

# New Opportunities receives grant

July 20, 2018

New Opportunities has received a two year grant award to expand Financial Literacy Education in its seven county service area: Audubon, Calhoun, Carroll, Dallas, Greene, Guthrie and Sac.

The grant has three main focus areas:

- \* Provide additional financial education and coaching for clients across seven county service area;

- \* Develop a clear plan, in partnership with local schools, for strengthening financial literacy education for students in west central Iowa and

- \* Increase awareness of community members, service providers, and public officials in rural, west central Iowa regarding the barriers faced by people with low incomes

- Working within each county/caseload status/ where we're at

The first round of classes we had three out of five families start and complete all five sessions. Those were held January through May of this year. We now have five new families on board for the sessions July through November. We will start another round of meetings with five families in January 2019.

- Success/Challenges (barriers) for families

Successes we have had so far in our first block of sessions are: Finding additional resources for families and helping make them available, (examples-food stamps, HUD, ETC.) Helping them get on track with

bills and see where their money is going along with ways to cut spending in certain areas to stretch their dollars.

Barriers: We have had some families that are just over the income guidelines for services, but may still be considered low income.

Other examples of barriers: housing, transportation, education, health care, self-esteem, employment, stable income, and low wage jobs.

The top three are: housing, employment, and low wages.

- Ideas of how the community can help families

Employers being understanding when it comes to issues with child care or transportation.

Businesses making job referrals to families that are struggling, more housing that is affordable.

Success stories: One of our first round clients, with our help, applied for and is now receiving food stamps. She also was able to get the paperwork started on Medicaid so they can get some in home health care.

A second participant of the program who was above the guidelines for a lot of services, but was still on a limited budget.

We were able to help her contact Region XII and get the paperwork filled out to get help getting a roof on her house. She found out she is approved for a grant/loan and is on their waitlist to get a new roof.