RAPID RESPONSE:
Preparing Financial Navigators to Serve their Communities

A Global Learning Partners' Project Spotlight

The next few slides tell a story about how GLP teamed with Cities for Financial Empowerment Fund (CFE) and Neighborhood Trust Financial Partners (NTFP) to provide people across the U.S. with **financial guidance and resources** in the wake of our nation's **unprecedented crisis**.

*Read on for a quick look at the **situation** we faced, the **journey** we went on, and the **impact** we're having….*

The Situation

COVID-19 brought with it a **flood of economic hardship** to families across the U.S.

Cities for Financial Empowerment Fund (CFE) engaged 10 cities across the U.S. to **quickly and decisively** respond to this crisis.

They decided to create a first-ever **Financial Navigator Initiative**, through which individuals in each city would be trained to **respond to the economic stress and confusion** felt by their community members.

Financial Navigators would need to be trained quickly and effectively so that they could provide brief, relevant guidance and resources via telephone to anyone who called in.

Among other things, these Navigators would need:

1) a rigorous, well-designed **learning program;**
2) a structured, yet flexible, **process for meeting (virtually) with clients**; and
3) a reliable, digital **resource library**.

CFE reached out to **GLP** – a trusted partner – to take the lead in these three **key elements of the new initiative**.

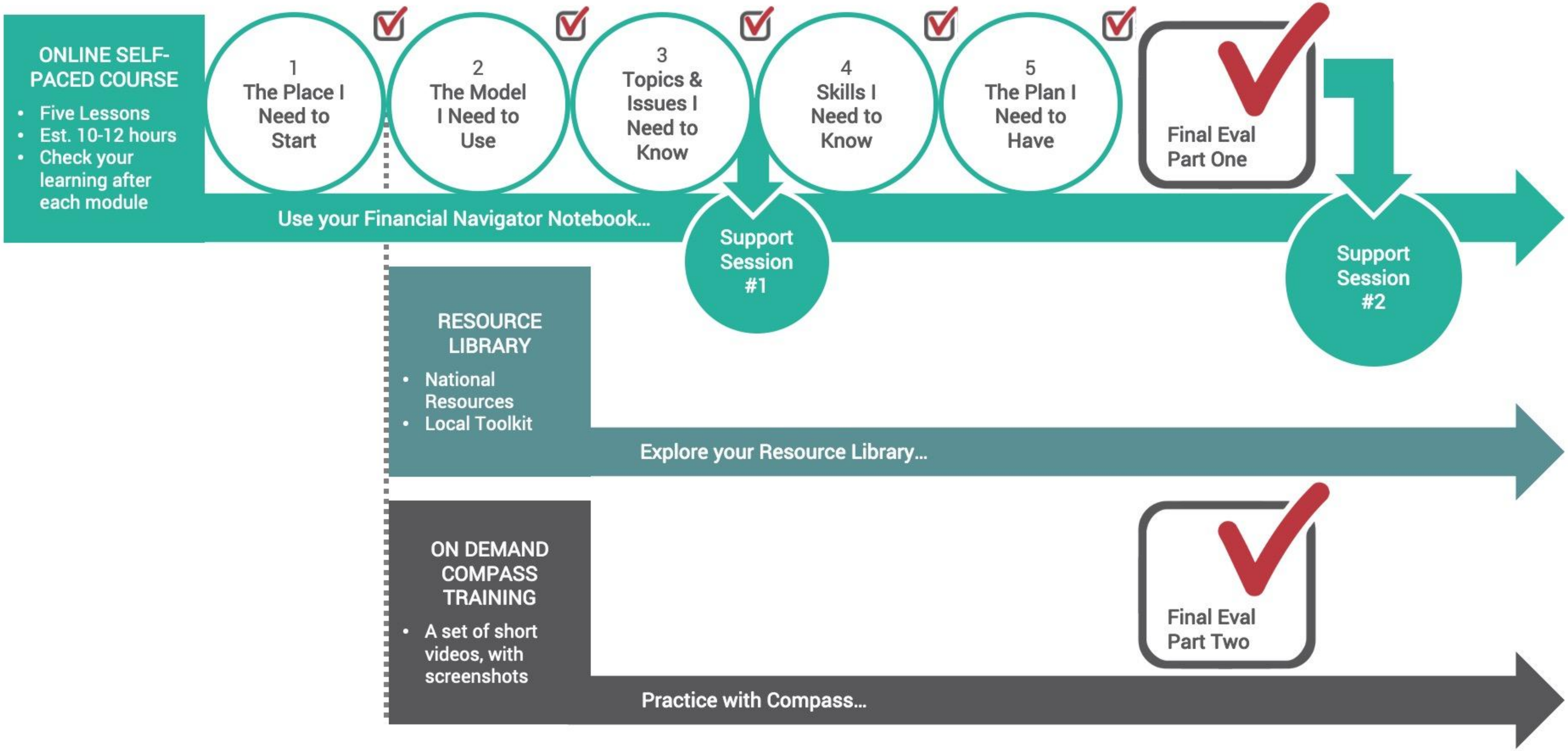
Keep clicking for a brief look at the journey we embarked on together….

