

FY2021 Buncombe County Early Childhood Grant Report

Organization Name:	OnTrack Financial Education & Counseling		
Project Name:	SECURE Matched Savings for Buncombe County Childcare Workers		
Reporting Quarter: (Check one)		Quarter 1 (July 1, 2020 - September 30, 2020)	
		Quarter 2 (October 1, 2020 - December 31, 2020)	
		Quarter 3 (January 1, 2021 - March 31, 2021)	
	XX	Quarter 4 (April 1, 2021 - June 30, 2021)	

Narrative summary of grant related activities

Overall project updates:	<p>We are thrilled to have launched the Program in late June, especially given the many transitions we're experiencing, including the new SECURE Coordinator still having significant tax program duties through the first half of June. Even in this short time, we already have 13 enthusiastic clients enrolled from three different childcare centers! But that's just the start, as a result of further outreach to ten centers, we have heard back from six!</p> <p>For a program with this many components and facing the reality of still working remotely, we invested a great deal of time developing or enhancing virtual systems which will allow us to serve SECURE ECE clients safely and effectively. These include:</p> <ul style="list-style-type: none"> •Created an online screening and intake tool for onboarding clients •Developed an on-demand online SECURE Orientation class •Produced an online money management class for SECURE clients <p>We also put administrative systems in place to support the program including:</p> <ul style="list-style-type: none"> •Established a database for tracking client progress •Developed a program flyer for distribution at early childhood education centers—complete with links and QR codes to make it accessible in a remote setting
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COVID-19 impacts:	<p>Given the state of the pandemic and concern for our clients' and staff's health, OnTrack continued to work remotely in 4Q. As mentioned above, all the developments of this quarter were tailored to supporting SECURE clients remotely. Our intake process, orientation and classes have been designed to be available online. While building these new systems required more work and presented challenges, we were able to fine-tune them and get them to a place of great efficacy and user-friendliness. We invested in high-quality software programs, and we feel that we were able to produce a product which will be comparable to in-person programs and systems, while being more accessible to many clients who may have struggled to make it to our offices. Offering nearly every step of the SECURE process online--some steps on-demand--will provide convenience and flexibility for participants to work around their work schedules and fulfill their SECURE requirements when it works for them.</p> <p>Because of COVID-19 we have had to get creative with our marketing. Historically, we would do on-site presentations when working with partner agencies to promote a program. We don't have that option at this time so we are working with partners to brainstorm ways to promote the program. We thought the lack of in-person promotional meetings could stall employee buy-in and sign-ups; however, in just a short time we've had 13 participants enroll which we expect to create a buzz and generate additional enrollment. Program informational flyers are being distributed to employees and the leadership of many childcare centers have agreed to provide additional support by promoting the program in group meetings and supervisory meetings. In the absence of OnTrack staff doing in-person presentations, trust and confidence in the program will be built by trusted supervisors encouraging participation and satisfied participants.</p>
Activities related to increasing equity, diversity and inclusion:	<p>On June 9th we began our racial equity audit with The Adaway Group with a meeting with OnTrack leadership and their team. The focus of the audit is to identify areas where white supremacy culture shows up and to give us tools to address them. We provided policies, procedures, sample job postings, evaluation/compensation practices, online client screening/budget information, employee handbook, program information and more! Our goal is to increase diversity, equity and inclusion for clients, staff and board. In particular we have asked for evaluation of our workplace culture, recruiting/hiring, training, supervision and evaluation so we can create an environment for BIPOC staff to thrive and succeed. We look forward to gaining insights from their work and finding opportunities to improve our work with clients, staff, and the community.</p>

