will have greatest leverage: town halls meetings, gatherings on military installations, the meetings of veterans' groups, doctors' offices, VA hospitals, university campuses and so on.
 - Public service announcements (PSAs): PSAs are among the most effective methods of raising public awareness of training programs. Television and radio announcements can reach entire communities at once, and are more likely to grasp and retain the attention of the populace at large than handouts and brochures.
 - Approach local media: Television and radio stations are perfect avenues for the PSAs you have acquired or designed. Approach the local stations in your area and see if they are willing to donate airtime for your message. Call or visit in person, and be sure to speak with someone in a position of authority. Again, use the pre-designed elevator speech to begin, and support your statements with additional information as necessary.
 - Leverage similar campaigns: America Saves and Military Saves both have campaigns for financial literacy – use these and other campaigns to further raise awareness around this topic and your trainings. See *Other Resources* for more information.

Volunteer Opportunities

<p>Title: Content coordinator Task: Researches training and marketing information and compiles it in a succinct manner for placement in various training materials Attributes: Articulate, organized Who: Consider a student who is a veteran, member of a local financial literacy or legal organization, or someone who works in the veteran space Hours: 8-40 over one to two months</p>
<p>Title: Training and marketing material designer Task: Design the various documents for training and marketing Attributes: Creative, organized, self-starter Who: Consider a graphic design student who is a veteran, a designer from the general community, or someone with design experience who works in the veteran space Hours: 50-75 over one month</p>
<p>Title: Marketing manager Task: Find and utilize marketing opportunities for the trainings Attributes: Creative, organized, self-starter Who: Consider a marketing student who is a veteran, someone in advertising from the general community, or someone with advertising experience who works in the veteran space Hours: 100-150 over three to five months</p>
<p>Title: Financial and legal literacy trainers Task: Lead trainings on a regular basis Attributes: Leadership qualities, outgoing, communications skills Who: Consider a professional with education, legal or financial experience; preferably someone with military connections Hours: For the duration of the program, 10-15 hours a week</p>

Measure of Success

Measuring the success of your efforts is important. The ability to track the change created will motivate your trainers and volunteers. Even more important is knowing what about your trainings worked, and what was ineffective. Future efforts will rely on the lessons they can glean from your steps, and so it is important to provide an objective evaluation of the process.

Depending on your available resources, it can be difficult to accurately measure the success of your financial and legal education programs. The simplest and most effective way to do so is through surveys. For information on the methodology behind an effective survey, see *Surveying Guideline Tool* (Tool 5.2).

In addition to surveying, you may wish to measure your success in other ways. Here are some supplemental methods you can use:

- **Assess training materials:** Compare the amount of material disseminated during the training period with the amount of material created. Though not a rigorous measurement of public need, doing so provides valuable information about your literature and distribution methods. Were some community services disproportionately interested or disinterested? Were some types of training more commonly utilized than others? This information will allow you to better focus successive training efforts.
- **Social media and web analytics:** Analyze the success of your web presence, if applicable, by using tools like Google PageRank. If you decided to incorporate a social media aspect into your trainings, be sure to take stock of the digital footprint of your efforts. How many fans/likes/comments did your page receive on Facebook? How many tweets/retweets were created about your efforts? Such data can provide a fast-and-loose idea of the growth and size of public awareness of your trainings.
- **Track media coverage:** Note any coverage of your training efforts by the local media, such as newspaper articles, the airing of your PSAs, mention of your efforts in the local news, etc. This should provide a sense of how far-reaching your trainings became.

Other Resources

- **America Saves:** <http://www.americasaves.org/for-savers>
 - Personal finance tips and tricks for savers
- **Consumer Action Training Modules:** <http://www.consumer-action.org/outreach/>
 - Events, training tools, webinars and best practices surrounding financial literacy education
- **HUD.GOV Predatory Lending Information:**
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/buying/loanfraud
 - Information on protecting yourself from predatory lenders.
- **Jump\$tart State Coalition:** <http://www.jumpstart.org/state-coalitions.html>
 - Find your state or region's Jump\$tart financial literacy center
- **Military Saves:** <http://www.militarysaves.org/organizations-resources>
 - Resource kits for organizations to help persuade, motivate and encourage military families to save
- **Military Spouse Fellowship Program:**
<http://www.saveandinvest.org/Military/SpouseFellowships/>
 - Information about the Military Spouse Fellowship Program, as well as military financial toolkits and Military Financial Educators
- **Money Smart Program:** <http://www.fdic.gov/consumers/consumer/moneysmart/index.html>
 - Free financial literacy curriculums for different age groups from the FDIC
- **U.S. Department of Veterans Affairs:** <http://www.va.gov/health/default.asp>
 - Website contains information on health services available to veterans and where to find those services
- **VITA/TCE/AFTC:** <http://www.irs.gov/individuals/article/0,,id=107626,00.html>
 - Information on free tax returns prepared by volunteers
- **TANF:** <http://www.acf.hhs.gov/programs/ofa/tanf/about.html>
 - Information about Temporary Assistance for Needy Families

Community Blueprint Network



- **SNAP:** <http://www.fns.usda.gov/snap/>
 - Information about the Supplemental Nutrition Assistance Program
- **Create the Good:** <http://createthegood.org/toolkit/help-someone-get-food-they-need-it%E2%80%99s-snap?how-to-toolkit=1>
 - How to apply for TANF or SNAP benefits
- **National Resource Directory:** <https://www.nationalresourcedirectory.gov/>
- **Warrior Gateway:** <http://www.warriorgateway.org/>
- **The 211 Directory:** <http://www.211.org/>