The Journey

In three **quick, creative,** and **collaborative weeks**, we designed a learning program for Financial Navigators.

*Check out a **snapshot of the program** on the next screen, followed by a quick look at each key program component.*

Financial Navigators Learning Program



ONLINE SELF-PACED COURSE

- Five Lessons
- Est. 10-12 hours
- Check your learning after each module

The online course for Financial Navigators is...

- Housed in an easy-to-use learning platform
- Done at each Navigator's convenience
- Highly engaging
- Focused on learning

The online course prepares Navigators for their upcoming work with clients. For example, the following screen shows a sample of a job aid that supports Navigators to **uniformly** follow the same general process each time they meet with a client. Notice how the process is **structured** – with room for **flexibility** and a “**personal touch.**”

Overview of the Client Session

The length of each telephone session length will vary by city (est. 30 min).
Each call will follow the flow below and focus on 1-2 priority topics for the client.

OPEN	NAVIGATE				REPEAT	CLOSE	
	HEAR THEIR CONCERN	FOCUS ON A TOPIC	OFFER RELEVANT INFORMATION	PROPOSE NEXT STEPS			
Introduce Yourself + the Service. Confirm or Complete the Intake Form	Pose an open question, empathize and prioritize	Ask specific questions to arrive at a topic	Summarize information related to the topic and check their understanding	Ask questions to strategize the right referral and next step for this client	If time allows, repeat the navigation process on another concern / topic.	Invite caller to recap next steps Confirm email for follow-up Thank + Encourage	Launch Client on Next Steps

STEP THREE | Hear Their Concerns

IN COMPASS...	NAVIGATOR'S SCRIPT
Background / Client Tab Provides information on this client **Background / In-take Tab** Provides useful information about client, their family, and their financial situation **Service Plan Tab** Lists topics nested under each common concern • You can click "Add Activities" and click on a topic in the Service Plan anytime. ADD a topic card will appear with a list of questions/ next steps related to that topic. NOTE: We suggest starting with one concern. Later you	Begin with an **open question** that helps you identify your **client's current concerns.** • *What financial challenge or question is top-of-mind for you today?* OR • *What are you most looking to get out of our short conversation today?* If their topic is not yet clear, ask **another question to identify a concern**. Pose a question that conveys empathy while helping the caller prioritize. • *You seem to have a lot on your mind - as so many people do right now! What's one thing that we might start with that's a concern for you today?* As you ask the questions above, listen carefully to identify one or more of the following concerns. ❑ I am concerned about paying for daily living expenses ❑ I lost my job and/or need ways to supplement my income ❑ I am worried about paying back money that I owe or will owe ❑ I have been scammed or have worries about being scammed ❑ I want to know about special services or resources for me/ my family

The **online course** includes a number of tools to support Navigators to be responsive to clients' immediate needs.

For example, here's an excerpt of a script with sample questions to pose each time they meet with a client.

RESOURCE LIBRARY

- National Resources
- Local Toolkit

Resource Library...

