



# Moneytalk Financial Foundations, Inc

A 501(c)(3) Non-Profit Charitable Organization

<https://moneytalkff.org>

913-538-1465

P. O. Box 860184, Shawnee, KS 66286

EIN=46-3216486

Moneytalk Financial Foundations is a 501(c)(3) charitable non-profit organization helping individuals and families become financially stable through financial literacy, financial coaching, and ongoing support. Moneytalk is a faith-based, Christian non-profit focused on providing a “hand up not a hand-out” (to borrow from Hillcrest Transitional Housing). We were established in Aug 2013 and received our tax-exempt status in June 2014. The mission will be fulfilled by educating, serving, and supporting our clients through 4 programs.

We define financially stable as being housed, employed, able to pay bills in full and on-time, banked with at least a savings account, transportation, and enough food to feed your family. Financially independent includes being off any outside financial support, have retirement investments establish and contributing, debt free, able to pay off any credit charges in full each month, and their own means of transportation.

Currently, our non-profit is home based which worked well prior to COVID-19. Our niche was going to the client site to provide the workshop, coaching, academy, or whatever else was requested. As we have started gaining recognition in our area, requests are surpassing my ability to keep up. It is time to get our own space to enable additional volunteers, expanded programming, and enhanced services. As we all deal with the COVID-19 relief needs of our already vulnerable population, we need to be able to greatly expand our ongoing support services.

## Financial Stewardship Program

The Financial Stewardship Program is focused on teaching money management, financial life-skills, and how different financial tools work together.

This is currently the most robust of our 4 programs. Most of the financial topics have been developed as a direct result of requests for workshops from teachers, other non-profits, and clients.

More information about each financial life-skill topic and format can be found on our website at:

<https://moneytalkff.org/programs/financial-stewardship-program/>.

Topics currently include:

- **Personal** financial topics such as managing a bank account, budgeting, insurance basics, taxes, credit reports, protecting your identity, getting out of debt, investment basics, and setting goals.
- **Consumer** financial topics such as what you need to know when renting an apartment or purchasing a vehicle. (These are currently the only two topics available.)
- **Parenting** financial topics such as how to teach your kids about ... (any of the financial topics). This type of topic is available for just the parent to learn tips and techniques for teaching their child or teen. The parenting workshops are also available as a guided workshop which attended by both the parent and child/teen and they learn together.

Formats include:



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- Workshops in local schools where the topic is presented in a fun and interactive way. As often as possible, the topic is presented as a game or team competition with very little math. All workshops include food either as part of the activity or a treat / reward for participating. K-12 schools have no fee. Colleges pay a reduced fee.
- Workshops hosted as an add-on to the services provided by other non-profits. Together we can give these individuals a more well-rounded solution. These workshops may be game focused or more lecture focused based on the group of individuals. Non-profits have a reduced fee.
- Workshops are open to the community. These workshops may be game focused or more lecture focused based on the group of individuals. Attendees pay a fee for the workshop.
- Lunch N Learns are available for businesses as a learning opportunity for their employees. The company is charged a fee for the Lunch N Learn.
- Financial Coaching is an opportunity for an individual or a couple to work closely with a mentor or coach. There is a signed coaching agreement where the client commits to the process, acknowledges their responsibility, and has documented Moneytalk's responsibilities. We charge \$50 per month for up to 2 one-hour coaching sessions per month. We do not offer a traditional sliding scale as we feel it sends a negative message about their worth and the value of the services received. Instead, we bless them with a 50% or 100% scholarship based on their household income, basic needs, and minimum debt payments. Clients may also choose to earn up to 50% scholarship through volunteer hours.
- Moneytalk Academy is a 6-week series with a specific financial focus. Each session begins with dinner being provided for the attendees and their children. Childcare is provided during the Moneytalk Academy. (Childcare and dinner are 2 of the top 3 obstacles to obtaining much needed assistance). The attendees then participate in a 2-hour session with the first portion being presented as an interactive workshop. The second portion is an opportunity for them to apply the information to their own situation with assistance available from the instructor and any coaches in attendance, essentially a group financial coaching session. We found that the academy was a great length and allowed us to start building a relationship with the attendees. The attendees expressed wanting to continue learning and requesting the supportive services.

