

## **FAIM Coordinator's Meeting January 27, 2010**

### **Introductions:**

**Amanda, CAD:** Working on 5 day work Tax clinic. They have been working with the schools as well.

**Sandy O'Fallon, Kootasca:** Maintaining and working with the new intakes. Found an exciting person who is coming to the conference (Laurie Hendrickson).

**Kelly, Heartland:** Marketing the program and working with work counselors to provide training. They have restructured their housing department.

**Angela Larson, Western:** Working with a local collaborative to launch a budgeting class online at [www.marshallmoney.com](http://www.marshallmoney.com).

**Linda Bradford, Olmsted:** Has been asked to put in the classes as a county staff development classes.

**Ann MacGregor, MVAC:** Working on a new round of classes. Ann is working with Head Start to assist them by a train-the-trainer to allow them to work with the curriculum. They have a car IDA they are working with to keep people employed. They have had 3 people purchase cars so far.

**Theresa, Anoka:** Has been working with school and they are looking at banks.

**Mona,** Working with Learning circles. Requested assistance with people on Check System, Patrick suggested checking with credit unions and Kate suggested City Federal Credit Union as they are already used to this type of issue.

**Joan, Anoka:** Found the partnership with the Workforce Center allowed for great responses from the discussions on how to be smarter with their money.

**Jan Backlin, Anoka:** They are partnering with the Workforce Center for their Financial Literacy Classes. Jan suggested that this would be a great partnership that you may be able to recreate in your program.

**Dan Duhamel, OEO:** He suggested that they are working on a possibility of a FAIM Case Manager to provide FAIM to areas of the state where there are no providers. Funding is the issue.

**Shawna, Women Venture:** Monthly two-hour workshop called Money Wise Workshop with Licensed Thrivent financial planners for \$25.

**Kim, CAPRW:** FAIM has partnered with Wilder and their Roof Project. This is a housing stabilization program and they have offered 5 slots for them to fill. Washington County Work Services is another partner that they are working with. They are the recipients of the crisis ARRA money and are working hard on the spending this money.

**Kate, WCMCA:** If you have other events, please make sure to share them with Cari to put on the website. The dedicated staff, or almost dedicated staff, for the FAIM program makes a huge difference. Shared info on a local Gala, that WCMCA has been working with North Country Food Bank to provide Food Drops in many areas and WCMCA is also has opened their Tax Clinics.

**Heather, WCMCA:** New person on staff. She has been working with education institutions to make sure that issues regarding not affecting clients' aid. She is getting her feet week, meeting Bremer contacts, meeting with Habitat Humanity, working on a new car program.

**Robbie, WCMCA:** Working with Rapid Re-Housing program, rapidly re-housing many folks. Also training and year end reports.

**Patrick, Tri-CAP:** Their agency has created a leadership coordinator in their offices, and are working hard on that. Molly and he have collaborated with United Way, LSS, Workforce Center and Catholic Charities to bring in 75 people to train to reach 20 additional people each. Daryl will be working with them to do this. They want to get it into businesses, churches, and even service organizations to help get more people trained in the Four Cornerstones curriculum.

**Molly, Tri-CAP:** Working with classes and Food Support Grant.

**Lynn, Capsh:** Has been working with banks. She is finding a number of unemployed and underemployed interested in FAIM. She is seeing an increase in the monthly workshops from the Workforce Center. The Employment Action center has contacted her to work with their MFIP mothers who are on a 3 month program to assist them with getting work. She will be giving them a small financial presentation to them and hopefully they will be viable candidates in the future. She has seen a lot of Minneapolis residents needing service from the program and she cannot assist them. Jan suggested contacting surrounding programs as they may be able to assist. Anoka would be willing to pick up some if they have slots available.

**Dan Weber, WCMCA:** See information below.

**Cari, WCMCA:** Please forward your class dates and times to Cari and she'll put them on the website. She has updated the contacts on the website.