- Includes valuable information on **36 topics**, nested across 6 common concerns
- Prioritizes content that is most **timely and relevant** for communities now
- Provides Navigators with access to **national resources and local (city-specific) toolkits**

The next screen is excerpted from the **Resource Library**, where Navigators find useful information, next steps, and referrals for clients.

Financial Navigators

Resource Library

Cities for FINANCIAL EMPOWERMENT Fund

Global Learning Partners

NEIGHBORHOOD TRUST FINANCIAL PARTNERS

Disability Insurance Eligibility

GENERAL INFORMATION

Social Security and Supplemental Security Income Disability programs are the largest of several Federal programs that provide assistance to people with disabilities.

Social Security Disability Insurance pays benefits to individuals and certain members of their family if they are "insured," meaning that they worked long enough and paid Social Security taxes.

Privately owned or employer provided disability insurance considerations during COVID-19:

- Short-term disability insurance covers coronavirus-related illnesses if they leave you unable to work due to a medical reason that has been verified by a doctor
  - A medical self-quarantine related to coronavirus can qualify you for short-term disability benefits
- Long-term disability insurance kicks in if you can’t work for 90 days or more, so it probably won’t help most people who test positive for coronavirus

If the caller has more questions they should contact their insurance company or employer to gather more information.

WHO CAN GET THIS SUPPORT?

While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.

HOW CAN SOMEONE GET THIS SUPPORT?

Proactively apply.

WHAT CAN CALLERS DO NEXT?

- Visit the Apply Online for Disability Benefits website to start the disability application process online. May be eligible to apply for SSI through the same online disability application.
- Call 1-800-772-1213 (or TTY 1-800-325-0778 if you are deaf or hard of hearing) and make an appointment to apply for SSI benefits.

The **Resource Library** is organized into **36 topics across these 6 concerns**:

- I am concerned about **paying for daily living expenses**
- I lost my job and/or need **ways to supplement my income**
- I am worried about **paying back money that I owe or will owe**
- I have been scammed or have **worries about being scammed**
- I want to know about **special services or resources for me/my family**
- I am looking for general guidance on **how to stay well and plan ahead**

Each topic is organized by:

General Information

Who can get this support?

How can they get this support?

What can callers do next?

