Program Development

AFI Virtual Coffee webinar Series

August 8, 2016

Megan: All right, good afternoon everybody and thank you for joining this third webinar in the AFI Virtual Coffee webinar Series. The title of this webinar is Program Development. During this webinar you're going to learn about tips and tools strategies for developing and delivering a strong AFI program. Overall this series of webinars is intended to be interactive and engaging. We really want to provide the platforms for grantees to connect and learn from each other. Throughout this and the fourth webinar coming up in September you'll hear from grantees and their partners just like yourself and have the opportunity to discuss these tips, tools and generally the ideas for successfully maintaining and delivering your grant.

Just to introduce who's going to be joining us in this call today. We have myself, Megan Bolado here at CFED, my colleague, Hiba Haroon for CFED, Nick Piper from United Way for Southeastern Michigan, and Sarah Littlefield Connor from New Hampshire Community Loan Fund.

Before we get started just a few technical details if you're having any problems dialing in to the landline or to the phone number you can listen from your computer by clicking the option in the control panel and connect your speakers or headset for a best quality sound and set the audio accordingly on the webinar control panel to the right side of your screen. If you're having any technical difficulties please type into the questions box or email Alicia at ahadley@cfed.org. Please keep in mind that this webinar is being recorded. We've muted all attendees to ensure the sound qualities.

If you have any questions or issues please type those into that query box. We will make a recording and transcript of this presentation available on the IDA resources website. The address is on your screens at a later date. This webinar should last approximately 90 minutes with plenty of time for our questions and answers throughout and at the end. Please feel free to type your questions in during in the box at any time.

All right so just to go back a little bit. During this webinar you'll hear plenty of best practices, advice, ideas for developing and delivering a robust, sustainable and manageable AFI project. You'll hear from fellow grantees about their program development stories and you'll have the opportunity to ask questions and share ideas for developing and delivering a strong project. Again this webinar is intended to provide a free space and platform to connect and learn from other grantees around the country. We really want you to keep comments and questions flowing in through the chat box for the entire webinar and we will be collecting and sharing questions and responses from our end. We'll be facilitating that. As I've alluded to you before as you're thinking about these questions just go ahead or comment ideas. Go ahead and throw them into that box throughout the day.

All right, now we're going to get started with a few questions for you all so that we have a good idea of who's going to be in the room, get ready. The first question if you all could see in a moment, it's going to pop up. What is your level of experience with managing an AFI project? So just a minute, that poll pop up. All right so just answer less than a year, two to three year or advance meaning four or more year and we'll just give you just a minute to provide us with your responses. All right, as you can see we've got quite a few good answers here. We've had over half of you have less than a year of experience delivering this AFI project. This is a great webinar in this series for you all to be on. We have about 44% of you, you've been delivering an AFI program for about two to three years so you're an intermediate phase just totally fine and then advance four or more years nobody on this call but that's why we have our fantastic folks.

Our guest speakers Hiba Haroon, Nick Piper and Sarah Littlefield Connor who have plenty of experience and can share some ideas with you. Thank you so much, all right some more questions then. This next question is going to be, what is your role with your AFI project so at your organization, what role do you play? That poll is going to pop up in just a moment. All right, here so yeah just let us know are you the executive director of your organization, are you a program coordinator or manager, are you a database manager or a case manager or do you play another role at your organization? I'll just give you a few moments to fill that out, thanks. Great, all right, fantastic, what we're looking at here is we've got about 13% of you, I'm not really sure what that breaks down to our executive directors, the overwhelming majority about 67% of you serve as a program coordinator or manager. We've got 4% of you in a case manager role and we've got 17% of you who consider yourself in some sort of other role. If you all just want to, those folks who identify themselves as other take a moment and share with us in the chat box what that other role might be that could be really helpful for us in thinking about this conversation. All right, while you're sharing that information let's talk about the next question.

We're really curious to find out from you all where you are in the AFI grant project life cycle. What we mean by this is, are you all in your project or programs design phase? Are you already recruiting and enrolling participants? Are you in the process of activate supporting savings? Are you a participant going ahead and they've already done their six months of savings and they're ready to make asset purchases, or are you in a close out phase? Perhaps your current AFI grant is closing out this upcoming September or later on of the year? Let us know where you are in this phase. All right great, thank you so much and thanks for those who included some additional information about what really had played the organization. Looks like we have an analyst in the planning division and then we also have a director or program. That's great. That makes sense. In terms of where folks are in their AFI grant project life cycle looks like 21% of you are in the project design phase which is great. 50% of you are currently recruiting and enrolling participants, excellent. We've got 38%, almost 40% who are supporting savings, 63% of you say you've got participants making asset purchases and then 33% of you are in a close-out phase, that's interesting. As you all probably know you can be recruiting and enrolling participants, supporting, savings and having participants making asset purchases all at the same in an AFI grant life cycles. It makes absolute sense that you guys would across the board.

Our next question that we have for you all, are you facing any of the following challenges that are making you rethink your program design no matter where you are in your life cycle? As we open up the poll, you'll see that we've got a couple here. I just want to provide a little context for you, funding challenges such as raising or securing those non-federal funds or the administrative expenses? Are you experience organizational challenges such as that turnover or lack of buy in from agency staff or capacity? Are you experiencing participant challenges such as participants are having difficulty needing they're savings full or there's problems with following up? Are participants unable to purchase asset perhaps because of credit issues or lack of affordable housing in your area or you're experiencing challenges with data tracking which is not having a proper database or lack of priority around who is responsible for doing that data tracking. Just take a moment and let us know if you're experiencing any or maybe all of those challenges. If there's anything additional that's not included here. Feel free to go ahead and type that in the chat box as well. All right, great. Okay. It's looking like 13% of you are experiencing funding challenges, that's actually fairly low number. We've got 35% experiencing some of these organizational challenges, 40% of you are experience participant challenges. That shows to me that this is a great webinar for you to be on because there's lots of programmatic tips and tricks and best practices are probably practices that we can share with you that may help you support your participant through those challenges they might be experiencing. 9% of you are saying you're experiencing asset purchase challenges and only 4% of you are experiencing some data tracking challenges. That's really interesting. It looks like I'm hearing that you can only choose one … A few others are saying you're definitely facing multiple challenges. We have one participant who's not having any of these challenges which is great, glad to hear that. That's really interesting, thanks for sharing that. Again, feel free to keep those comments rolling and as you share any specific challenges or context that makes sense for you.

