**Working Group Meeting #1 – Implementing Action**

**Working Group: Economic Well-Being  
Action: EWB 1. Host/Collaborate on a financial empowerment fair**

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| **Emerging Issues or new strategies in employment and/or Areas for Discussion at OOC;** | | | | | |
| **Major themes to engage the Immigrant Advisory Table**  ID a champion to lead – Immigrant Service Agency, Immigrant Services Calgary, Centre for Newcomers, CCIS, CIWA  Would new Albertans want to attend?  What is the benefit of attending?  Why? | | | | | |
| **Identified Actions**  **EWB 1. Host/Collaborate on a financial empowerment fair** | **How** | **When** | | **Who** | **Opportunities & Challenges** | |
| ***Current status of action?***  ***Next steps?***  ***Necessary resources?*** | ***Proposed completion Date*** | ***Timelines*** | ***Who has responsibility to carry it out? (Can and should be multiple partners. Are we missing anyone at the table?)*** | ***Opportunities and challenges in implementing this action?***  ***Is it connected to another working group/action? How?*** | |
| EWB1.1~Compile an inventory of the service agencies that have received Momentum’s train the trainer course. Identify gaps if certain sectors are under-represented. | Brenda will compile and send to Adam for working group use. | **Sept - 2018** | Dec 15 | Should we review previous documents or re-engage working groups by updating this document? | Getting consent from agencies | |
| EWB1.2 ~Carry-out a targeted event during National Financial Literacy month in November for the under-represented sectors to promote financial empowerment activities and the opportunity to enroll in one Momentum’s classes so that Financial Literacy can be incorporated into their service delivery model. | Dec 13, 2018  One day conference style/ resource fair event with multiple speaker’s and working groups.  Potential topics covered could include:  Bank accounts  Saving for retirement  RESP’s  Alberta Works and AISH  Mortgages  Business loans  Buying a car  Differences between financial institutions  Credit cards  Student loans  Loans  Line of credit  Budgeting  Sources of funding for Disability  Credit rating  RRSP’s  A resource fair with multiple agencies within the sector to coincide with the conference.  A large space with multiple rooms is needed. Some considerations would include the Calgary Public Library, SAIT, hotels with conference facilities. (Coast, Delta) | **Dec - 2018**  For 2019 Financial Literacy month |  | Needs a champion to host the event.  Service providers/banks are missing.  Public relations/advertising? | Interpreters to provide services in multiple languages. | |
| EWB1.3 ~Explore a broader campaign to reach newcomers that don’t access settlement services. The Centre for Newcomers and others in the settlement sector are delivering Financial Literacy services to their clients but efforts need to be in place to expand that reach to those who are not clients. Identify large events and gatherings with heavy foot traffic that take place in Calgary, to host booths promoting Financial Literacy options. |  | **June - 2019** |  | Identify who wants to go to events/gatherings.  Identify who the booth represents? |  | |

