

# Financial Stability Logic Model

[www.jcunitedway.com](http://www.jcunitedway.com)

CommunityCalendar -scheduled classes & workshops  
 Also download the latest updates to this model  
 Call 352-3033 to register for #2 & #3 below

Financial Stability program model for agencies to use to track and direct client progress through the available resources.

*Working Families*

**1** **Assessment/Intake**  
 Crisis Agencies, churches, Trustees, self referrals.  
**CharityTracker** Case Management  
 Tracking progress, outcomes & impact

Entry Phase -

**2** **Shop Smart**  
 Stretching your dollars  
 Call 352-3033 for dates & to register.

**4** **EITC Awareness Campaign**  
 Radio Spots, Newspaper  
 2-1-1 referrals to VITA sites

**5** **Master Money**  
 The next step financial workshop offering  
 346-5257 for info.

**3** **Budgeting 101**  
 "Where's your money go?"  
 Call 352-3033 for dates & to register.

**6** **Bridges Out of Poverty**  
 Economic Diversity Training for service providers & businesses whose work connects them with people in poverty. info.-346-5257

**?** **What do \*you\* need to know?**

**-Student programs**  
**NEFE**—High School Curriculum  
**Reality Store**— Middle School  
**Captain Cash**—3rd Grade Curriculum  
**Dave Ramsey**—

**7**  
**Financial Literacy**

- **Cash Flow** Evaluating and understanding your financial position, mentoring
- **Banking** Accessibility to mainstream banking "Fresh State" (Bank On)
- **Credit Repair** Credit reports, score & ratings education, clean slate
- **Debt Reduction** Reduce credit card, high interest loans
- **Savings Campaign** Future funding to provide match incentives
- **Building Assets** Homeownership vs renting, , Personal Assets

**8**  
**Fresh Start Small Loans**— Assistance with rent & utility deposits that most agencies cannot provide. Complete the initial workshop, get a loan with low payments, a checking account. Upon completion a certificate will be issued to help build your credit.

**12** **VITA Site**  
 Establish a local Volunteer Income Tax Assistance Site

**11**  
**LIVE the Dream, Own a Home**  
 Is a comprehensive home ownership education program that will educate first time homebuyers in every aspect of the home buying process. Class will consist of approximately 9 hours.  
 Info- 346-5257

**10** **Dave Ramsey**  
 A life-changing program that teaches you to achieve your financial goals by eliminating debt, saving for the future, & giving like never before.

**9** **Hope Builders** Home repair assistance for qualifying owners