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### FINANCIAL LITERACY

## 'Empowering and encouraging'

### New Opportunities program teaches clients financial literacy

By ANNIE MEHL  
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To help people balance their checkbooks, learn about child support and get help with any other financial questions they might have, New Opportunities in Carroll has

expanded its financial literacy program to teach these skills.

After the organization received a grant for more than \$200,000 from Northwest Area Foundation in the spring of 2017, a new position opened up, and Albina Tigges hopped on board as

the new financial literacy coordinator.

For the past six months, Tigges has been meeting with clients in New Opportunities' seven counties — Audubon, Calhoun, Carroll, Dallas, Greene, Guthrie and Sac — to help them learn about ways to save money and to provide additional financial support, she said.

"There are three purposes of the grant: One is to pro-

vide additional education and coaching for clients across the seven-county service area, the second is develop a clear partnership with the schools (and) the third is to increase awareness of service providers and public officials," Tigges said.

Tigges said she began meeting with clients around Carroll in January. During the meetings, they discuss literacy skills — such as saving,

tracking expenses and creating a budget — and resources such as child support and the U.S. Department of Housing and Urban Development.

After initially meeting with the families, Tigges follows up with them at various intervals for a year.

So far, three out of five of the families involved in the financial literacy program have come to all of the meetings, she said. Since first begin-

ning the program, the families have made a lot of progress.

"It was awesome to see where we started versus where we left off," Tigges said. "We did their budget sheets, and they said, 'Hey, here are the programs that are available' or 'I'm starting a savings account.' Just giving them those tools that they need. We kind of call it

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in our world, having a tool belt — having all of these tools that we know about and just sharing them."

Tigges said her clients have achieved various successes, such as getting their debts paid off or lowered and finding different programs to help with their financial burdens.

She explained that there are a lot of barriers that people face such as transportation, housing, education, child care, employment and more that keep New Opportunities' clients from being financially sound. This new program helps assist them and gets them on the right path.

Next, her mission is to get all of the area schools involved, Tigges said.

"My goal is to go to schools in all seven of our counties and talk to them about what schools are doing to implement financial literacy, because it is a new part of the core curriculum," she said.

By understanding, volunteering their time and being supportive, Tigges said, people in the Carroll area



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Kristina Grossman (left) and Albina Tigges from New Opportunities work with the agency's new financial literacy program, which helps their clients create savings accounts, apply for child support and learn more about money management. New Opportunities began the program more than a year ago after receiving a \$208,806 grant from Northwest Area Foundation.

can help with the program.

"I think people in the community can be a huge help just volunteering their time, just giving their time to the different programs we have, because then we are able to help the families

more directly, and we have that assistance," she said.

Overall, Tigges said, the program's focus is to encourage and empower families and let them know they can have a good life.

"The whole goal of this

program is empowering these families," she said.

"We are letting them know they can do it. They can have a good life, and I think just us being there to encourage them — empowering and encouraging."