**Action: EWB 2. Expand Financial Coaching/Literacy training for service providers and newcomers**

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| **Emerging Issues or new strategies in employment and/or Areas for Discussion at OOC;** | | | | | |
| **Questions to engage the Immigrant Advisory Table**  Where do you get your financial information?  Where do you see marketing or information about financial literacy?  Where do you want this information?  Who do you trust to get financial information? | | | | | |
| **Identified Actions**  **EWB 2. Expand Financial Coaching/Literacy training for service providers and newcomers** | **What** | **When** | | **Who** | **Opportunities & Challenges** | |
| ***Current status of action?***  ***Next steps?***  ***Necessary resources?*** | ***Proposed completion Date*** | ***Timelines*** | ***Who has responsibility to carry it out? (Can and should be multiple partners. Are we missing anyone at the table?)*** | ***Opportunities and challenges in implementing this action?***  ***Is it connected to another working group/action? How?*** | |
| EWB2.1 ~Identify transition periods for newcomers, when receiving financial coaching is most effective, and target communications accordingly (i.e. pre-migration; post-migration; GSR refugee initial support period; etc.). | Pre migration  -webinars  Post arrival  -general information sessions are not well attended.  What is currently at the Calgary International Airport that is available to newcomers? | **March - 2019** |  | Should we review previous documents or re-engage working groups by updating this document? |  | |
| EWB2.2~Adapt Financial Literacy promotion and marketing to be more appealing for newcomers. Explore targeting newcomer women in particular. | Need to understand what current marketing or promotion is happening.  Does it need to be more appealing?  Dec 13, 2018  Mezaun – Grad Students to research what current financial empowerment/literacy programs and information are offered and how they are promoted within the community to get a baseline. Part of the focus should be on targeting newcomer women. | **March - 2019** |  | Who are the current marketing/promotion providers?   * Who are they? * Do they want to update materials with input from CLIP? | Need to understand the current state. | |
| EWB2.6~Incorporate free community-run tax clinics and benefits navigation for newcomers at various locations (i.e. at settlement agencies). | Compile a list of current agencies running tax clinics.  Who else could be doing clinics.  Agencies need capacity  Dec 13, 2018  **Gelayol** will provide a list of free tax clinics offered. | **June - 2019** |  | Aspire can train agencies to host clinics.  Sunrise Community Link does training. | Training is already available. | |
| EWB 2.7~Incorporate non-biased RESP & associated government benefits promotion and navigation for newcomers. | Compile a list of current agencies doing this work.  Who else could be doing it?  Agencies need capacity. | **June - 2019** |  | Aspire can train agencies to incorporate RESP information.  Momentum does training. | Training is available. | |
| EWB2.5~Have Financial Coaching Training for service providers, recognizing that Settlement Workers and other related roles are often dealing with their respective clients’ financial challenges on a regular basis. They are often working at finding community resources and/or quick solutions to mitigate the financial challenges. Financial Coaching can provide a different perspective to support newcomers feel in control of their money situation versus just getting by. | Who else is interested in being trained?  Connect them to BVC.  Agencies need capacity to do this work. | **Sept - 2019** |  | BVC currently hosts financial coaching training every 2 months. | Training is available. | |
| EWB 2.8~Provide savings opportunities for newcomers living on a low-income. This can be in the form of encouraging emergency savings; learning about different savings strategies and savings vehicles in the  banking world (i.e. TFSA, RESP’s, etc.) and also explore the idea of matched savings programs offered through Momentum and the Financial Empowerment Collaborative. | Matched savings programs already offered through Aspire.  Should there be more marketing of those programs? | **Sept - 2019** |  | Momentum may be able to train/support new agencies but these programs are time intensive and expensive to offer.  The best option is to connect newcomers to existing agencies. |  | |
| EWB2.3~Incorporate Financial Literacy opportunities into LINC classrooms, ESL programs, and other structured programs offered to newcomers such as employment readiness programs at libraries and other community locations. | Is this already happening?  Who are the decision makers in these systems?  Do they do the financial literacy training themselves or does a community partner do it? | **Dec - 2019** |  | Need to bring in decision makers to understand potential opportunity. |  | |
| EWB2.4~Create a map of Financial Literacy course offerings across Calgary to assess and address geographical gaps. | Currently do not have.  Would need to contact each trained agency to understand their offerings | **March - 2020** |  | Who would compile and keep up to date?  Aspire could potentially do this. |  | |
| EWB 2.9~Increase volume and frequency of financial literacy train the trainer courses for service providers to eliminate any waitlists. Explore feasibility of licensing another organization to deliver train the trainer courses based on Momentum’s curriculum. | Do we need more trainings?  Currently offer training every 2 months.  Is there a desire to increase the volume and frequency of training? | **June - 2020** |  | Momentum offers training every two months? |  | |

**Action: EWB 3. Develop and post Financial Literacy training online**

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| **Emerging Issues or new strategies in employment and/or Areas for Discussion at OOC;**  Has another LIP already developed these materials? | | | | | |
| **Questions to engage the Immigrant Advisory Table**  Is there someone or an agency willing to take champion this?  Is there funding for translating?  Is the funding for a staff person to manage? | | | | | |
| **Identified Actions**  **EWB 3. Develop and post Financial Literacy training online** | **What** | **When** | | **Who** | **Opportunities & Challenges** | |
| ***Current status of action?***  ***Next steps?***  ***Necessary resources?*** | ***Proposed completion Date*** | ***Timelines*** | ***Who has responsibility to carry it out? (Can and should be multiple partners. Are we missing anyone at the table?)*** | ***Opportunities and challenges in implementing this action?***  ***Is it connected to another working group/action? How?*** | |
| EWB3.1 ~Review Prosper Canada’s multi-lingual financial literacy materials to determine if they are written in very basic, plain language. If they are suitable as is, increase use of them locally. If revisions are required to make the materials in plain language,  revise and make the  Multi-lingual Financial Literacy information available online and promote the offerings throughout the community. | Prosper Canada has a newcomer website for newcomers and service providers. It has questions and gives a resource page of answers. | **Dec - 2019** |  | Should we review previous documents or re-engage working groups by updating this document? | Language group | |
| EWB3.3 ~Build webinars for newcomers and service providers to take training online to mimic a classroom setting. For newcomers, not having to leave their residence helps to address childcare and transportation barriers. IT support is required to develop and sustain this method of course delivery. |  | **Dec - 2020** |  |  |  | |
| EWB3.2 ~Construct a menu of short videos in a series (under 5 minutes each) on various Financial Literacy topics and make them available online so that newcomers can select topics that are most relevant to their situation. These types of videos already exist for other subject matter (i.e. how to use Calgary Transit) and they are offered either in English with multi-lingual sub-titles, or, in other languages. | Check FCAC – have English resources | **March - 2021** |  |  |  | |