Our final poll question and then we'll let you hear from our speaker. What tools if any do you use that help you manage your AFI project? Here, we love to use or just type your question or responses into the chat box so that we can see what kind of tools and these tools could include anything from an income tracking sheet, budgeting sheet any sort of curriculum you use, any sort of database or file that you found which is really helpful for participant tracking or keeping files, any of those tools that you found really useful. I'll give just a few moments to share that and then we'll talk about it a few more of them, thanks. All right, keep them coming in but I'm just going through a few that I'm seeing. I'm seeing a lot of folks who are using Outcome Tracker. I've a little bit ETO here, Efforts to Outcome which is great. Excel, many of you are using Excel. I'm also seeing a few of these that are coming from the AFI resource center that CPD helps to develop in the AFI data collection tool and AFI eligibility tool. I'm seeing one that I've never seen before called Fluid Review so that's really interesting. Nicole Taylor shared creating teams that manage their individual budgets, donor and fund raising database, craft function and team design from managing capacity and enrollment for savers. That's really interesting. I love to see mobile text reminders always a great tool for keeping your participant engaged. Weekly email blast again also a really great tool for making that connection. Again, plenty of Excel spreadsheet, teamwork production manager and task manager list that's a really great method of sort of internally managing what you have going on. Job hasting, Google Drive that's definitely a tool that CDP uses a lot. The AFI benchmarking tool, I love to see that being used there and … thank you Genevieve. Online account monitoring is also really important, it's definitely always useful and make sure that you have that relationship with your financial institution that you can do that online account monitoring. Supplemental programming to offer support, I love that. That's also great. Google Docs, teamwork, project management, ETO and scorecard, I like that group texting, constant contact. This is great. These are some really great tools. Keep sharing those tools. Anything that you found particular useful, we're definitely keeping track over here. We will share these, comply them and share them out with the group later and if there's anything again that you hear during this webinar because you're all muted, if there's anything that you hear that you find particularly interesting or intriguing definitely let us know. Type it in the chat box or shoot us an email and we can get you more information on any of the stuff that you've heard here today. All right, thank you. Now, we're just going to turn it over to Nick Piper. Nick, are you on the line?

Nick: Yeah, I'm here.

Megan: Fantastic. Nick, I'm just going to let you introduce yourself and then we'll turn it over to you to share your idea then talk about designing a solid project and program.

Nick: Thanks, all right. Thanks, Megan. My name is Nick Piper, I am a manager on the Community … Team at United Way for Southeastern Michigan. I sent Megan Hiba an email this morning so I apologize if I get a little scratchy. It's been really nice for Michigan but I've developed a cold and sore throat. I'm powering through but if I get a little scratchy that's why. I'm manager of network of financial coaching sites, five of them. Some of them are IDA partners and I also am managing our work, our IDA work at

United Way. I've been on the IDA work for four and a half years which from the slides earlier puts me in an advance user. But I often feel like an intermediary or a beginner I often have IDA questions and I'll talk about some of the ways that I get those, I get answers from our network.

But I want to talk about today a bit about United Way for Southeastern Michigan's background, our program design, and then the successes and challenges we've seen while working with the IDA program. Then I can hit them some of the tools we used as part of our network to troubleshoot. Why IDA for us?

United Way has had several grants with AFI going back as far as 2008 and I started in 2012. We're a tri-county United Way so we are serving Wayne which includes Detroit, Oakland, and Macomb Counties. Then in 2008, we refocused our financial stability work by launching the greater Detroit Center for Working Families and partnership with LISC. Some of you guys might know the network as a financial opportunity center so either CWF or FOC. If you're not sure what that is, basically it's an integrated service network, meaning folks are going to get bundled services. They're going to get access to an income support coach who's going help them maybe identify free tax prep or housing assistance or food assistance. They're going to get some workforce coaching so maybe a combination of resume and cover letter writing and then some career skills or technical skills. Then finally they're going to meet with the financial coach. That's where we thought IDA would make a really good fit since we've got some really strong partners embedded in communities. They're already delivering financial services to folks who are clearly interested. We just felt IDA was a natural fit for the network. We're connected to our network.

We have monthly network meetings in our community base organization. They're telling us folks who want to buy a house, they want to go to school, and they want to start a small business. But there aren't enough resources or any resources out there to address those issues. We had grants that started in 2010 and 2011. One is closed and we're actually nearing close out and the other active grants. In 2010 and 2011 we had two grants with 50 accounts each. Then in 2012 we launched a separate financial coaching network that offered income support and financial coaching. We've got a hundred accounts. We've got 14 sites that are offering financial coaching services. Not all are IDA related but very well positioned to be an IDA Program. When I got to actually placing the accounts among the two grants we basically took the two grants, cut them in half and split them amongst to four agencies so four partners, two are in one grant and two are in another. I'm going to talk a little bit later about how that works well and maybe how we would have designed a little bit differently.

But just know that what I'll be talking about today has two partners and a grant and then two partners and another. All of those sites again are part of this financial coaching network. They're all able to provide the financial education. Both were able to provide the assets, the specific education and additional support services, free tax prep, maybe some workforce, some food assistance like that and typically serving at least 150 clients per year. Filling out 25 between four over five years seem like it would go just fine.

In terms of program design, we designed our program with an idea of shared responsibilities. We don't have to declare that we are a network project with sub-guarantees. Basically what that means is United Way is doing the application, getting the accounts and we're not a direct service United Way. We're bringing on sub-guarantees that are existing partners to deliver the actual services and fill the accounts. In terms of responsibilities, United Way is establishing and maintaining a relationship with the bank so getting the bank to sign-on to deliver the accounts and then the existing relationship managing of that bank. Also we're responsible for the data entry. United Way are entering multi-application that the agency sends us and then the bank statements into this to share our contractor. We're entering all that and then we're sending the bank statements off to the agencies. United Way in partnership, we used to be and we still are but as our final grant closes, we're part of a state-wide IDA network in Michigan which had been really helpful. We would fundraise together to get to that point where we can draw it out on the federal funds and have some administrative dollars. The way we designed our network or at least I don't know with Michigan. But the way we originally designed our network sites are paid their admin on a per account basis. They invoice us as they fill accounts. United Way is also responsible for all the federal reporting which would include the financial and performance reports to the AFI. We provide quarterly reports to our state-wide partnership that reports up to our funder. They give us the match dollars, lots of reporting. In terms of site responsibility so they're obviously responsible for finding participants, filling the accounts and maintaining the files, giving all the paperwork and then coaching the client to successful close. Whether that providing the financial education and then outsourcing the asset specific or being able to deliver the access specific training and how the sites take care of all that. Our match rate for both grants is three to one for home ownership, two to one for small business and education with a thousand dollar savings target so a thousand dollar max saved for a three to one or two to one match. That's the logic behind that, yeah the place one of our accounts and program design.