We hosted our pilot academy Fall 2019 with a focus on basic financial literacy. The 2020 basic and couples planned sessions were not held due to COVID-19.

More information can be found on our website at:

<https://moneytalkff.org/programs/financial-stewardship-program/moneytalk-academy/>

### Measurables / Outcomes (What we want for our clients):

- Goals have been documented for the short term as well as longer, future goals.



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- Budget is created monthly. The budget is also used throughout the month and adjusted as actual expenses and unexpected expenses occur.
- Client is using a bank or credit union. They have a checking account, savings account, and emergency fund established.
- Credit report has been retrieved from all 3 credit reporting agencies. The credit reports have been reviewed and any errors have been resolved.
- Credit Score is increased.
- Debt has been reduced or eliminated. Any bills are paid in full and on-time. Client may pay the minimum balance or the statement balance – the statement balance is preferred to save wasting money paying interest.
- Maintain minimum insurance coverage – auto, homeowner / renters, and health. Additional coverage such as vision and dental are preferred.
- Retirement investment accounts are established and being funded from each paycheck.

### Goals for Future of Financial Stewardship Program:

- Increase financial topics available, including seniors, credit cards, and consumer topics.
- Create an advanced level workshop for many of the financial topics that includes teaching the electronic tools such as Quicken and Excel. (Currently, due to hosting workshops primarily in schools, we have been doing everything on paper for ease of setup, access, and portability).
- Offer full-day enhanced workshops where the morning session is the basic workshop information and applying the information to their situation, break for lunch, then have one or more professionals in the field present more in-depth information in the afternoon session.
- Develop a homeownership program in collaboration with professionals in related fields. Our goal is to achieve NeighborWorks Homeownership Center certification. Moneytalk would provide the financial preparation services including budgeting, reducing or eliminating other debt, increasing their credit score, managing their bank account, etc.
- For the Financial Coaching clients who pay all or a portion of the monthly fee, we will be reporting these payments onto their credit reports. This will impact multiple areas of the FICO calculation. Assuming their payments are made in full and on time, this will help increase their credit score. We have discussed this with both Credit Law Center and one credit reporting agency, who have both confirmed it would be appropriate activity to report.
- Gain approval from credit reporting agencies to pull client credit reports for the client. As many of our clients have moved, changed names, changed phones, etc., being able to pass the online validation is extremely difficult. The credit reporting agencies require us to have our own separate, secure office space to ensure the protection of the credit report information before they will grant us this ability. This will also allow us to pull their credit report multiple times to help assess and track progress.



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- Host Moneytalk Academy series focused on engaged and married couples. While learning basic financial life-skills, the lessons will include how to use the financial tools to improve communication instead of cause arguments. (The first one was planned for spring 2019).
- Host Moneytalk Academy series focused on an intro to homeownership.
- Host a Moneytalk Academy series focused on youth and young adults who find themselves on their own trying to make ends meet.
- Host a Summer Camp style event for youth and young adults including almost all of the financial life-skills, apply the information to their own situation, and plan for the future. We would end the series with a real-life situation where students plan a meal, create a budget for it, go to the grocery store to purchase the items, and prepare the meal. We have found many of the individuals in this age range do not know how to go to a grocery store, compare prices, evaluate size of item being purchased, use coupons, and many other simple shopping tasks.
- Create an online series of workshops that can be attended live or on-demand for those who cannot attend in person due to their schedule or location.
- Create a phone app to assist clients in managing their money on the go. We would need to do research with our clients to determine what tasks they would like to be able to do this way.
- Create a secure website portal for clients to communicate with their coach, manage their money, store the budget, and many other tasks. We would need to do research with our clients to determine what tasks they would like to be able to do this way.
- Design our own coloring and activity book for children and youth to learn money management.
- Design online and board games for children and youth to learn money management.
- A Life Simulation area to be named later, similar to the old Exchange City, where schools can bring their students for money management field trips. Schools would do preparation work prior to the field trip, which will be designed by Moneytalk. We may also have Moneytalk instructors or volunteers available to lead these preparation activities for the teachers. Ideally, we will be able to help pay for the buses needed to transport the students.

### **Work Readiness Program**

The Work Readiness Program is focused on helping clients prepare for employment, find a right-now job, transition to a career job, and be successful in their chosen career. Sometimes, income is a big portion of the problem.