**Action: EWB 4. Develop a network of cultural brokers and Neighbourhood Immigrant Settlement Workers to build trust and expand knowledge of Financial Literacy opportunities in ethnic communities**

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| **Emerging Issues or new strategies in employment and/or Areas for Discussion at OOC;** | | | | | |
| **Questions to engage the Immigrant Advisory Table**  What other training already exists in these programs?  What role does 211 play? | | | | | |
| **Identified Actions**  **EWB 4. Develop a network of cultural brokers and Neighbourhood Immigrant Settlement Workers to build trust and expand knowledge of Financial Literacy opportunities in ethnic communities** | **What** | **When** | | **Who** | **Opportunities & Challenges** | |
| ***Current status of action?***  ***Next steps?***  ***Necessary resources?*** | ***Proposed completion Date*** | ***Timelines*** | ***Who has responsibility to carry it out? (Can and should be multiple partners. Are we missing anyone at the table?)*** | ***Opportunities and challenges in implementing this action?***  ***Is it connected to another working group/action? How?*** | |
| EWB4.2~Evaluate the existing formal pool of cultural brokers in Calgary (i.e. at Action Dignity; Hubs) to determine whether they could take on a passive Financial Literacy function (i.e. referrals to Financial Literacy initiatives) in the roles that they currently have. | Create a list of people Momentum has already trained and the communities they are associated with  Identify under-represented communities, under-served communities.  How do you refer people? | **Dec - 2020** |  | Should we review previous documents or re-engage working groups by updating this document? | Who/how to connect with various organizations when the structure is varied. | |
| EWB4.1~Incorporate Financial Literacy into a hub Neighbourhood Immigrant Settlement Worker pilot. The NISWs would participate in the train the trainer course offered by Momentum. The broker then works with their ethnic community, in their primary language, to deliver Financial Literacy information. In this scenario, the broker takes an active role in delivering services themselves rather than a passive role in making referrals. | Choose some early partners and pilot the training.  Choose partners from both cultural communities and religious communities to pilot.  Who should be trained?  Is this a paid position?  What are communities currently doing?  Is it possible to partner with high schools? Train students in CALM class.  Train international students in post-secondary.  Additional training at settlement agencies for settlement workers. | **March - 2021** |  |  | When would training take place?  Could Money Mentors assist with the training?  Creation of first language document and audio options.  Retaining people who are trained. | |

**Action: EWB 5. Incorporate Financial Literacy messaging on provincial government social media and advertising in Income Support office waiting areas**

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| **Emerging Issues or new strategies in employment and/or Areas for Discussion at OOC;** | | | | | |
| **Questions to engage the Immigrant Advisory Table** | | | | | |
| **Identified Actions**  **EWB 5. Incorporate Financial Literacy messaging on provincial government social media and advertising in Income Support office waiting areas** | **What** | **When** | | **Who** | **Opportunities & Challenges** | |
| ***Current status of action?***  ***Next steps?***  ***Necessary resources?*** | ***Proposed completion Date*** | ***Timelines*** | ***Who has responsibility to carry it out? (Can and should be multiple partners. Are we missing anyone at the table?)*** | ***Opportunities and challenges in implementing this action?***  ***Is it connected to another working group/action? How?*** | |
| EWB 5.1 ~Incorporate Financial Literacy content on the Calgary Region Employment Services Facebook page  https://www.facebook.com/CalgaryJobsFeed/ | No content currently available.  Momentum can provide content.  Add content to Facebook page. | **Sept - 2019** |  | Should we review previous documents or re-engage working groups by updating this document? |  | |
| EWB 5.2 ~Add Financial Literacy content on electronic monitors at the Income Supports office. | No content currently available.  Momentum can provide content.  Add content to IS office monitors where available. | **Sept - 2019** |  |  |  | |