

## FAIM Coordinator Meeting

Wednesday June 30<sup>th</sup>, 2010 at Territory Golf Course, St. Cloud

Attendees: Maria Otte, Jan Backlin, Patrick Sheppard, Kelly Ehrenberg, Emily Bezdicek, Cari Evavold, Jill Fyre Anderson, Kate Ouverson, Teri Reed, Ann Macgregor, Danette Ringwalski, Theresa McCauley, Joan Carrow, Sandy O'Fallen, Susan Hilla, Mona Elmahdy, Amanda Peterson, Eric Branson, Sarah Priest, Wendy Heath, Heather Thormodson, Julie Greenly, Pauline Johnston, Theresa Flochart, Kim Shaff, Jeanine Antony, Becky Doty, Lynn Hubacher

Introductions and new news:

Sarah: awarded EPA grant recently, hiring 6 new employees, training people to do conservation work; expanding Urban gardening program.

Amanda: requests a manual to give to participants to help them understand the FAIM process. Kate requests 4 volunteers to create this manual to mirror policies and procedures but easily accessible/understandable for clients. Sarah suggested giving clients a folder with all signing documents. Ann explained that she uses a multi-pocketed folder to give to clients to get them started in the financial organization process. Kate stated that at the next meeting she would like to see some example of a contract/agreement that explains the role of client and role of staff. Volunteers for committee: Kim, Theresa MacCauley, Marcia, Wendy.

Julie: will be working with Community Action Duluth to gain better understanding of FAIM process and requirements.

Becky Doty: Financial literacy classes have been really full lately, and will be offering classes more often.

Mona requested more training opportunities for Visions and VistaShare.

Theresa M. requested training regarding the "odd cents" and waiver regarding. Kate stated that the application will be edited to include the waiver of odd cents. Applause ensued.

Sandy: 17 house closings this month (some of them FAIM), much of the rush due to being able to claim the thousands of dollars in tax credit.

Jeanine: thankfully now able to work with the FAIM program in Visions. Suggested that if you are having issues, talk with your IT staff, and/or Doug Jenson and Leah Pauletti. July 10-11<sup>th</sup> will have a fundraiser "SkyFest" with an airshow. Funds will benefit agency programs. She will email out information.

Wendy: expanded approach and opportunities for financial literacy. Seeing a growing number of other agencies asking to partner. Requesting information regarding strategies for clients to have a parallel savings account.

Susan: executive director is retiring. New ED starting August 2, who worked with the St. Paul foundation. In transition.

Joan: seeing an increase in interest in financial literacy. Receiving help in advertising the program. Is excited

Jan: Used up FAIM waiting list and will be recruiting. FinLit classes filling up. Many are people facing foreclosure crisis. Is in favor of mentoring – any new staff are welcome to call.

Patrick: transitioning out of FAIM as coordinator, and Emily will be taking over. Hired Daryl Dahlheimer to provide train the trainer for Financial Literacy. Will be offering to banks, churches, schools, and other organizations. Hoping to reach 1500 people, through 70 or more trainers trained. Was able to pool funding from multiple donations, including local banks. Training will be free as long as they are able to show they can reach potential clients. Education track: how can we determine where to upcoming/employable fields of work? How can we determine which accredited for-profit schools are still good and which are predatory? Wendy added that D. Dahlheimer had talked about the predatory nature of nonsubsidized student loans.

Emily: taking over FAIM coordinator position on Oct 1<sup>st</sup>.

Ann M.: 2 FAIM clients have started a business called Crash Teks. They are willing to work with FAIM to order computers for people in the business track.

Kelly: working to educate public about services provided by the agency. Tour of Hope. Share inspiring stories of program participants while touring new facilities.

Pauline: Pathways educator, helping with homeownership.

Theresa: will be working with OESTA and FAIM for microenterprise.

Cari: Alchemy document imaging to come. Will be scanning in all FAIM files. Soon the boxes outside her office will disappear (hooray!).