We'll talk a little bit about some successes that we saw and some tools that we use. First and foremost United Way for Southeastern Michigan has a really strong relationship with federal financial institutions across the region. Some are already funding our financial stability work so specifically funding may be some for free tax prep through us or funding our financial coaching services so connecting them with IDA seemed like a natural fit. We were able to select two regional banks, two larger regional banks that had several branches across Southeast Michigan. Again, noting that we've got work … in United Ways. We want to make sure that it's easy for participants to open accounts and make deposits. We didn't want folks to have to drive 30 miles to open an account and then make deposits because at least for our project, majority of folks aren't using direct deposits. Most are actually taking cash order checks to the bank and doing in person transactions. We want to make it as easy as possible for folks to do that. We definitely did encourage our partners to encourage our direct deposit but it's just not the reality for everyone. In terms of again managing those relationships with the banks, that's something United Way did. There are also parts, like I said earlier state-wide IDA network that consists of several branches across Michigan.

For me when I got started as a program manager in United Way about four and a half years ago I had worked at an IDA partner site but didn't have a lot of exposure to IDA itself. It was really helpful for me to get plugged into a group of what I would consider IDA professionals. They know the legislation. They've seen it all in terms of what can count as income, what can count as proof of income, what can you use matched dollars for if I withdraw money and things like that, plugging in with a group that had a lot of experience if you're able to do that either virtually or something like this or locally through other contactors is really helpful. Again, we were also able to do some joint fundraising. This happened before my time so I can't really speak to how that works. But we did used to fundraise together as a state-wide partnership and getting those matched dollars, specifically I believe with our state housing authority. Side communication, that's where this compliance visits will … rebranded it just this morning when I was doing my run through.

In terms of communicating with sites because all of our sites are already financial coaching partners, they were already meeting quarterly as part of that network requirement. They knew each other very well. We found that this was helpful that they could call each other if they had issues. It built our capacity in other ways because we didn't always have to play the role of the troubleshooter. They just reach out to each other. We also asked that the IDA partners meet quarterly with us so we were the loop, we organized the meetings and the agenda and can be in the group and brought the group together quarterly to discuss IDA specific topics. We would typically look at a piece of legislation and talk about our state-wide IDA network have some policies and procedures. We would go over a section of that, venture on compliance and then we talked a lot about retention strategies: how are sites keeping folks engaged, keeping them saving and getting them to a qualified withdrawer and asset purchase. Occasionally, we'd even have our financial partners come in. Our financial institutions partners come in and talk about other products that folks might be eligible before or when it takes to qualify for a mortgage or start a small business so really kind of up training those financial coaches so when they were working with folks. They're giving them the most up to date information.

In addition to the site communications, United Way would also conduct annual compliance visits—essentially audits. We'd basically go through the paper files. Make sure the … correct forms are there, the documentation is there with the goal of when someone is ready for a close out all their paperwork is there. If for some reason AFI came to audit files, they're in great shape.

In terms of the data entry all of our sites use ETO for the Center of Working Families during the financial center work so they can get some data from that and use that for a lot of their data. But for us, for the IDA work we're using just the Vista Share Outcome Tracker to upload applications and bank statements, savings amounts and United Ways as I said earlier, United Ways are responsible for that. That did I think make it easy for grantees. I'll talk about some of the challenges in a minute. But it did build the capacity for the grantees not to have to do that data entry. We would go ahead and take care of that so they could work on what's really important which is making sure that they're filling accounts and getting folks to close.

Lastly, and this varies by site. But United Way has a strong brand in our region. We were able to leverage our internal 211. Our 211 field is over 200,000 calls per year on a number of issues. But when people call in and they're looking for assistance or to buy a house or to start a small business or go to school we'd confidently refer them to somebody. We knew that we had these four partners who had great product they could seat them in.

A few other things that aren't on my slide, we had a really strong internal team in United Way that consists of myself managing the work and then an administrative assistant doing a lot of the data entry and then a liaison from our finance team to track the administrative dollars, track the match dollars. I think it's really important if you're doing a network project like we had to have a strong team at United Way or at your organization leading the management of it, the data and the financial end.

All of our sites had been training in the curriculum called Dollar Works 2. We have standardized curriculum across the network. Some are also use Money Smart and then like I said earlier all of our sites are using ETO for a lot of the client, for the client management site. They have a lot of the data already in the system … report out that way.

Those are the successes, in terms of challenges or things we had difficulty with, selecting sub grantees this isn't about who we selected more or how. We had a network project where we would sub-grant to folks and we had a pool of 14 we could've granted to and what we decided at the time … where we had about eight sub-grantees and that was difficult for managing so we limited it to two per grant and that in the end what we thought would've been a good idea but in the end it did make a tough segmenting the grants that way to fill all of the accounts. What we would've done is just opened it up to the entire pool of our 14 sites with all of the accounts and as they were filled put people on hold if they need, if we run out of accounts. It just would allow us to just across the entire region and had a bigger client base and limiting it to four. That's something we may have changed in terms of contract structure.

We were doing the fundraising either on our own or partnership with our state's IDA partnership and we may have decided in the end to do a joint application with some partners and shared some of the administrative burden and the matched dollars. That way we'd have our resources, we can invest elsewhere and the sites have a little more skin in the game in terms of having their matched dollars, some of the matched dollars beyond them.

For data entry, the great side of the data entry part of the sites is they didn't have to do it. We were taking care of it. The problem is it was a lot of data entry to be done when you're talking about a hundred accounts. You're getting all those bank statements, all of the applications and occasionally there was a delay. We may get the bank statements from the financial institution on 10th of the month. We're able to get them in by the 15th and off the sites between the 15th and the 20th and if it's July sites may not know until July 20th if their clients saved in June and that just make it really difficult on the sites. We're getting frustrated with the delay and bank statements and so I think if we had to restructure it United Way may still take on the burden of doing application because that seems to be pretty heavy and we will somehow figure out a way for the sites to upload bank statement information because that seemed to be the biggest problem.

In terms of the number of financial institutions. Having two regional banks seem like a really good idea because we want to make sure we cover our three counties. We didn't want to alienate anyone or say you can't do it because of this travel restriction because there're only banks in Wayne County or only in Oakland County. We want to make sure the banks throughout all the counties but it did make it difficult because folks are going to different branches to open IDAs and occasionally they're opening accounts incorrectly or they're making withdrawals that we weren't aware of and I just can't stress enough making sure that you're consistently talking to the bank whether it's monthly or quarterly bringing them into your meetings and making sure that partnership is really strong because we just had some challenges with accounts being opened and not seeing they're not knowing about it because the client didn't inform or the bank didn't know how to do it correctly because it's a new person at the branch. There was turnover like any other industry. Making sure that maybe you work at … bank or credit union and making sure you have a really good relationship with them I think it's something that is strong.