**Lynn, OTW:** Is working with Northern Connections to help with a telephonic financial education option.

**Marcia, Mahube:** Recruiting FAIM clients. Been on Hodgepodge, Shooting Star, on TV and has now received 14 clients have started to trickle in. She has been very busy and some of them are referring folks as well.

**State Report, Dan:**

OEO is happy to announce the Four Directors of Financial Security workshop April 29-30<sup>th</sup>. This is a save the date. Four Cornerstones will be held on June 28<sup>th</sup> and 29<sup>th</sup> and second Four Directions on September 13-14. You must attend Cornerstones prior to attending the Directions training.

Totally Spent is now ready for distribution. Joelle will be sending out an email for requests soon.

Dan will be in the planning for the CAP conference. The CAMIS conference will be rolled in but the Financial Fitness will not. There will be a FAIM track offered at this conference. Information on the date and location are in August 2011, at the Deck in Duluth.

**Coordinator's Report:**

There was a 42% drop out rate with this grant. This is a significant drop out rate to be aware of going forward. Some of the drops can be considered a success as they have completed the Four Cornerstones and/or their asset training. Minnesota remains as a leader in the IDA realm, THANKS TO ALL as ALL of us have been a part of making this so!

FAIM 101 had to be cancelled in December due to inclement weather.

WCMCA has not received any requests from any small businesses to be a part of the vendor fair. This is offered cost free and is being offered to share the ingenuity and diversity of the people starting businesses through the program. One suggestion would be to send out a flier with your statements advertising.

There are funds for 50 full payouts. The FAIM Council will be determining how these will be distributed next week. Please make sure your waiting lists are up-to-date so you can act right away if your agency is chosen.

Cari will be taking over the bank download and the statement updates in the near future. Any changes in addresses should be sent to Cari.

**2010 Conference Dates/Discussion/Update:**

Small business is the focus of the conference. If you have anyone interested in being a part of the vendor fair, please contact Cari for the forms.

Dan asked if there were barriers. Lynn said her people are reluctant to take a day off and spend the expense to drive there. Also the businesses are focused to local communities so the expense would not warrant the trip as they wouldn't get more business from the expo. Kate wondered if a stipend for transportation would help. This may help but allowing for the stipend to be used for daycare also would possibly help. Please contact your folks to see if this will be a viable option for the conference.

Another option would be for businesses to create a poster board for display to send with the coordinator, this would be a viable option as well. However the coordinator will be responsible for the display and for getting it back to the client.

Dan shared a number of headliners who will be presenting. The partnership with DEED will allow for additional opportunities for coordinators to partner and collaborate with their programs. There will be a game night available to play Jeopardy, Family Fued or others.

Daryl Dahlhiemer will be attending and presenting information on the credit repair.

Anoka has only one submission for the Savers Award. Please make sure you get those in as soon as possible.

**United Way Report:**

**Grant #0228 Close Out Information:**

Kate shared that Grant 0228 has been completely closed out. The financial and narrative reports have been submitted. The funds were completely spent out and the goals all met.

**VistaShare Data Reporting System Information/Concerns:**

Program changes have happened with the VistaShare Program that affects his download and updating of the information prior to letting Coordinators to print statements. There are different descriptions of unspent money, money returned to the bank, etc. Some of the match amounts went down that maybe shouldn't have, if you have clients that have this issue, please let Dan know so he can fix the issue for them.

Dan will go back thru the Oct, Nov and Dec stuff again to make sure those months are correct and done in a standard way. He will be working on this as he has time, please be patient.

When he downloads the file, all the new client accounts that the new information hasn't put any info in VistaShare yet, he gets an exception report for those new client accounts. He will be correcting any issues with this process as needed. If you have people going to the bank, send the paper to Cari right away, please don't stockpile applications. This will assist them with keeping the statements done correctly for the new clients.