Marcia: Super Summer Sessions: classes for parenting skills, basic life skills, financial literacy, rentwise, cooking classes, and swimming pool gardens. Open to the public. Also helping in the Wadena relief effort.

Lynn: suggested for those who are starting document imaging, to think about how you organize your files so you can find documents easily.

Dannette: Offered supper meals at one of their housing projects.

Kate: WCMCA increasing food drops to all 5 counties. Open to all, but those receiving are almost all 200% of poverty or lower. Also have Group Workcamp coming in July. Have 200+ kids coming to fix up 32 homes. Expanding food support program to include multigenerational cooking classes focused on healthy eating on a budget.

Sarah P.: how do most agencies fund financial literacy? Group: CSBG; Patrick: grant through United Way spec. for classes. Sarah explained that HECAT had been funding source, but now must alter financial literacy to have more of a HomeStretch curriculum. Kate explained that WCMCA also offers classes to a Transitional Housing program, and is paid through that program \$25 per participant.

Sarah: is there a shortage of funds? Kate responded that foundations have taken a financial hit in their portfolio.

Patrick: FAIM Council has received advice that all FAIM agencies should pool efforts and approach the state to secure more long-term funding. Pam Johnson sends emails out- remember to show your support. Request training regarding how to show support and assist in the funding request. Kate will request Pam to train.

United Way report (Kate): Andrea stated that UW will continue funding financial literacy.

Coordinator's report:

2011 Conference: DEED, reserve, MN CAP, FF network, OEO all partnered. Conference planning committee met to do a wrap-up. DEED conference issues were discussed. Planning committee is now looking at other venues besides Arrowwood Resort. There is a Survey Monkey out requesting input. Please respond. Kate will have the survey resent.

If you have interest in a speaker, please get their more complete information to someone on the planning committee. This may include contact information, how much they charge and for what services, etc.

Vendor fair was well-received. Secretary of State was very impressed.

During VistaShare training, it was requested that a list of common reports with "map" be provided. Look for that to come from WCMCA's Dan Weber.

Kate and Steve Nagle have been asked by Lil Dupree to attend the national conference to talk about the IDA programs. CFED conference in September and will be attended by Jan, Kate, Carol Boyer, and Steve Nagle to speak about FAIM.

Reminder: please input Dr. Solheim's assessments into Visions. It's imperative that we have those 3 times per participant (at start, end of fin. Lit, and exit). After some discussion, requested that Dr. Solheim to send an email regarding the timing of the assessments (spec. when client receives fin. Lit before entered in FAIM).

Brochure will be changed from 3-fold with insert to 4-fold brochure. It will be updated on the website.

Documentation Concerns/Questions: (Cari) Please remember that a fee statement is needed before a payout can be completed to a school. If you receive a reminder, please call the school to request. Patrick asked how often will a reminder be sent. Cari stated that reminder is most often sent in one week, then at 6 weeks.

Cari also asked what works for coordinators to get forwarding address. Ann states, you can write "return receipt requested" under the return address. At no cost, this mail is sent back to you with a yellow tag with forwarding address. Cari also reminded that when you get a change of address, please forward to Cindy Johnson to update account information. It's the bank's responsibility to get money back to the participant.

Cari stated that during the monitoring visit, Dan D. requested of WCMCA that payouts list a reason for purchase. Please include in the notes when requesting payout. Patrick suggested that putting justification line under the asset on the 2<sup>nd</sup> page of the payout request.

Cari reminded that we need settlement statement listing FAIM funds specifically, which in some cases has been difficult to obtain. Have received approval to have instead a letter stating how FAIM funds were used to attach to the settlement statement. Needs to list FAIM funds and specifying what those funds are paying.

Case Management Training: Kate provided materials explaining the role of case managers, and a practical guide of services. Kate stated that this and more information will be posted on the website. Discussion was held regarding grievance procedure with FAIM policies. Kate stated that it should go through WCMCA first, then through the FAIM Council.

Next meeting: may need to be rescheduled, due to CFED conference. Please watch for email regarding that date.