In terms of participant retention, this has been an issue in any program I worked on. First, it's getting participants to make the commitment and then actually save on a monthly basis and then getting them ready for their asset purchase. I think where we struggled especially amongst home ownership is most folks that came in the program wanted to just save for six months. Do that six months IDA and get the house and then move on and what we're finding is folks just weren't ready for home purchase in that six month period, if you come in the door with a 570 [credit score] it's going to be really tough to get you where you need to be, a 570 credit score to get that credit score up in six months may be add some collections or get passed bankruptcy. We encourage our sites to be real with clients and help them understand where they need to be in order to qualify for that home purchase.

Some things we tried to do, some products we tried to institute to help with either attention or getting to the asset purchase. We started on micro grant program. Not necessarily because of IDA. It's open to anyone in our network of financial coaching sites but it's a $500 to $1,500 grant. You can apply for the fund and opportunity and we often see that it's to buy a house or buy a car, go back to school or start a business. It's three of the four typical assets you can qualify with an IDA and some folks were pairing them together. Maybe they're doing a small business IDA and they're also going to also apply for a micro grant and having the opportunity to score in a micro grant really kept that participant engaged and then the second product was in partnership with LISC. It's called a twin account and you can look it up online. It's a matched savings product as a credit building aspect. You essentially take out a secured loan at the bank. They put it in a CD and the participant makes the payments on it over a year at the end of the year you get the amount, the $250 loan plus a match in the back end and that tended to help folks get ready for that home purchase. It gives them another line of good credit. We tried a couple of different things to keep folks engaged which was a little bit of a challenge. I think that's it for me.

Megan: Thank you for the wonderful conversation. I think all the attendees found it very helpful. We had few questions that came in and I'll just read them out loud to you. One is, is this approach based on the approach that you took with the IDA project on the AFI network model or would you say it's more of a collective impact model?

Nick: Collective impact model. Yeah.

Megan: The other question is can you share the dollar amount for administration per accounts for partner?

Nick: Yeah. I think it's around $450 per account. That's roughly what it is, yeah.

Megan: That's great. Thank you, Nick. A few more question rolling in and folks feel free to continue to type questions. Let us know what you think. I think I heard some of your best practices included like bundling services, really centralizing the role division, and who's doing what and how that's all going to work, and really making you guys the centralized location for all of that. Definitely heard a lot from you about building strong financial institutional relationships and making sure you're really thinking through that financial institutional partner. That's really good call back, folks have any of you who have more questions or thoughts around that, we did have some discussion on building strong partnerships particularly with financial institutions on a previous webinar. That should be up, if it's not already up with transcript soon. I also heard a lot of really good information around meeting clients where they are. Getting those clients prepared for asset purchase—I think that's a programmatic case that we see at CFED working with grantees all the time. On the common challenge how, what is the right approach? What's the right balance about that? I think that's really interesting. I'm curious, we have a quite a few more questions rolling in for you Nick but I'm curious… I guess what I heard you say is that one approach that you all have that seems to work really well is to pair your IDA program with another financial capability service such as … or something else and that really sounds to me like sort of pairing in IDA matched savings program with another sort of wealth building program like a … or something of that nature. Have you found any other sorts of problematic techniques that works such as changing the, if you've had any of your network members change the way that they engaged with clients or change the way that they deliver financial education or changes in their recruitment outside of just pairing it with another product?

Nick: I'll try to answer that and weave something else. Like Megan said, IDA, so this program really isn't going to stand alone. Especially just on the admin dollar so that $450 per account. A lot of the sites that I talked about earlier also getting additional funding to deliver the financial education because $450, this isn't much to serve one client. What we decide to pair it with is obviously the financial coaching we're doing and what we've tried to do, with support of the network and in our region is to really focus on that financial coaching and the, it's kind of an official social work term but really meet folks where they are. Really understanding what their goals are and using that client centered approach and letting the client tell us what they want to accomplish and then the coach coming up alongside and providing tools, providing twin account, potentially a micro grant. We have a couple other, I'm blanking on the name because they're not United Way programs but they're a small business coaching programs that some of our sites refer folks to. They're going through the small business academy that's eight weeks and at the end they have a chance to apply for SBA loan and can have priority status there. I think it is about pairing it with other services because IDA is great but I think as a standalone it can be tough to deliver. I think if there's something else you can pair it with that's ideal.

Megan: That's really interesting. Thanks for sharing. I've got a couple more questions here.

Nick: Sure.

Megan: One question is … was the grant originally approved to be able to do sub-grant awards or did you decide to take this approach later on?

Nick: I wasn't here when either grant was applied for, but my understanding is yeah. It was approved as a sub-grantee. It was applied for us as we would sub-grants because we don't do direct service. We'd have to have sub-grantees.

Megan: Okay. Then we have several questions about the twin accounts program through Justin Peterson. If you could talk a little bit about that the official name of the product and through the process of enrollment?

Nick Piper: I'll speak as much as I know. A part of this is we have really great partnership with our local LISC office. They're in the same building. We jointly fund eight partners that are center for working family sites in greater Detroit and we've been doing that together since 2008 and the twin accounts, I actually don't know the acronym but basically like I said it's a match, it's almost matched saving. Clients will go into the bank, they'll take a $250 loan, it goes into a secured CD so the clients don't ever get access to that money right there so it's essentially no risk for the financial institution. Justin Peterson is the CDFI right that manages that. The client over 12 months will pay back I don't know is that something like $28 a month. Over that 12 months payments are a part of the credit bureau. Obviously, you want folks in that product, they're going pay on time. At the end of the 12 months you can chose to have a match or not. Our United Way have some resources. We're able to provide the match, a $250 match in the back end. Folks get the $250 loan that they got at the beginning and then the $250 match and then hopefully over those 12 months they've significantly increased their credit score. I don't have the exact numbers in front of me but I think they had some data that our folks had it in file so it's actually nothing on the report. They open the twin account in that 12 month period. They can go from essentially un-scored to around 700. I don't have specific example because the twin accounts are still fairly new in our region but it is something that we try to pair with IDA specifically for the home ownership folks to have another product. It's not predatory and it's reliable and then we hear good things about to get them plugged in to build that credit because we know that having solid credit is so important for that homeownership purchase and that was the biggest challenge for us is that we realized folks had that thousand dollars based on our three thousand dollar match but they were having trouble qualifying for an affordable mortgage product.