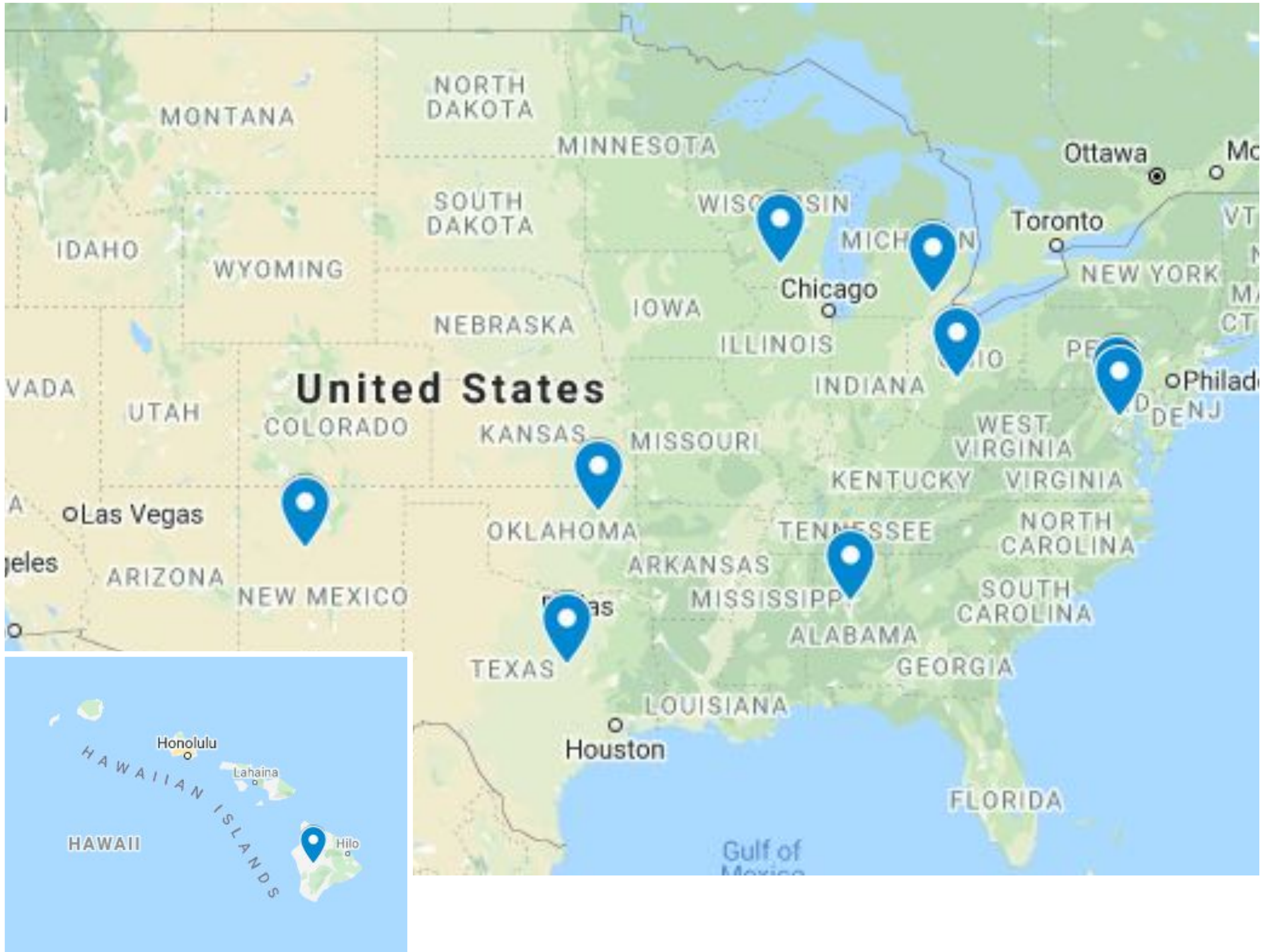
ON DEMAND COMPASS TRAINING

- A set of short videos, with screenshots

The Compass training created by CFE Fund was...

- Focused on the **database Navigators use before, during, and after each client session**
- Integrated into the online course, so that **Navigators could visualize using the platform during client sessions**

The Impact



In June 2020, the Navigators' learning program went live! Nearly 50 people across 10 partner cities requested to start the program immediately – even though the start date for their work with clients was yet to be finalized. As of the writing of this spotlight, the number engaged surpassed 100 -- and will soon expand to a 2nd cohort in 21 additional cities.

Our virtual launch with representatives from all cities went very well.

During the launch we immediately received a series of requests from busy supervisors themselves who said:

> ***I also want to take the training. This will help me to support to my Navigators and to also learn. We need this!***
>
> All of them have registered.

After the launch we got the following note from a CFE Fund leader:

> ***The training went really well! Thanks so much GLP team – not only for the content but also for your technique running a very large group call. It's a hard thing to do and you guys do it so well. Great job!***

