



April 6th, 2023

11:00 AM - facilitator Brittany Ford via Zoom recording:

https://drive.google.com/drive/u/3/folders/15aU94wsSWDUxLQqnLS_pa28wAsZgzmhr

In attendance:

Brittany Ford	brittany@momagic.org
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BILL FRICKER (UP ON TOP) (BILL FRICKER)	bill@upontop.org
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Adama Bryant	adama@weekend-adventures.org
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Bob Barnwell Into The Streets (Bob Barnwell)	bbarnwell6@hotmail.com
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Teresa (Elisa Rodriguez-Furey)	elisa.rodriquez-furey@sfgov.org

- Welcome

- Presentations

- Hands On Bay Area Nonprofit - Karen Lally

Work with nonprofits, schools, parks, understand what projects are happening in the community, and then match. Assign each project and lead it with you and have a whole warehouse, there's supplies for all of the projects you can think of. Host an event at your site, bring everything and then take it all with us after. Google is doing a massive group/project for the first 6 weeks of June. Done landscaping, planting, career readiness with youth, teens and adults. Google will match for every hour of volunteering, donate money to the nonprofit. Working with us everything is free. karen@handsonbayarea.org

- Smart Money Coaching - Aqil Algere

My hope here is an overview of the program itself and what we do for our clients and what you can potentially do to help your clients. We work in close alliance with Office of economic empowerment of SF they manage our office. All of our coaches are certified counselors. Everything is confidential. What our counselors work on. Asking right questions, create better habits. Find answers they need to be more financially secure. Coaching model and questioning skill. Overcoming obstacles and understanding goals. Small accomplishments can find long term eventually get to the place they want to be. Understanding a necessity and a want. As I mentioned before one of the first thing we want to do is establish and develop goals, important to have something to drive us. And keep us motivated. Manage money, or create a budget to help with getting rid of debt or save. Understanding barriers and remove barriers. Personal finance. Where Smart money can address, banking, savings, debt and credit. Asset limitation with public benefits. Partnering with clients. Referrals to smart money coaching. The program is available to anyone living, working or receiving services in San Francisco .All services are free and confidential, and clients can meet with their coach as many times as they would like. All Smart Money Coaching financial coaches are certified by the National Association of Certified Credit Counselors. The coach meets the client where they are personally and financially with a non- judgmental approach. The coach actively listens to what the client wants to accomplish and then creates a personalized financial action plan to realize their goals. What do financial coaches do? *“Establish a*



relationship with clients...to help them establish lifetime skills for their financial futures.” Help to instill new habits and encourage further healthy planning.” “Help clients explore their budget and finances to empower them to have more control.” “Motivate clients to reach their financial goals.” “Create a safe place for clients to discuss their financial goals” “Educate and counsel clients to get better control over their finances.” “Work in partnership with clients to help them understand where they are now.” Coaching model: Be genuinely curious, understand client’s needs, client focused, guide and empower, ask powerful questions, use closed questions strategically. Overcoming obstacles: Lack of direction or goals. Feeling unmotivated, Overwhelmed by financial stress, No established credit or low credit, Debt, Reduced income No emergency fund or savings, Unbanked or underbanked, At risk or experiencing homelessness, Awareness of available resources. 1) Goal Development 2) Money Management 3) Safe and Affordable Banking 4) Credit Use/Debt Repayment 5) Credit Report Monitoring 6) Saving. **Use resources and stay motivated!** Where smart money coaching can make an impact. **BANKING** Example: alternatives to payday lending and check cashing, safe and affordable accounts, ChexSystems, banking while receiving public benefits. **SAVINGS** Example: emergency, retirement, college, vacation, other aspirational goals. **DEBT** Example: student loans, medical debt, credit cards, leivable debt such as child support or restitution fees, debt collection. **CREDIT** Example: establishing or improving credit for job, housing or loan applications. The more you meet with your coach, the more likely you are to achieve your goals. % of Smart Money Coaching clients who have achieved a financial outcome. %17, 28%, 39%, 56%. Partnership with Smart Money Coaching. Partner staff represent one of Smart Money Coaching’s strongest assets. We find that partner staff are the people most likely to successfully connect clients to a financial coach. We hope that Smart Money Coaching can offset some of the financial capability work that your staff currently does for clients! Referrals to smart money coaching. Coaching is for someone who would like to work toward making progress. Determining if SMC is a good next step: Does the client have goals around credit, savings, debt. Experiencing financial burden. Credit barrier to renting. Struggling to repay debt. Client hints at having financial concerns. Promoting SMC. Steps to connect with a client:

1. Schedule client via Full slate, SMCmanager@balancepro.org, or call us @ 877-256-0073.

- 2. BAL calls client to understand their focus and needs. 3. Send counseling consent forms. 4. BALANCE makes a minimum of 2 attempts on different days to make contact. 5. Connect with the case manager for support if client not reachable. **Appointments:** phone or video 1st appointments 1 hour, • Conduct a financial assessment • Receive a free copy of credit report • Create a budget • Identify challenges & define goals • Leave with a financial action plan. Subsequent appointments: (30-45 minutes) • Support with financial goals • Provide motivation • Reassess financial situation • Provide guidance if/when issues arise. Smart Money Coaching Youth Program Money Challenge, workbook and completion certificate. Email: smcmanager@cccssf.org

- Presentation slides: [April 2023](#)

- Presenter Ideas form:

https://docs.google.com/forms/d/e/1FAIpQLScbSdkokzzhpc6h3JQDv2fgAGaKtY4tK_DIVdI5dB0A4bzdbA/viewform?vc=0&c=0&w=1

- Sub-Committee Updates:

- Eggstravaganza - Friday, April 7th 4:00pm - 6:00pm @Booker T. Washington



- **Announcements:** If you have information that you would like to share with the group please feel free to email updates@momagic.org or nayansey@momagic.org
- **Bob:** Sunday Streets in the Western Addition will happen on September 24!!!! This will be a shorter route so it should be jam packed. To help and volunteer go to sundaystreetsf.com/volunteer. Sunday Streets in the Bayview is on May 21 We need volunteers on May 21 go to sundaystreetsf.com/volunteer.
- **Adama:** Weekend Adventures 6 spaces for 3rd & 4th graders.
- **Janine:** Let me know if MAGIC is interested in having students visit the Western Addition Library in conjunction with your field day on June 28!
- **Rebekah** from the Presidio & wanted to share a really wonderful youth backpacking opportunity for queer BIPOC youth. It's PAID \$500 educational award! Priority applications due on Mon Apr 10th. To apply for the program <https://tinyurl.com/QueerBackpacking>. Dance is Healing event at the Presidio--Native American Health Center--Sat. Apr. 15th 11 am- 4pm Event Info link <https://www.presidio.gov/events/intertribal-dance-gathering-dancing-is-our-medicine>
- **Leila:** The Economic Rights Division of the San Francisco Human Rights Commission is proud to present State of Black San Francisco: Economic Dignity in Booms and Busts. Join us Friday, April 7, from 9:00am to 5:00pm, at the San Francisco Museum of Modern Art (141 Minna Street entrance) for a convening to feature panel discussions, keynote remarks from Prof. Justin Hansford of Howard University, and a documentary screening of The Fillmore in SFMoMA's Wattis Theater. Lunch will be provided. <https://www.eventbrite.com/e/state-of-black-san-francisco-economic-dignity-in-booms-and-busts-tickets-600711613607>. Happening Tomorrow
- **Britt:** Come on by this Saturday to the Koshland Park from 10 am to 2 pm. Open to all ages :)
- **Leontine:** Tenderloin and Mother's Day celebration