Megan: Great and the final question that we have is it may just be a clarifying question on your end is what was the name of the credit building match that you referred to? Is the twin accounts program the only credit building program that you offer or is there another one that you have?

Nick: Yeah. No, the twin accounts is the one we offer. We also have a micro grant program which is an in-house United Way program or we'll grant five to $1,500 to fund an opportunity but yeah there's no credit building aspect with that. If you fill out an application with a financial coach and then we have United Way staff as volunteers for those applications and award them as we have resources.

Megan: Okay. Good. Wonderful thank you Nick, that was really helpful.

Nick: Yeah. No problem.

Megan: Okay. Great and folks continue as your listening to this next presentation. If you have questions as things come up definitely feel free to continue to take any questions, comments, ideas or if you had any experience with any of the products or strategies that Nick just described. Now, we'll turn it over to Sarah Littlefield Connor with New Hampshire Statewide IDA Collaborative. Sarah, we've got you on the line.

Sarah: Yes, absolutely.

Megan: All right. We'll turn it over to you.

Sarah: Well, thank you for inviting us in to speak about our program. For experience, I must be ancient because I've been working with this program since 2003 and the community loan fund started an IDA program in 2001 with our first AFI grant and basically this is before and after story and that's how we learned a lot of our lessons and takeaways. I guess that's what we'll be contributing to this conversation.

I guess I'll start from the beginning which in 2001 we applied for an AFI Grant. It was a $590,000 grant. We had very big aspirations and the way that we initially designed the program is that the community loan fund which is the CDFI would handle all of the back office operations and administration and manage the AFI grant and then we worked with community partners across the state. They would provide all of the counseling and one-and-one work with the participants. We tried to remove the administrative burden for them so that they could focus on participant contact and initially our program design with the three-to-one match on $2,000 of saving so they would get $6,000. We were requiring 12 hours of training per year in that asset and financial fitness training combination and then our program initially would focus on housing. We had six regionally based community partners to cover most of the state in New Hampshire and we also had microenterprise time deposits and program here in the community loan fund. We focused a lot on microenterprise because it was part of what we are already doing. Programs delivery as I said we started with the $590,000 grant. We had money fully committed, financial partners who are interested in providing lots of funding. We had tax credit. We had private foundation. All the money was raised including operating money when we started this program with those first two grants. There was lots of interest from organizations across the state "What a great idea" certainly with the need as far as filling the gap for down payments and housing in particular in microenterprise as well just getting some money into these small businesses so that they could get a jump start.

We developed the proprietary database for matched tracking and reporting back in the beginning and then we assumed that the community partners would work with these neighbors on any asset track. Even if they were at housing specific community partner, they could offer microenterprise and facilitate the match savings process with the participants and then help them get training through other people throughout the state. It was a little bit of a cross functional area for these organizations because particularly when it came to education we had a lot of problems with education in the beginning because the community partners just didn't have that experience and we also assumed that there would be a huge demand across the state based on their early data in all of these areas. Unfortunately, a lot of this didn't really pan out in the beginning. We really had a hard time managing those large grants. We made a lot of assumptions around, how quickly we would get people into the program, how successful they would be. We are tying up lots of money and matched funds early on because the participants had an endless timeframe. They were limited by the AFI grant but at that point that was a five year timeframe which meant that we were tying up all this matched money and then we would get to four years and the participant wouldn't graduate either way. It seems like we're missing some opportunities there as far as not meeting the participants necessarily at a point where they're actually ready to purchase asset successfully.

Our community partners had varying degrees of success with the program. It was very complicated when we started it. It had a lot of training requirements, it was an addition to what they were already doing and our assumptions early were that we would all be doing our own fundraising so this IDA program was an add-on to the stuff that they were already doing and a lot of them are only doing one or two IDAs a year and because their application was complicated and the federal grant was complicated to manage. It was really difficult for them to keep up with what they were supposed to be doing even though we were bringing them in on a quarterly basis and trying to maintain contact. We're just having a lot of community partners that just couldn't keep up with it because they weren't doing it on a day-to-day basis like some of their other work.

The biggest problem with that we've just lose track of people overtime because even though they were contacting them on regular basis, they may or not be hearing back and it was hard for them to stay on top of that communication and then as I said earlier between your partners providing support to people who were not necessarily saving for the assets of that community partners expertise in particular the housing partners trying to provide microenterprise support or education and then the administrative management, the program was becoming increasingly time consuming adding the added more and more savers.

We are having to manage all of the data for the training on a yearly basis, making sure that everyone's up to date every year. You're keeping track of the data correctly and accurate reporting as it would be for any federal grant and reporting to all of our founders on a regular basis. It's very difficult that the database that we had designed to any of that reporting quickly and easily. After a while, sometime after the funding started to dry up, we had to make some decisions. We were returning a lot of money to AFI, our first grant with $50,000 but the second grant that we had, we ended up returning I think almost $300,000 to that grant. That was a tough realization for us. All of our funding sources that we had signed up in the beginning were great but as the economy was starting to change, they were turning their attention elsewhere. It's getting harder and harder for us to raise all that money.

That Community Partner is again having a hard time keeping on track and managing all the ongoing program requirements and some of them would drop out, the Community Partners would actually drop out and then others would want to come on and we really couldn't. The training component for the Community Partners just to be partners with us was, it was very time intensive function as well so we were having spending a lot of time to training the Community Partners on an ongoing basis. A few questions that we really needed to answer which is how can we make this program sustainable given this new reality that we're facing in the 2010 timeframe. We had those first two AFI grants, we had at least one other one that we'd applied for, for a much smaller amount but we were continuing until five AFI grants for the match that we could raise and we just really wanted to rethink how to maximize those AFI funds and what we should be requesting in the future. What was that number that we could fundraise on a regular basis? To lower the amount of match money and operating money that we need to be fundraising and decreasing the staff time both for us and for the Community Partners so that we didn't have to have many staff committed to maintaining a really good program but that all of our time and energy was actually going towards working with the participants in any useful way and not with reporting and things that just were not added value to anyone at the time. Really, had increased that success rate for the participants, the attrition rate was so high, it was tying up our funding with the training that we requiring of them really helpful with that the magic number of hours that they should be doing and should maybe doing in every year. The amount of savings, how much savings would be reasonable and how do we maximize the match in an effective way. Decrease the overall participation timeframe so that we're not tying up money for three or four years and then having the participants dropout.