Activities related to increasing operational excellence:	<p>We have made great advancements in how we serve clients and support staff this quarter. Some of these advancements include:</p> <ul style="list-style-type: none"> •We redesigned our intake system for onboarding clients. Previously, clients would complete an online screening, which would help us determine which intake form to send them, creating a two-step process for registering for programs. We've developed an online universal intake form which can adapt to a client's needs and allow them to register in one streamlined step. We've noticed that there is some attrition with every step that a client must take before engaging one of our programs, so this efficiency should help more clients go from interested in a program to participating and ultimately being empowered by one. Not having to process separate screenings and intakes will also save our administrative team a great deal of time, making this new system a win-win for staff and clients. •We are developing a new budgeting tool which will allow Counselors to be more nimble in session and to serve clients better. This adaptable tool allows Counselors to easily toggle between two types of budgets, depending on the client's needs. One version is a traditional monthly budget for clients who are ready to build a sustainable long-term plan. The other version of the budget is a short-term cashflow plan for clients who are in crisis or who are at risk of not being able to cover their priority expenses over the next two months. The most exciting part is that both budgets will be automatically populated from client input directly into our client management system; this drastically reduces Counselor administration time and makes us even more efficient. We worked with a Volunteer to build a complex spreadsheet which can be linked to our intake forms and automatically fills in both budgets. •While we touched on our new online education systems above, to say that we developed online classes is to understate the work of staff member Tamara Lee, our online education expert. In addition to creating the classes, she developed expertise in navigating the software, and subsequently designed effective and efficient systems for moving clients through our process and tracking their progress. •In June, we hired a phenomenal new Client Services Representative. She has excellent experience and quickly demonstrated a keen ability to do technical administrative work and to serve clients with compassion and care. And an added bonus: She is invested in racial equity work and committed to helping OnTrack reach marginalized communities with our programs. •We continue to keep our clients abreast of available assistance programs and protections—such as local housing payment assistance resources, new tax credits, student loan forbearances and eviction and foreclosure moratoriums—with our Resource Digest. We post up-to-date information on our website and send updates to our mailing list of over 9000 people.
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Progress toward annual goals

		Actual Results (Enter Data) Please only include new data for the specific quarter				Progress toward Annual Goal
Measure	Annual Goal	Quarter 1	Quarter 2	Quarter 3	Quarter 4	
# of participants enrolled in the SECURE program	75	0	0	0	13	13
# of participants that complete money management education	75	0	0	0	0	0
# of participants that receive at least two 1.5 hour sessions of individual financial counseling	62	0	0	0	0	0
# of participants that save \$210 and meet program requirements to graduate and receive a \$840 match	53	0	0	0	0	0
# of participants that elect to receive a free tri-merge credit report with scores at their second financial counseling appointment to pursue credit-related goals	27	0	0	0	0	0

Comments:

We are excited to have launched SECURE ECE in late June and optimistic that we will build on the positive response to easily hit the program goals in FY22.

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Use of funds to date and any budget considerations

Spending Category	Starting Budget	Total Spending (Enter Data)				Amount Remaining
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	
Personnel	\$ 27,740	\$ -	\$ -	\$ 1,927	\$ 3,002	\$ 22,811
Travel/Training	\$ 175	\$ -	\$ -	\$ -	\$ -	\$ 175
Technology	\$ 3,450	\$ -	\$ -	\$ 265	\$ 268	\$ 2,917
Curriculum/Assessments						\$ -
Licensing/Dues						\$ -
Nutrition						\$ -
Transportation						\$ -
Supplies/Materials	\$ 280	\$ -	\$ -	\$ -	\$ -	\$ 280
Building Maintenance/Repair						
Rent/Occupancy/Utilities	\$ 2,230	\$ -	\$ -	\$ 360	\$ 360	\$ 2,230
Furniture						\$ -
Playground/Outdoor space						\$ -
Printing/Marketing/Website/Postage						\$ -
Admin Expenses (Legal, Accounting, Insurance,						\$ -
Client Savings Matches & Incentives, Credit Reports	\$ 45,125	\$ -				\$ 45,125
Total	\$ 79,000	\$ -	\$ -	\$ 2,552	\$ 3,630	\$ 72,818

Comments:

Program activities will begin in January/February 2021.
 No expenses were charged to the grant in 1Q July - September 2020.
 No expenses were charged to the grant in 2Q October - December 2020.