# Workforce and Bank Partnerships: A Tale of Three Workforce Boards

## Transcript

**Mahika: Hello, everyone, and good afternoon. It is my pleasure to welcome you to the LEAD Center webinar workforce and bank partnerships: A tale of three workforce boards. We're so glad you have to you today. In this webinar you'll learn about the CRA a law passed in 1977 as a response to banks red lining practices to encourage financial institutions to conduct activities, including workforce development‑related activities, that benefit individuals with low and moderate incomes.**

**You will hear about various strategies to build capacity within the workforce system, to leverage bank investments and disability employment for individuals primarily people of color who have low and moderate incomes.**

**Today's webinar is hosted by the LEAD Center, which stands for leadership in the economic advancement of people with disabilities. For those of you who may be need to the LEAD Center, we are a Workforce Innovation and Opportunity Act, or WIOA, policy development center. The LEAD Center is led by policy associates and National Disability Institute and is funded by the Office of Disability Employment Policy at the U.S. Department of Labor.**

**The mission of the LEAD Center is to promote innovation and policy, employment and economic advancement to support individual and systems-level change for all people with disabilities.**

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**My name is Mahika Rangnekar, and I'm an associate at social policy research associates. I am delighted to serve as the moderator for today's webinar.**

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**So that everyone can fully participate in today's webinar, we'd like to take a moment to share some captioning and housekeeping tips. Today's webinar is live captioned. If you would like to hide captions, click the live transcript button to find the hide captions option. You can also adjust the caption size under the subtitles settings option.**

**You'll also have the option to open the captioning web page in a new browser. The link will be posted in the chat box. You can adjust the background color, text color, and font using the dropdown menus at the top of the browser. Position the window to sit on top of the embedded captioning.**

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**If you have content questions for our presenters, and we do encourage to you ask them, please type them in the Q & A panel, and we have save time at the end for questions and answers. If your question is not content‑related, for example, you need tech support, use the chat box instead.**

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**To kick off our day today we'd like to um with the deputy assistant he can't is follow the Office of Disability Employment Policy at the U.S. Department of Policy. Jennifer Sheehy. She spent 10 years at the U.S. Department of Education in many roles including acting director of the national institute on disability and rehabilitation research and acting deputy commissioner of the rehabilitation services administration.**

**Deputy assistant secretary Sheehy was a policy advisor on the presidential taskforce on employment of adults with disabilities, and served as detail as associate director in the white house domestic policy council. Deputy assistant secretary Sheehy, welcome to the webinar.**

**Deputy Assistant Secretary Sheehy: Thank you so much, Mahika. I'm particularly thrilled about this topic today because I have an MBA, and this kind of information, particularly increasing financial literacy, really excites me.**

**As Mahika said, I'm the deputy assistant secretary for the Office of Disability Employment Policy or ODEP.**

**I'm a middle‑aged, white woman with shoulder-length, reddish-blonde hair, and I'm wearing a black sweater. I also use a wheelchair.**

**For those of you who are not familiar with ODEP, Congress established us about 21 years ago to create a federal agency dedicated toward working across programs and agencies to improve policies that increase the number and quality of jobs for those of us with disabilities. Today's webinars addresses two of ODEP's policies increasing financial empowerment for people with disabilities and equity. You will hear three stories from workforce development boards who partnered with banks to increase financial empowerment for people with disabilities.**

**These three workforce boards are being featured today because they have also committed to serve communities that have historically been marginalized. These workforce boards increased financial literacy in different ways. Some opted to provide financial coaching and credit assistance, while others are working on building financial industry career pathways for individuals with disabilities of color.**

**I want to alert you about a couple of exciting resources that ODEP, along with eight other federal agencies just release last month.**

**The joint communication to state and local governments called “resource leveraging and service coordination to increase competitive integrated employment for individuals with disabilities” and accompanying “frequently asked questions” document explain how state agencies can blend, braid and sequence resources to more efficiently serving common customers.**

**These resources demonstrate that blending, braiding, and sequencing are viable strategies to help people with disabilities attain and retain employment. Blending, braiding, or sequencing may even provide a creative strategy to support financial empowerment of people with disabilities.**

**I hope you will check out these wonderful resources if you haven't already.**

**I also want to alert you that next week is the start of National Disability Employment Awareness month or as we call it NDEAM. It's celebrated every October, and this year's theme: Disability, part of the equity equation, fits perfectly with this webinar.**

**From day one this administration had a strong commitment on disability or DEIA when President Biden issued his executive order in the workforce we could see how disability was specifically included in the broader DEI efforts. Our work has never been more important.**

**The pandemic has fundamentally changed the way we interact and reaffirmed the need for strong connections with each other and with the communities that have made us who we are; A diverse people.**

**Before I hand the virtual microphone back to Mahika, I want take a moment to thank the LEAD Center for their support and putting on this webinar today.**