The new program really shook things up. Our new program design was an 8 to 1 match on $500 which is a significant change which gave them $4,500 towards an asset. We limited the program to 18 months of maximum participation so they had to purchase their asset 18 months from coming in. We reduced the training to 8 hours of financial training in total so there is no annual training requirement. We really focused on housing education asset because that was we had really strong Community Partners. The Community Loan Fund had phased out the microenterprise program and it was difficult to find someone in the state that can provide the level of assistance that we needed to make those IDA participants successful. We had shifted our focus over two housing and education where we already had some strong partners in place. We also spent a lot of time redesigning the application, all of our procedures and process and just trying to just simplify everything that we had. We still deliver the program to the statewide network and we still do the back office operation through Community Loan Fund.

We've added Community Partners with education specific experienced, we've added recently a couple of community colleges and New Hampshire Catholic Charity is that all focused on education specifically. We don't have to have our housing partners working with education participants if they feel that that's not productive for them so they can refer them over to the other Community Partners. Our redesigned process is also reduced as a learning curve for the Community Partners. They don't have to be managing enough participants to keep up speed. The application is a little bit easier for them to follow. They can go two or three months about showing one out and still be able to remember what to do because the procedures are still there and it's just a simplified process.

Really, the Community Partners have adapted this 18 month timeframe by thinking a little more carefully about what are these participants are ready to purchase their asset in the next 18 months. They think that was one of the concerns we had early on with that is going to be the hardest for folks who are used to bring people in as soon as they started meeting with them with the housing organization and then working with them over this long period of time hopefully. Whereas now, it's a very quick turnaround so we knew that there would be some transition time now but all of the reports now or that this 18 month timeframe is actually going to really helpful because it's a little bit more of a carrot for folks that are getting closer to that timeframe for purchasing their home.

Finally, we brought in a new database which is Outcome Tracker. We're new to it. We've only had it for two years here but even in that first two years of transitioning data has cut down tremendously on the amount of admin time and energy it's taking for us to manage our savers which we basically have between 140 to 170 savers on any given time in our grant that we have now. I would say our biggest lesson learned is really just to simplify. We have a lot of help in the redesigned from consultants and I think that it brought in a new prospective on the fact that we could simplify. I think that we started out with the federal grant and we're very specific about how we thought the program should be run and I think that we needed someone else later to come in and offer some other possibilities for us that was really helpful to see what else exists out there as far as program structure.

The timing, I think the 18 month timeframe as I mentioned earlier has really turned out to be a good thing for the Community Partners. It was the transition but the attrition rate is very low now and it's even getting lower every day as we transition out some of the people who have been grandfathered into the old program. But really we have very few dropouts. Most people are reaching their asset goals within that 18 months. There are very few that we even have to terminate for timeframe. We offer them to comeback in. We have at least two AFI grants open on any given time. That's been easy to say well if this isn't the time for you then why do you come back to us when you my get little bit closer. That's … nice option for us with the 18 months is that it's not 18 months or never, they can come back later. I think Community Partners are finding it much easier to manage and when they're close to that as they go.

Fundraising really has with the big, it was easy for us in the beginning when funders had money to give and as it's gotten harder and harder over the years, we were trying to find ways to just reduce everyone's cost for running the program so that it streamline and we're not having to manage a budget of three staff people to implement the program, just here at the Community Loan Fund and then also trying to reduce the administrative burden for any of the Community Partners so that they're really just doing the work that they need to be doing for this program. Technology, I think we always thinking broaden technology a lot sooner than we did but that's the big change and I think that everyone gets a little bit nervous about database transitions. But now that we've done it, it really has been great for us and there are still so many more of things that we have on our list of things to automate to move forward. I think that's it.

Megan: Sarah, thank you much. That was a really great overview of everything that you've gone through. To both our presenters, I really appreciate your being able to share the path along the spectrum. I think it looks like going back to our earlier poll, we have over 50% of you are in the design process and early on and new to the AFI program and one of the things that came up very clearly in these two grantees and both of you shared and that we see at CFED within the AFI program all the time is that in a lot of cases it's a guess and check model. There's lots of program design. There's lots of best practices but you really have to design a program as Nick said meets your clients where they are. Not just your client but also your organization, your community, taking advantage of and leveraging the resources that are there and the resources that are out there and that makes most sense and really are thinking critically about the capacity of your organization. Sarah, I loved that you shared that you guys had a lot of capacity challenges, a lot of time spent getting your partners and getting your team up to speed and figuring out how to administrative project and getting the tracking done that's a really important consideration when you're thinking about program design or program redesign which is always a great thing to do it if you think that there could ways in doing the work that you're doing better and serving your community more affectively. Everything that you've identified are things that CFED would recommend, I don't know if any of you have received a capacity building visit or a new grantee visit from CFED but we always talk about looking at you match rate that you're requiring, looking at your program requirements, looking at that length of engagement, the amount of time that your clients have to participate in your project. As Nick alluded to, I think it's fine balance between requiring too much time versus not wanting them to just rush through the asset purchase and not be ready and that again goes back to your program design and really thinking about of meeting your communities and your clients where they are. That was really great, thank you so much.

Now, I want to open the floor as there was a lot of information very fast. These next few minutes are really an opportunity for everybody in the phone to share experiences, thoughts, ask question, provide comments any of that. I'll just provide a few moments for you all to start typing in some of that. We'd love to hear what you have to say: feedback, questions, any of those things. I'll just give it a few moments for you all to do that.

All right, great. We're getting some questions and comments in, just keep them coming. I want to get a good slate here. Also folks on the line, feel free to share as we did earlier on that poll question any program redesigns or challenges that you all have overcome in your experience. We have one from Genevieve at Wayne-Metro.

Genevieve: What types of technology did you use aside from Outcome Tracker to build capacity?

Megan: This would be for Nick or Sarah or anybody else on the line on audience that wants to share their thoughts.

Nick: Genevieve, they're actually part of our network, Wayne-Metro is a partner. We do use the AFI eligibility tool, or we encourage it. Wayne-Metro actually has their own tool that's really effective at doing program eligibility. We also use the benchmarking tool at least internally for us to ensure that we're going to hit the outcomes of the grant and then like I said earlier and then some folks did on the poll, we use all of our site use ETO, we can use some of that data at least what's in the program file, make sure everything is in compliance. We've got a budget and we know that they're working on and things like that.