NOTE: Department of Children and Families (DCF) has requested to be a part of designing this program. They would like to refer clients rolling off TANF to us. At any given time, there are 10,000 families on TANF in their 5 county region (Johnson, Wyandotte, Leavenworth, Douglas, & Atchison) according to Heidi Widmer, Employment Services Regional Manager (Aug 8, 2018).



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We had not planned on starting any portion of this program until we had our own space. However, high school finance teachers had requested us to present a workshop related to job interview preparation and assistant with mock job interviews.

While we will help anyone who asks, we will have limited ability in this program to assist those who are not in the USA legally. We will be connecting these individuals with organizations and individuals who specialize in working with people in this situation.

More information regarding the high level plans for the Work Readiness Program can be found at:

<https://moneytalkff.org/programs/work-readiness-program/>

### Topics include:

- Job Interview Preparation (as presented at the high school) includes practice questions, how to dress, how to behave, and how to talk.

### Formats include:

- Workshops have only been offered at area high schools at this time.
- Assist with conducting mock job interviews as requested by high school business teachers.

### Measurables / Outcomes (What we want for our clients):

- Client has their Social Security Number, social security card, and birth certificate
- Ability to solve interpersonal challenges in a constructive manner
- Ability to read at minimum level of 6<sup>th</sup> grade, basic math, write, and communicate effectively
- Achieve Kansas Work Ready certification – the appropriate level for each client may be different
- Maintain full-time employment at a job that is fulfilling and enjoyable for them
- Employment allows them to earn enough money to cover their basic needs
- Insurance coverage through their employer is available and they participate
- Retirement investment is available through their employer and they participate

### Goals for Future of Work Readiness Program:

- Assist clients with learning necessary “soft skills” such as problem solving and conflict resolution. Many of the teens we have worked with have grown up with hitting, cussing, yelling, and storming out of a room as the approved methods of handling anger, frustration, and disappointment. These behaviors will not be helpful in the workplace or anywhere else.
- Assist clients with learning necessary “hard skills” such as writing an email, using tools such as an Excel spreadsheet, spelling, good grammar, task tracking, time management, reading, and



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writing. While leading a basic insurance workshop at a high school, a Junior student in the class shared he was unable to read the cards. When asked, he stated he had a B+ in his English class.

- Assist with overcoming obstacles to employment such as obtaining their birth certificate or social security card. (Assistance with completing high school or obtaining their GED is part of the Afterschool Program).
- Skills and interest assessment opportunities to help them identify possible careers. Learn how to research those possible careers as well.
- Career Exploration opportunities will be presented by persons in various careers to help clients determine types of jobs they might be interested in pursuing. We plan to have career exploration days where multiple organizations are present; they may present one at a time or in separate rooms where students can move between rooms based on their interests.
- Internships are a great way for an individual to both obtain some experience prior to applying for a job, but also to determine if a certain type of job is a good fit for them. These internships could turn into a job opportunity for some of these individuals. This would be beneficial to the employer as well by reducing their costs of hiring a new associate.
- Use the Kansas Work Ready certification process to help determine client training needs, evaluation of readiness for employment, and certification status to include on resume.
- Be a registered Work Force Center.
- Expand the job interview preparation to include resume writing, job research, company research, job interview skills, interview follow-up, and more. Hosting mock job interview opportunities will be available also. This will hopefully make significant connections for some of these individuals that could turn into finding a good job for them.
- Provide job fair opportunities both on our site as well as promote job fairs being held by others. Our job fairs would be open to the public. We plan to have a specified block of time designated for current clients, another designated for veterans, and open time for anyone to attend. The organizations we are collaborating with will have first rights at participating in the job fairs, before opening up to other organizations.
- Client transition into the workforce will include continued support and mentoring by Moneytalk for up to 6 months. This will include working with their supervisor to identify potential challenges and problems before they become a fire-able offense. These issues will be addressed with the employee/client and additional training provided to help them be successful. This is a benefit to the employee/client as well as the employer.
- Many clients have let us know they are interested in starting their own business. There will be some partnership with the local Small Business Development Centers to help provide some training in this area. Many of the personal money management skills are transferrable to business money management. Also, prior to starting a business, clients need to get their own finances in order, have cash available, a good credit score, and so on.



