

SPRING FORWARD

Financial Literacy

Program Overview

The Spring Forward Financial Literacy Mentoring focuses on financial independence for young adults coming out of homelessness who may be HIV+ or are at high risk for HIV. This supportive program covers topics relevant to young adults experiencing homelessness, such as Money Is Emotional, Setting Money Goals, and Borrower Beware, by using one volunteer as a lead facilitator and then additional "Money Partners" to serve one-on-one with each young adult throughout the course. Money Partners focus on building strong relationships with their young adult partners as they serve.

Confidentiality Statement: Unless there is reasonable concern for harm to a resident or someone else, information shared in the one-on-one discussions will be kept within that relationship.

Volunteer Roles

- Lead Facilitator— A previous money partner and/or someone who has participated in additional financial training
- Money Partners—Volunteers with money management skills willing to meet one-on-one with brothers and sisters to guide through course objectives, answer questions to the best of the Partner's ability, and give gentle suggestions or examples from the Partner's own experiences that have helped them move towards more financial responsibility.



"I am humbled and thankful for this program that has brought us together to teach about commitment, respect of money, budgeting, meal planning, couponing and so much more."

- Joyce Morton

What you will need:

- Facilitator- Teacher
- Money Partners - 3+ volunteers
- Availability to meet at partner location or host at your congregation location
- Supplies to included:
 - Post it note easel pad
 - Large Markers
 - Paper (printed curriculum materials and blank worksheets)

www.hopesprings.org **Give online:** give.hopesprings.org info@hopesprings.org

HopeSprings 5400 Loch Raven Blvd. Baltimore, MD 21239. 410-323-0005



Meeting with Money Partners

FAQs

Q: When does a course start?

A: A course can begin when a facilitator and at least 3 money partners have been identified. Dates are based on the availability of these volunteers. Through referral partners, HopeSprings will provide brothers and sisters to serve.

Q: Does a money partner need to be a financial expert?

A: Money Partners are not financial experts (necessarily), but are men and women who have had some success in money management and are willing to share their own struggles with handling money and sacrificing in an effort to save for the future. Money Partners will not try to "fix" anyone or any dysfunction they believe they see in the Brother/Sister they meet. Partners will guide and share stories so that all participants in the room can grow in greater stewardship. Money Partners will not judge how participants have handled their money in the past.

This is about relationships

Volunteers should be open to learning from our HopeSprings partners and those they are serving. We should assume we can and should learn from individuals who are at all stages of life, and perhaps even handling life matters sooner than many of us have experienced. This program is about relationships, and in relationships we learn from each other.

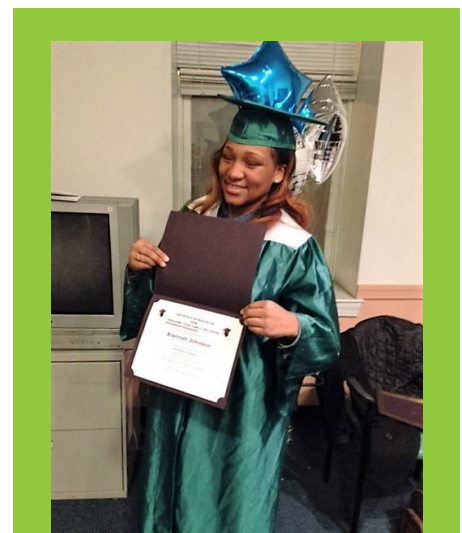
Savings Matching for Housing

HopeSprings has the opportunity, when funding is available, to offering a matched savings program for brothers and sisters. For every dollar saved, a dollar is matched. This incentive will assist these brothers and sisters to have a cushion specifically designated for the move from transitional to permanent housing. To support this initiative through a personal contribution visit give.hopesprings.org.

Springing into Success

HopeSprings has been able to provide volunteer teachers who have taught me how to get back on my feet financially and live a new life for me and my son. The last three years has been filled with ups and downs, but with the help of a support system, I have been able to overcome many hurdles related to homelessness, economic insecurity, and fear. Spring Forward Financial Literacy gave me a new perspective on how to handle my money. Before the class, I didn't know where my money was going all the time. Childcare was my biggest expense at \$400 per month. I have also learned to save. With the savings I have, I can soon move out of the housing program and into affordable housing. This is a major accomplishment for me. Because HopeSprings is able to provide me with a support system and match my savings specifically for housing, and help me care about and manage my money, I am better off. I can live on my own and provide protection for me and my son. I thank all of you and the many others that care about my generation being safe and secure in Baltimore, free of homelessness and free of HIV.

-Alannah



Alannah at transitional housing program graduation 2015

*Program Update: Alannah moved into permanent housing and is living well.