Sarah: This is Sarah. I would say from our perspective. From the very beginning we've been very diligent out writing policy and the procedures for the program and that has been our best capacity building tool as people transition in the community partners and in our program here at Community Loan Fund. I mean I'm the fourth person that has been in charge of the IDA program since it started and we've had various ways of supporting the program. I'm actually on the finance department so it actually, we've changed the way that we're delivering the program in our office makes me loan fund just because it's so heavily based in finance that we've moved it over to better utilize the capacity of the finance team so that we don't have to transition as many times and as many details but really we've depended on from solid written policies and procedures that gets revised on a regular basis so that we can have multiple people maintaining the same standards.

Genevieve: I think that's one of the tricks about … programs that makes it so successful your commitment to data integrity and data tracking. One of the follow-up questions that I had was how has data not just shaped your design but your engagement with staff. Both of your projects are engaging staff at multiple sites across the city. Maybe if you could share one example each of how you've used data to communicate with ground level staff, changes that need to be made in your program. Nick or Sarah?

Nick: Sorry I was on mute. Could you repeat the question?

Genevieve: Sure. Both of you shared reflections on how important data tracking is to you but I would like to hear about how you've used data to communicate to ground level staff about changes that need to take place and not just program design but really in your day to day interactions with staff that are working across sites across the city.

Nick: We've offered to our sites at least in the ETO in our design things like queries that could actually identify participants that could be successful. Maybe pulling a report on folks that have 710 credit score and maybe have some assets, doing things like that like looking at the data you have to potentially find some eligible participants and then also encouraging consistent follow up and using that data so the data you have on hand to send emails and text messages, do phone calls, we try not to make it too complicated and a big part of it at least... I used to be a financial coach and I think the biggest thing for clients is to be engaged in consistent follow ups that I'm consistently giving them a call in their lives and they felt that I care about them. Maybe use technology to get there as a reminder, but at the end of the day for us it was the best thing, it's just that day to day or at least month over month client interaction.

Sarah: I would say for us, we're relatively new to Outcome Tracker. We're not using the data much as much as we should but I think one of the things that we have to do now that we've changed the program is to be very diligent about our 18 month mark so we are sending out regular reports on a monthly basis to all of our community partners to say hey your participant is getting to the 12 month mark. How close are they? Do we need any status changes? Do you think they're going to be successful? We're using that also just communicating when their bank accounts have been opened or not. We are using a lot of, just kind of status report reporting with them and then most of our other reporting for the community partners is based on their requirements. They get requests from funders specifically to them then we'll use some work with them on that. But as I said we just have our toes in the water I think with Outcome Tracker the capacity that we can build using it.

Hiba: Thank you. Our next question is about financial education for participants and the question with do you know of useful resources for financial education specifically targeted for small business and education clients.

Nick: I mean I think the FDIC has a Money Smart curriculum specific to small business. Someone correct me if I'm wrong. Here, like luckily for us in Detroit locally, we have some programs that aren't necessarily based on curriculum, just some local programs that folks can go through. Is there a local lenders or something like that. I'm pretty sure if you go into MoneySmart, they have a small curriculum you can use, it's free.

Sarah: Right. I would say the same thing. Our community partners that are the community colleges running through their offices, their financial aid are working with them and same with our Catholic Charity partners more one on one counseling. For microenterprise, we also have a bunch of community based organizations that are working with small business folks across the state but we're not really doing a lot with them at the moment but there is a pretty good network here in the state.

Megan: That's great, thank you. This is Megan. Just a follow up, yes, there is a small business sort of topical education through Money Smart. But I'm also curious, I know some of the folks that are on the phone and I know that some of you are delivering a small business IDA and you have participants going through that. I'm curious if anybody has for IDA, for small business and for education if anybody has a particular curriculum or tool that you all are using, please feel free to go ahead and type those into the chat box. We'd love to hear what you've found useful or what you maybe have found not to be so useful as you've made some changes. I think that would be great. I just want to put that out there.

Hiba: Our next question is about technology. Both of you referenced the importance of technology in program design. The question is do you have recommendations for particularly useful tech tool?

Nick: I'm thinking.

Sarah: Me too.

Nick: I mean I know one of our sites, they're not an IDA partner, but you could potential use this for an IDA. One of our partners uses Google Drive and they have shared essentially what Google calls Excel or Google Spreadsheet file they share for budgeting so the coach and the client can make updates to the budget as needed. I always thought that was pretty interesting. It's not something we've employed to our network but it's something a site is using. I know there are some text features … you can do mass texts and things like that. I don't know if any of our sites do that or not. It's always something I found interesting but never ended up doing that when I was coach myself but doing something like a text reminders, text message reminders that it's time to save or doing weekly updates and stuff like that and the site I worked for had their own Twitter handle specific to our financial stability work so we would tweet messages and encourage our folks to follow but I'm not sure it's followed, unfortunate I don't think a ton did But those are just some things I could think of.

Megan: Sarah, do you have any thoughts on that?

Sarah: No. I mean I think that's one area that we really want to be growing in the future. I think we were very low tech for a long time. We're just trying to think about ways to better facilitate our work with our community partners in particular and I know that we will be using Outcome Tracker as a web based tool to facilitate conversations with our community partners and checking in on participants because it's all built into that software but we haven't gone into that yet.

Megan: Yeah that's great. I think a lot of organizations are trying to think about creative ways to utilize technology either for purposes of data tracking or program administration. I know that I saw in the comments that some of you are sending out text message, class reminders. If you in particular, if your organization have figured out a good way to utilize interesting tech products either for the purposes of delivering financial education or coaching, tracking, reminders, participant engagement, any of that would love for you to share your ideas in the chat box. I know that some of you are so it'd be great to share those and get those out with the whole group.

Hiba: Our next question is what is the purpose for incorporating micro grants into your program?

Nick: What's the purpose? Sure. I think in terms of your intention on engagement so focusing, there's that possibility of I can get a $3,000 match on a home purchase and then also qualify for a $1,500 micro grant. There's that kind of a little more incentive to save. We didn't design it. It's almost like a product on TV offered, it could be instead of IDA or with IDA. It wasn't necessarily originally offered to go in tandem with IDA but we started to see more and more folks applying that were in an active IDA. It seemed like those folks … I don't have a tons of data on it but it seemed like those folks got to their qualified withdrawn, it took that little bit of extra incentive to push them over the top. That's not why designed them but they tend to be working well together.

Hiba: We found out with many IDA programs that offer the small business track is that sometimes the difficulty that the participants face in purchasing that asset is not actually being able to save but securing that additional funding to be able to launch that business especially if it's a start-up entrepreneur. Pairing products or even if you don't operate in-house finding partners across your city that are able to provide that resource for your participants and you can ensure that they're able to successfully complete and make that asset purchase.