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## Afterschool Program

The Afterschool Program is focused on helping students with homework, encouraging them to graduate high school, obtain a GED, and provide a safe place to be while parents are not home. These youth will also be encouraged to participate in financial life-skill, work readiness, and adulting 101 learning opportunities.

We would also like to make other learning opportunities available such as learning to play an instrument, playing in a band (leading our worship songs and community fun events), putting on a play during the summer break, different types of art, karate, dance, tumbling, sport teams, and so on. While these are not directly related to graduating high school or money management, they are directly related to learning the skills needed to be successful in life. They provide the students an opportunity to be successful, build their self-esteem, discipline, teamwork, responsibility, and may even potentially develop into a career. These opportunities would definitely be completed through a collaboration or partnership or volunteers.

This program has not yet been initiated. The name of this program may change once the programming is finalized.

More information regarding the high level plans for the Afterschool Program can be found at:

<https://moneytalkff.org/programs/after-school-program/>

### Measurables / Outcomes (What we want for our clients):

- Improved attendance at school with minimal tardy instances and minimal absences. Our preference is perfect attendance with students always on-time to class.
- Increase in participation in school opportunities, school sports, clubs, etc.
- Avoid legal troubles including drugs, alcohol, vandalism, violence, driving without a license or insurance, etc. According to teachers, many students drive to school but do not have a license or liability insurance, many are not eligible for a driver's license.
- Actively work on homework assignments and school projects while attending the Afterschool Program.
- Make use of services, tutors, and resources available to assist with homework assignments and school projects.
- Participate in extracurricular activities and opportunities available at or through Moneytalk
- Graduate high school or complete their GED



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### Ongoing Support Program

Change is hard for everyone, especially when your friends and family are trying to pull you back to the bad habits you are trying to leave. It is easy to get discouraged on the long road to gaining financial stability. The Ongoing Support Program is designed to provide the support, accountability, and wrap-around services needed to survive on a daily basis through this journey.

Ongoing Support services are only available to clients who are also participating in one of the other 3 programs. Basically, anyone who is working toward financial stability through the Financial Stewardship, Work Readiness, and/or Afterschool programs.

NOTE: During COVID-19 recovery, we are waiving this requirement for participation in services such as food assistance, rent assistance, utility assistance, transportation assistance, gas for their vehicle, and vehicle safety repairs. If they cannot get to work, they cannot earn money and will end up homeless.

As a general rule: the more they participate in the other 3 programs and the more progress they make, the more ongoing support services they are eligible to receive. They earn “Moneytalk Money” that they will budget and use for most ongoing services. Some of the ongoing services will not have any limit or “Moneytalk Money” restriction.

One of the reasons for this requirement is to create a real-life budgeting opportunity where they decide whether to spend their “Moneytalk Money” or save up for something they really want. Also, it helps individuals learn there is a direct correlation between work and money earned and what they can afford to purchase. Many of our youth who have grown up on government assistance, and even those whose parents have never discussed money with their children, do not always understand this. Students can also earn “Moneytalk Money” by being successful in school through attending classes, getting good grades, staying out of trouble at school, participating in school activities, etc.

More information regarding the high level plans for the Ongoing Support Program can be found at:

<https://moneytalkff.org/programs/on-going-support-program/>

#### Currently:

- Transportation assistance has been provided through physically transporting clients to doctor appointments, pick up prescriptions, food pantries, and grocery stores.
- Assistance with moving, including providing boxes for packing.
- Provided a \$200 scholarship to a single mom of 4 who did not realize the AP courses her daughter signed up for had a fee to take the AP test.
- Provided gift cards for groceries.



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- Previously, we worked with a glass company to have a missing rear window replaced for a lady who was living in her car. They gave us the window at cost and donated the work. Moneytalk paid the cost of the window for her. We also paid for her 1<sup>st</sup> month liability insurance as she had been driving without any insurance.

### Measurables / Outcomes (What we want for our clients):

- Feel supported and encouraged throughout the process of becoming financially stable.
- Communicate with Moneytalk about their needs and struggles so that we can either assist or refer them to someone who can.
- Make use of and participate in Ongoing Support services as appropriate for their family and situation.

There are many other ongoing support opportunities we have planned. We need both the funding and the space to make these happen. These services are based on both needs we have seen and needs clients have shared with us that would be most helpful.