**Not only are they hosting the webinar, but they also do countless things behind the scenes to ensure that this webinar, and so many other events run smoothly. Thank you very much, LEAD, and, of course, I want to thank my colleagues for the passion and dedication they bring to their ODEP work every day.**

**With that, I hope everyone is looking forward to NDEm, and I'll turn it back over to you Mahika.
Mahika: Thank you, deputy assistant secretary Sheehy for that welcome, and for highlighting the importance of centering equity in efforts to increase financial empowerment for people with disabilities.**

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**Our presenters today are subject‑matter experts and seasoned workforce professionals who will share their activities to engage banks to provide financial coaching, workforce training, credit assistance, career preparation and other activities for adults and youth.**

**First, we will hear from my colleague at the LEAD Center, Doug Keast, project manager at the National Disability Institute. Since 1979 Doug has worked as a practitioner and technical assistance practitioners in multiple levels in the areas of employment and disability. In particular, he has supported the development of local workforce investment boards and facilitated strategic planning and MOU development between boards and the service entities in their communities.**

**Next, we will hear from Amanda Sutherland, follow the past 5 years Amanda has been the administrator of workforce development for Kalamazoo RESA RSA where she supports the Michigan workforce system. She has 21 years of professional experience with accomplishments in workforce development, marketing, business development, employee management and training, business planning and budget analysis.**

**Then we will hear from Brian Williams, the executive director of the capital region workforce development board in Albany, New York. Brian has over 20 years of experience in the workforce development field assisting youth, adults and businesses and serves on several community boards.**

**And finally, representing CareerSource Broward in Fort Lauderdale, Florida, we have Nadine Jackson, the One Stop Operator, and Doug Saenz, the Business Services Manager. Nadine has been the operator CareerSource Broward since 2019. Prior to that she worked at the career source of Broward overseeing the three one stop managers.**

**Doug is the business services manager for hospitality, retail and small business at CareerSource Broward, working with employers and business organizations to promote talent, talent recruitment, training, and retention.**

**He also serves as a trainer in a leadership development program individuals for leadership roles.**

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**As I mentioned at the start of the webinar, Congress passed a law in 1977 to address banks red-lining practices and encourage financial institutions to conduct activities, including workforce development‑related activities that benefit individuals with low and moderate incomes.**

**These activities can take many forms, from the development of financial services career pathways training, to financial education, conducted by bank employees.**

**After today's session, you will have a framework for developing partnerships with banks. You will understand how banks can work with workforce systems to address workforce development objectives and increase the financial capability of workforce customers.**

**And you will hear the experiences of three workforce systems in their efforts to establish bank partnerships.**

**I will now turn it over to Doug, who will talk more about the framework for developing bank partnerships.**

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**Doug Keast: Thank you, Mahika and deputy assistant secretary Sheehy for that great open and welcome. It's a great opportunity to be here to share three tales of workforce systems. As we recognize that workforce development backwards often identifies specific populations for increased emphasis for inclusion and workforce services, the LEAD Center conducted outreach to determine how systems engaged in partnerships with banks to address local interests and priorities.**

**As a part of this teacher, three different workforce systems in Kalamazoo, Michigan, Albany, New York, and Fort Lauderdale, Florida, offered to learn with our team how to effectively engage in new partnerships with banks for mutual benefit.**

**The focus of these partnerships in all three areas were to engage individuals in low and moderate income, or LMI communities, especially people of color with disabilities. An activity designed to increase their overall financial wellness and career-path opportunities.**

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**Of course, the value of partnership with workforce systems for banks is half of the equation. This partnership is relevant to a bank's overall interests in the economic growth of communities in which they operate, but another part lies with their community development interests and responsibilities under the law called the community reinvestment act, or CRA.**

**Congress passed this law, as Mahika had said, in 1977 to address banks discriminatory lending practices, primarily against people of color. In a practice known as red lining, banks identified low‑income communities by drawing a red line on them on a map and excluded people who lived in these communities from obtaining credit, loans, and other types of investments.**

**This activity was a major contributor to the lack of opportunity experienced by families and communities of color in many cities in their building of businesses, careers, and in their own financial health and wealth.**

**With the CRA, though, banks are encouraged and give credit for conducting activities to increase the financial health of individuals with low and moderate incomes, including people of color with disabilities.**

**These activities could take many forms ranging from the development and provision of financial education and services to increase the financial capability of people in these neighborhoods to workforce development activities in the form of career pathway development, training and placement to engage individuals with low incomes and satisfying, living-wage careers.**

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**In the course of our outreach, and time with the good folks with Kalamazoo, Albany, and Fort Lauderdale, we engaged with bank partnerships.**

**The first strategy is to engage a bank representative on the workforce development board. Many workforce boards around the country already do this, as there are many areas of common focus for banks and workforce systems including economic growth and community development.**