Megan: This is Megan again. We have Riley Tuff who shared that they're proposing a community force to track clients that the system allows for an in-depth way of recording clients. It was originally things like designed to manage scholarship but they're looking to repurpose it for IDAs. Riley, I'm wondering if we take you off mute if you'd be willing and able to share a little more about that to just let us know if that's a possibility for you wherever you are just type in the chat box so we can unmute your line. Okay, it looks like that mic is not working. That's okay but if you're interested and able, please do share a little more information. We also got some other resources typed into the chat box. If you're interested in thinking about a texting blast, blast texting for reminders or for continual engagement, looks like grouptexting.com, we did have a recommendation from somebody in terms of looking for some good financial education resources --checking out the CFED, *Your Money, Your Goals*. Definitely one that we see a lot in CFED, a lot of organization … that seems very helpful. Keep those recommendations and questions and comments rolling in and it looks like we've got just a couple more questions and then we'll move on to our next section.

Hiba: Our next question is about the initial phases of designing your program. What is the ideal size of programs that you think grantee should begin with?

Sarah: This is Sarah, I'm so happy we have an ongoing …

Megan: Sarah, I'm just going to interrupt you real quick. You're cutting in and out all of a sudden. Your voice sounds robotic.

Sarah: Okay. Is there any other …

Megan: No it's not. You may just want to try to call back in.

Sarah: Okay.

Megan: Perfect. Okay. While we're waiting for Sarah to do that, it looks like Riley is able to hop on and tell us couple bit more about this particular technological tool. Riley, are you on the line? Possibly no, all right. While we're waiting for this, Nick do you have some suggestions about how grantees might identify with the ideal program size to get started and get things off the ground?

Nick: I wish I could derive some insight on that. I can't. I just know what we've done, we have two grants and now they're about 50 accounts a piece amongst four service providers that seemed about right. We didn't quite … all the account but I would have like to add more partners. We may be serving our partners in all 150 to 200 a piece annually. I can't even really put a guess on what size you'd want to have more about, looking at, do you have folks in your pipeline that that has income that can be saved. Obviously, you have enough folks who are employed and you will then have using that technology. Something like UTO or Outcome Tracker whatever you track your budget to pull, do you have a healthy chunk of individuals? You're going to definitely need more than however many accounts you have because people are going to fall off. Do you have folks who have quote unquote disposable income , do they have net income at the end of the months as opposed to operating in the red. That's the kind of the things to look at but in terms of the number or a percent, I couldn't give you one.

Megan: That makes absolute sense. You know I think, I second everything you've said there Nick and I think that it could be really useful for those who are thinking about trying to determine the appropriate programs size to go to the AFI Resource Center and just check out some of the materials and resources there around designing your AFI program. There's some good webinars and really interesting sort of exercises and questions they can help you determine your capacity. Internally, your capacity of your organization and in your community and really help you determine like what is going to be most appropriate to meet your clients where they are and get the best, the most impact. So it looks like possibly Riley has joined now. Riley are you on the phone?

Riley: I'm on the phone.

Megan: All right. Well then.

Riley: All right.

Megan: Thanks so much. If you just want to share quickly that'd be great.

Riley: Yeah but community force, we'll be used to manage as a partner agency, how we do the funding allocations of them but it's a really actually unique system and that you can create users and profiles and can create questions and like application forms that they can fill out. Like I said we haven't launched our program yet. We're still in the development phases but I've created whole applications that have questions that require reviewers to go in and double check and make sure as they progress. Hopefully I'm making sense here because I'm trying to be fast but it allows the users to answer questions that we create for them and to track their progress like regularly update kind of how much they've saved and then we can double check, we can have our reviewers to go back in and check the bank accounts and clarify and double check and just make sure. It allows a user just to update their progress and then a reviewer could go in and actually confirm their updates.

Megan: Oh okay. That's fantastic.

Riley: Yeah. It's a neat system and I encourage you to check it out if you have the opportunity.

Megan: I'm curious though, can you talk a little bit about this resource in terms of cost?

Riley: Honesty, I wish I could, that would be my supervisor. I've just kind of handed the software and maybe if there's another meeting I can back in and get back with you about that, yeah.

Megan: No that's great. That's really helpful. Thank you so much Riley, I appreciate you being able to join us and share that information, that's great. You know for folks on the line who are interested we'll definitely try and collect some more information and see if we can distribute that out for all of you. All right, now I think we're in a place, keep questions coming in. We've got a couple of more minutes but I think we're in a place now where we can start talking a little bit about that next steps.

Coming up on Tuesday, September 6th and please mark your calendars initially because way back in April this is a schedule for Monday September 5th which you all might recognize as Labor Day. We have changed it. It should on the calendar of September 6th and we've got it all set up so this is going to be our last webinar in this series. Using social media to maximize your AFI grant, so this is really an opportunity as it says there I won't read it to you while you can read but it's really an opportunity for grantees to hop on and share ideas, tips, what worked with social media. Do you find, we've seen grantees to have really robust Facebook accounts and that's a great way to engage alumni and probably is to really forward and already made asset purchases to continue to engage. It's a great way to in some cases to celebrate successes, milestones. Perhaps folks who are using Twitter or Instagram, all of the different social media … in terms of we're really going to be talking about how you can best utilize social media as a recruitment tool as even a retention tool, building savings habits maybe there's a tweets that you're doing, tweeting out tips for how to save or how to budget or trying to figure out different ways to use it effectively.

Definitely if any of you on the line has identified some really great ways for how to utilize social media and to maximize capacity for yourself internally and for you clients that you're serving. Please get in touch with us. We'd love to hear your ideas or have you perhaps present but this is a … time, again it would be a really interactive. We want to you to feel free to communicate, getting your ideas, getting your questions so think about what questions who might have and share them with us.

And so finally definitely as I mentioned earlier encourage you to if you haven't particularly for those early on in their AFI career think about heading to the idaresources.acf.hhs.gov. That's going to be a great place to find lots and lots of tools and resources related to AFI and your IDA programs. You can check out the calendar as I mentioned webinars and all kinds of other upcoming AFI related things are going to be on those calendars. If you have questions, if you right now have … you'd like to address or know about your AFI program definitely encourage you to email the helpdesk info@idaresources.org. Someone will get back to you possibly schedule a technical assistant call or visit or help you sort out whatever your challenges, go ahead and get your phone if that's easier for you. Other than that I think that we're going to wrap it up today. As I've said we'll share with you slides and transcripts and we'll share. I will try to get the all of these questions that you all have submitted and all of your ideas and thoughts and otherwise on behalf of all of us thank you, thank you so much Nick and Sarah. Thank you participants for all of your questions and we're really excited to see you in September. Otherwise take care everybody.