### Weekly Support Social Opportunities will include:

Support and accountability opportunities to determine and resolve obstacles to their success.

- Group opportunities to make presents and projects for upcoming holidays instead of spending money buying stuff.
- Assist with brainstorming no financial cost gift options. A gift could consist of donating your time instead such as babysitting, mowing their yard, or cleaning their house for someone who cannot or does not have time. Maybe a minimal cost present could be preparing a special meal for the individual or couple.
- Encouraging each other, recognizing the small steps of progress, and learning how to breakdown seemingly large problems into small manageable pieces.

### Financial Hot Line:

A hotline where individuals can call in with a financial struggle. Financial crisis can be a trigger for criminal activity, trigger for attempting suicide, and a common cause for marriage fights. We spoke with the KidsTLC SOS (Street Outreach Services – runaway and homeless teen) program about this idea. The lady in charge at the time thought it would be very beneficial. Her example was a teen who had managed their money to ensure their bills were paid, then ended up getting a speeding ticket or unexpected medical bill.

- An individual they can talk with and help calm their fears. Hopefully, the issue can be either quickly resolved or referred to a financial coach.



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- Referrals may be made to an organization that can assist with the issue.
- Callers who are also clients of Moneytalk may receive financial assistance to help resolve the issue. Limits will be placed on how much money and how often this can be made available.
- Callers who are not clients of Moneytalk are not eligible for financial assistance. We do not have the ability to properly vet these individual's situation, financial need, or use of funds. Plus, just giving them money is a Hand-Out, and our focus is on being a Hand-Up.

### Incentive Store / Financial Assistance:

A dignified opportunity for individuals to "purchase" the items they need for their families. It is a boost to their self-esteem to know they earned what they are getting, that it isn't just charity, and they have something of value to give to society.

- A wide variety of items available that have no "Moneytalk Money" requirement – food, toiletries, over the counter medications, etc.
- A wide variety of items available that require "Moneytalk Money" credits – clothes, shoes, bedding, small household appliances, kitchen tools, school supplies, laundry supplies, etc.
- Laundry facilities including the laundry supplies. They may choose to spend additional credits to have a someone do the laundry for them. Schools have stated many students do not attend due to the lack of clean clothes to wear. It is also difficult to maintain employment if your clothes are dirty or stinky.
- Bus pass or rides for a "catch a ride" type service
- Gas gift cards
- Medical co-pays including prescriptions
- Vehicle safety related repairs – defined as anything related to making the car start, go, steer, or stop. We have had a lady request her a/c be fixed as it was unhealthy for her to get too hot and to repair ripped seats as they scratched her grandchildren's legs. These items were not covered.
- Assistance paying for membership, equipment, and uniform fees for individuals to allow them to participate in sports teams, clubs, field trips, school opportunities, etc.
- Payee services – Moneytalk may choose to achieve payee approval to enable us to accept individual's paychecks and pay their bills for them as some people are incapable of managing their own money due to brain injury, medical condition, etc. Or, we may choose to partner with an existing Payee service. Initially, we will most likely partner as the need for this service will be low. However, as Moneytalk grows and our client base expands, the need may grow as well making it more cost effective and beneficial to our clients to take this in-house.

### Housing Stability:



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Having an address is critical for many otherwise simple activities such as opening a bank account, getting a credit card, making an online order, registering a vehicle, obtaining a state id or driver's license, or applying for a job. Having stable housing is also shown to improve physical and mental health.

- Rent and utility assistance
- Possibly have an apartment or two that are rented by Moneytalk to house our homeless clients who are working to become financially stable. Or possibly have some tiny homes, owned by Moneytalk, where we can place homeless individuals. Either way, they would pay rent to us, creating current credit history. Then, when they are ready to move out on their own, a portion of their rent could be returned to them to assist with deposits and down payments depending on the repairs needed.
- Moneytalk is an approved agency for Flourish Furnishings to help provide furniture, bedding, and small appliances to increase their housing stability. This also saves the clients lots of money because there is just a \$45 cost to "shop" at this non-profit.

### Basic Life Skills / Adulting 101:

Simple home maintenance tasks which will also save them money by not needing to hire a professional for every single thing that can go wrong. Plus, by learning how to complete these tasks, they may realize they are good at it and turn it into a career.