Shawna's statements were ran and the heading came out as a zero. This has been fixed, but if you run your statements are having this issue, contact Dan.

It is vitally important to not run statements until he has sent the email saying they are ready, you will be sending out statements that have incorrect information. Statements are processed at our office as soon as possible when WCMCA gets the download from Bremer. This isn't a specific date, which is why we have implemented the notifications via email to allow you to run the statements.

There will be some training in Waite Park at the Tri-CAP offices at 1 p.m. on queries in the program, so please come if you think you would like more information. If you are interested in attending, please contact Cari to register. You must have a laptop that is wireless capable and your VistaShare password. If you do not have a password, please contact WCMCA for one to be assigned.

### **Documentation Concerns/Questions:**

Documentation is coming in at a nice orderly fashion. The new notations on the forms he is making and the discussion at last meeting appears to have assisted in making this so.

Cari discussed documentation for the post-secondary tract. She is holding about 15 payouts awaiting the fee statements and she has the third party billing. If there is a difference between these documents, you may be asked for a revision of the third party billing to be sent with the revisions included. This will assist with not having to ask for waivers of odd sense or having clients be billed for the remaining amount.

Patrick suggested that if you wait until you know the amount you are sending to WCMCA to write the Third Party letter, this will be a non-issue. A few cents is a big deal for these payouts, so please be aware of this issue.

Dan will be sending out an email regarding waivers, or addresses to send money back to people that has been sent to WCMCA. Please take care of these as soon as possible as they will have a short turn around time.

### **Case Management Training:**

At the next in person meeting, please be prepared to offer information on case management strategies or presentations. Please contact Kate if you are interested in

presenting this as a training session for the next Coordinator's meeting (in person). Kate to send out a request for specific questions to cover.

### **Questions & Answers:**

Dan will check on the program end date and the client end date being reconciled. Kate will send out a savings calendar. Kate cannot ask for a no-cost extension of the grant until the last year of the grant. It depends on the utilization of the grant and other factors involved.

WCMCA has monthly meetings to track these factors to allow them to know if an intervention is needed throughout the state. If WCMCA continues to ask for extensions, they are only rolling the problem forward and not fixing it, therefore we are looking toward fixing the problem prior to the need for an extension.

Lynn wanted to know how to contact people who have moved. Kate suggested she forward a list of folks to WCMCA to see if they can assist in finding these folks. This will also help free up match funding for other clients. Kim suggested that after two attempts via phone and mail, give the client a deadline date and if you don't hear from them, they close the account and have Bremer send out the check. It then becomes Bremer's issue to find them.

If you decide to use this type of plan, please make sure to not only contact Bremer to close the account, send an exit form to Cari to close them out of the program as well. Kate suggested agencies with policies in place and documents already in use, to forward them to Cari and she will put them on the website for all coordinators to access.

If you have a plan set with a client to pay at EITC refund time, you may want to send them a reminder letter to allow them to remember the plan. Sometimes these funds can be used for many other well intentioned uses and the plan can easily be overlooked by clients.

Shawna wanted to clarify if there are additional needs for payouts under \$100, please request an exception with Kate.

If you have an individual who needs additional time to payout their account, please make sure to contact Kate and request an extension. Please remember that if it is at the end of the grant, this may not be possible, but contact Kate with any questions. When emailing the request, please cc Cari to allow for one or the other be able to respond.

### **Next Meeting and Future Meeting Dates:**

March 24<sup>th</sup> in Waite Park at TriCap, 10-3, Patrick will send out a map and an option for a sandwich lunch. Please look for this and let him know.

Financial Fitness Conference, April 20-22, 2010

Confirmed sites for ITV for this meeting:

- St. Paul – DHS 444 Lafayette, Room 5134
- Elbow Lake, Grant County Extension Office, 411 1<sup>st</sup> St. SE
- Rochester – Omsted County Government Center
- Duluth – St. Louis County, Room 406
- Benson – Swift County Human Services, Room 102