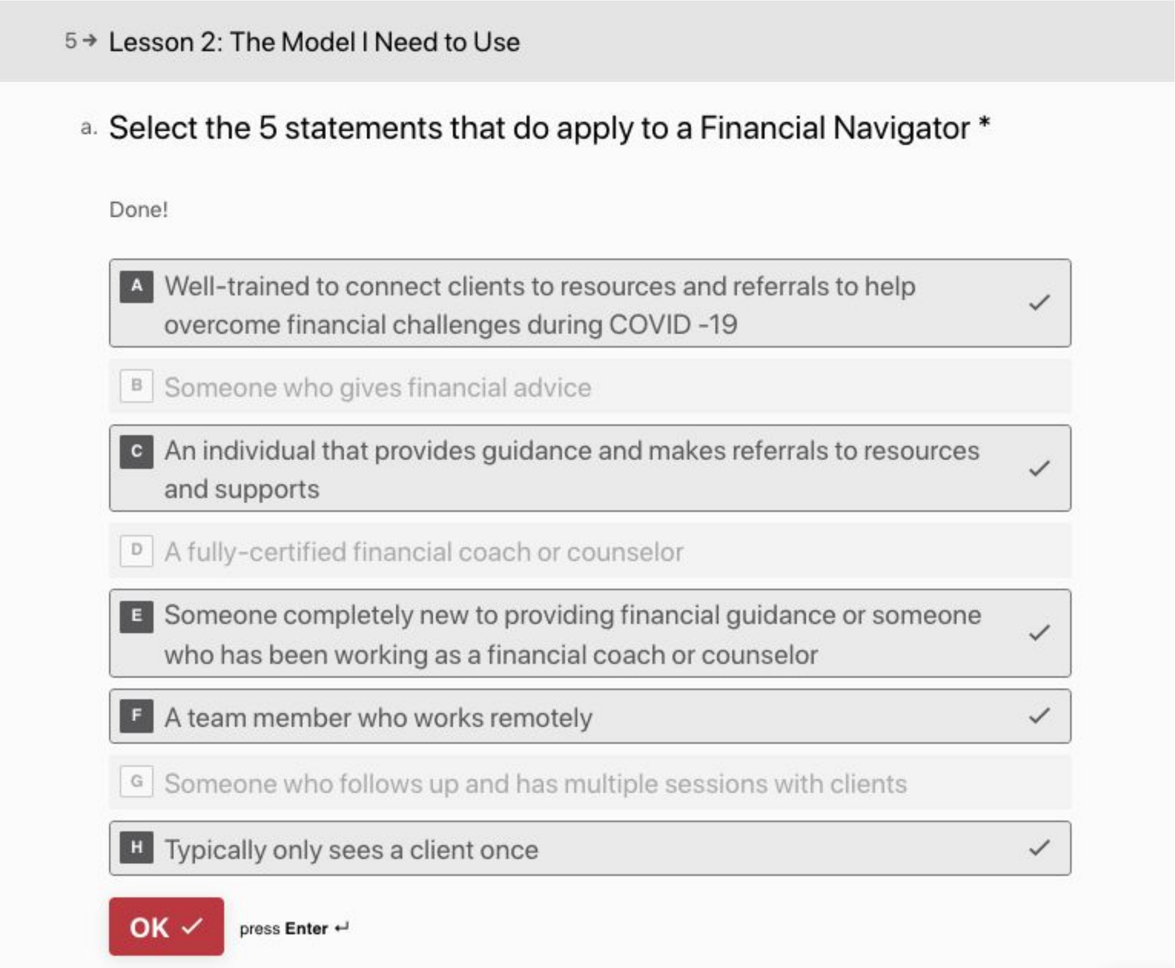
And here is some initial feedback we've received on the learning program from Navigators....

"The training was interactive and easy to use"

"I liked the short topics and frequent quizzes"

"I found it helpful to have the Resource Library broken down from the 36 into 6 manageable key likely concerns"

"I like how the resource guide is put together with the functionality it has to navigate between the topics and getting back to the table of contents"


5 → Lesson 2: The Model I Need to Use

a. Select the 5 statements that do apply to a Financial Navigator *

Done!

- A Well-trained to connect clients to resources and referrals to help overcome financial challenges during COVID -19 ✓
- B Someone who gives financial advice
- C An individual that provides guidance and makes referrals to resources and supports ✓
- D A fully-certified financial coach or counselor
- E Someone completely new to providing financial guidance or someone who has been working as a financial coach or counselor ✓
- F A team member who works remotely ✓
- G Someone who follows up and has multiple sessions with clients
- H Typically only sees a client once ✓

OK ✓ press Enter ↵

CFE wisely requested that GLP build learning evaluation into the program from the start. We did so through a series of self-checks, two-part final evaluations, and support sessions for each Navigator.

We are keen to track results, and to marry these with the data that will be collected around each Navigator/ client interaction.

We expect that this program will not only help community members swim in these tumultuous waters, but, most importantly, will help them to know they are not alone!