- Gardening to learn how to grow healthy food and save money at the grocery store. Produce will be used in meal preparation to help reduce Moneytalk's expenses. Additional items may be taken home by clients or used to teach canning.
- Simple cooking lessons - The biggest expense for many low-income families is eating out or eating junk food that requires little to no cooking. Eating out is expensive and usually not very healthy. But, if you don't know how to cook and/or do not have the kitchen tools needed to cook at home, you don't have many choices. Many well-meaning non-profits and churches have provided a frozen turkey or chicken and sides for Thanksgiving or Christmas – the idea being they have provided the most expensive pieces of the meal. However, research shows over 90% of those end up in the trash because individuals don't know how or don't have the equipment needed to cook it. By teaching them how to cook and providing the kitchen tools needed, we can help them save money and eat healthier.
- Cooking program will be a multiple month program where clients learn to cook many different foods, learn about coupons, learn how to plan a meal, learn how to find items in a grocery store, and much more. The items they are cooking will be part of providing the meals for the evening, and they will be taking leftovers home with them. Graduation from this program will result in earning a full set of kitchen pots, pans, equipment and utensils.



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- Cleaning is actually a skill. What chemicals do you use when? How do you clean without just spreading germs around? Is there a certain order to clean things? Are there inexpensive options that work just as well or better? For example, hydrogen peroxide is very inexpensive and will easily get out blood stains, needed by every woman and teenage girl.
- Simple sewing tasks such as replacing a button, fixing a rip, sewing on a patch to cover up a tear can extend the life of clothes. These sewing projects may include making a purse or bag as a gift or for themselves. They may learn to make some of their own clothes, saving money at the store. And, it may evolve into a career. One client is actually in the process of starting a large black women's clothing line business.

### On-Site Services:

On-site services are those provided by others and are necessary for the client's success, but not directly related to their financial stability. Evening opportunities would include dinner and worship prior to the start of their session.

- Recovery programs such as AA, NA, Celebrate Recovery, and Prepare & Enrich.
- Childcare services especially for those who have reached the point where they no longer qualify for government assistance, but still need the financial help or reduced rates. The childcare would also allow us to ensure the children get a good head start learning how to read, write, count, enjoy learning, classroom behaviors, teamwork, ASL, and much more. This would also be very convenient for parents who are coming to our site after work for their own benefit as their children are already there. They would be able to enjoy dinner with their children before heading home. For older children, we would provide transportation to their school or coordinate with the school bus system. Childcare and transportation are 2 of the top 3 obstacles to obtaining the help and services they need.
- Health screening events, including dental and vision screenings, for students prior to the start of school and during the year for adults who otherwise do not go to the doctor. Individuals in the low-income and poverty income levels typically have more health problems than those of higher income levels. Most of this is due to a lack of medical care, early diagnosis, poor living conditions, too many people living in a small home, lack of nutrients, poor eating habits, etc.
- Work with RideKC to have Moneytalk as a bus stop on some of their routes. Transportation is one of the top three obstacles to getting the help they need.
- ESL (English as Second Language) is needed for those who cannot communicate in English. It is very difficult to get and maintain a job when you cannot communicate.
- SSL (Spanish as Second Language) is needed for the staff and volunteers who do not speak Spanish. A basic understanding of the language is needed in order to better communicate with those who are learning English. Also, it is needed to help facilitate the supportive, community environment we desire for our clients, volunteers, and staff.



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- ASL (American Sign Language) is needed for the staff and volunteers who do not speak sign language. A basic understanding of the language is needed in order to better communicate with those who cannot hear. Also, it is needed to help facilitate the supportive, community environment we desire for our clients, volunteers, and staff.

### **Other Information, Plans, & Goals for Moneytalk:**

#### Community Involvement of Moneytalk

As a 501(c)(3) charitable non-profit, it is “owned” by the community. Therefore, we should be involved in our community where possible and feasible. As an added benefit, this will help promote Moneytalk’s existence and how we help those in need.

- Movie and game nights, including dinner, available to all. Provides a family friendly opportunity, inexpensive entertainment option, and community awareness. We would most likely charge a small fee to help cover the cost of dinner.
- Moneytalk is a community partner with two local Title 1 elementary schools through Caring for Kids KC. The partners work together to provide the school with the assistance they need, such as chaperones at a school dance or bottles of water for field day. For the 2020-2021 school year, Moneytalk is the point person for coordinating providing backpacks and all of the school supplies needed for the 1,059 students in these two Title 1 elementary schools. This is our first year trying to bless these families in this way and we are still fundraising to cover the costs. (<https://moneytalkff.org/support/fundraisers/school-supply-drive/>)

#### Organizational Stability:

In order for Moneytalk to function at the level of service in the original vision, a strategic funding plan needs to be in place. Also, sustainability requires commitment, expectations, and responsibility which is best obtained by having employees. Volunteers are great for many aspects, but not everything.

#### Fundraising Ideas & Plans

- Two main fundraising events each year should be the max in order to allow for adequate planning, preparation, and promotion of the events.
  - A family friendly, community wide fundraiser along the lines of Old Shawnee Days or Old Settler Days type of event. We would have vendors, food, rides, shows, etc.
  - A gala type fundraiser event including dinner, auction items, and a more formal fundraising atmosphere.



## Moneytalk Financial Foundations, Inc

A 501(c)(3) Non-Profit Charitable Organization

<https://moneytalkff.org>

913-538-1465

P. O. Box 860184, Shawnee, KS 66286

EIN=46-3216486

- Partner with businesses to offer Financial Coaching and workshops as a benefit for their employees. The businesses would pay the full cost, no scholarship for the employee.
- Partner with businesses to offer Lunch N Learn opportunities for their employees.
- Sponsorships are available. For example, our “businesses” in our bank account activity are all fictitious names. Lead sponsor for an event.
- Develop a monthly donor retention program.
- Develop donor and sponsor levels. Determine what benefits might be appropriate.
- A reduced fee for workshops is charged to colleges and other non-profits.
- A fee for workshops is charged for community workshops.
- A fee is charged for all Moneytalk Academy series, except the basic level. Sponsors are welcome. We had much of the food donated at our pilot series.
- Gym can be rented out for events, tournaments, plays, games, and practice. Moneytalk can have volunteers working a concession stand as appropriate.

### Employment Needs

- We will need certain positions filled by individuals with specific skill sets and knowledge. Our preference is to primarily fill positions with homeless individuals who are looking to get off the streets, former military struggling to transition back into the community, and others who are working struggling to find employment. This will not only provide them income to help become financially stable but will also provide recent employment on their resume for future opportunities.
- Security position plan is to hire veterans and former military. These individuals are, by nature, shepherds of the flock. They are natural protectors and very experienced working as a team. Plus, I believe our military should be supported and welcomed into the community when they leave the service. Too many of our former military individuals are homeless and/or struggle to find work.
- Male role models are needed for our youth. Most youth in this financial demographic do not have the father involved, and others have someone who sets a very bad example of how to be a man (drunk, violent, abusive, etc.) While there is no limit as to who these male role models should be, our first choice would be former military service men. Again, we want to support our military and help ensure they have a chance to be employed and have a purpose in their life.
- Individuals fluent in Spanish is needed as we have many parents who do not know English. They frequently have their children translate for them. It would make employment easier for them and open up more opportunities if they could communicate at least somewhat in English. Other languages, including ASL (American Sign Language), is needed as well.

Original Moneytalk Campus Layout:



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A total of 6-8 buildings, arranged in a circle or rectangle, with an open courtyard in the center for outside activities, playground, outside meetings, campouts, etc. Childcare would probably be in the “Business Offices & Security” to keep the children safe and away from others who might be restricted from being around children. This also keeps them close to the security office.



The intention is to be environmentally friendly and as “green” as we can. Not only is this good for the environment but will also help reduce or eliminate our utility bills.

- Solar power
- Point of use water heaters under each sink, washing machine, and shower facilities
- LED bulbs to reduce electricity usage but also generate less heat (reducing need for air conditioning)
- Geothermal heating and cooling as much as possible
- Rainwater collected and used for sprinkler system
- Electronic signage outside of classrooms and meeting rooms to keep signs up to date and reduce paper, toner, and time needed to print out what is scheduled for that room.
- Flexible parking – I remember seeing a type of parking lot covering that is electronic. The idea is that someone would program the parking spots, bus lane, basketball court area, traffic flow instructions, booth spaces for an event, or whatever is needed into the computer. Then, the lines would be lit up accordingly when activated.