**Bankers also have an interest in this activity because, well, they can receive CRA credit for the time they spend on the board activities.**

**As your system starts to develop an initiative to establish partnerships with banks, we recommend that you include leaders from organizations focused on equity for communities of color and the inclusion of people with disabilities.**

**By including these organizations from the outset, you will ensure strong focus on the communities that the CRA law intends to empower, have partners who can help guide your initiative and ultimately strengthen your community impact.**

**We also encourage to you connect with national bank partnership initiatives if they are active in your community. This may save you a lot of time as they have existing connections with banks and robust programs.**

**BankOn provides unbanked and underbanked individuals of families with asset building, banking access, consumer financial protection and financial education and counseling.**

**As you become knowledgeable about the community reinvestment act, discuss partnership opportunities that will generate CRA credit for banks as you have opportunities to meet with them.**

**If you don't have a history of partnership activity with banks, it's visible to start small with partnership opportunities and look for growth in the activity over time.**

**In many areas of the country, bank CRA officers have established affiliations and meet on a regular basis to support each other in their CRA activities.**

**Establishing a connection with these groups where they exist is a great way to fast‑track your opportunity to share your partnership to share your opportunities with banks.**

**And, finally, your ability to identify income status and project activity impact for partnership of banks to provide activity for CRA purposes.**

**Your ability to do this should be included in your conversations with banks as it will pipe their interests.**

**Each of these items in this framework are relevant in gaining and maintaining bank partnerships. We will release a how‑to guide providing more details soon on the LEAD Center website.**

**And now it is my pleasure to this discussion back over to Mahika.**

**Mahika: Thank you, Doug, for laying the groundwork for our conversation today. As deputy assistant secretary Sheehy mentioned in their remarks this is a critical effort given the pandemic's disproportionate impact on individuals with disabilities primarily people of color in communities that are low and moderate income, and coming at a time when the Biden administration issued an executive order on DEIA across the federal government.**

**And, Doug, like you said, this is a moment to reflect on the intersectionality of race, and justice, poverty and disability and build and expand opportunities to positively impact the financial inclusion and stability of people of color with disabilities in communities that are primarily low and moderate income.**

**So, now, the moment that I'm sure you've all been waiting for, we're going to hear directly from three local workforce boards on how they engaged individuals and communities with low and moderate incomes, including people of color with disabilities, in activities that were designed to increase overall financial wellness.**

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**First, I'm going to turn it over to Amanda Sutherland, who will be talking about Michigan works southwest experiences in connecting with banks and new partnerships through the CRA pilot and, remember, if you have any questions for our presenters today, please do ask them in the Q & A box, and we'll get to that towards the end of the webinar.**

**So, Amanda, I will turn it over to you.**

**Amanda: Thank you, Mahika, and thank you to the LEAD Center for inviting me here today.**

**So I wanted to share with you how we were approached and the experience we had at the LEAD Center in engaging in a financial literacy program.**

**So at Michigan works southwest we do serve an adult population with career exploration at the forefront.**

**And with that, we know that that bleeds right into the work that we're doing through this program through financial literacy that those two things go hand‑in‑hand.**

**So when the LEAD Center came to us asking, you know ‑‑ is this something you'd like to participate, we said we're all in, but what does that mean? What are you looking for us to do? They said the sky is wide open, so we ‑‑ we dove deep in some of the services that we already provide across the four counties that we already serve, and we said you know what? We do an excellent job with the workshop series that we have created over the course of many, many years that we provide both in‑person and virtually.**

**And we said, okay let's explore how we can use our current knowledge and how that, you know, share these workshops ‑‑ anything from resume‑building to interviewing techniques to advocacy among the workplace in building in a financial literacy workshop series.**

**We know we're not the experts at Michigan works on financial literacy, so we said let's poke around.**

**Partnerships that we already have in the community -- so along with us connecting with social policy research associates and the National Disability Institute, along with myself, and a few others from Kalamazoo RESA southwest, we reached out to a couple of individuals you can see here from Michigan rehabilitation services, a neighborhood employment ‑‑ employability program called the neighborhood hubs as well as a financial literacy program that we already had at KA RESA, and we said what are you guys already going? What do you see in the communities that they need more of? And so this was our advisory team.**

**We included this advisory team almost at first on a weekly basis and almost every few weeks, and we say this is what we're creating, and this is what we're seeing from the CRA officers in what they can provide in partnership with us. Do you see this as something that your communities, and those that you serve would be interested in, and they said absolutely.**

**So we engaged a leadership advisory team throughout the course of this entire summer when we provided this workshop series.**

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**So through that advisory team we also said what are the outcomes ‑‑ we're not just going to do this to do this and throw some ideas out there. What do we want to see from this and make it very intentional in the information that we're providing into our communities? And one obviously to provide that financial literacy opportunities for underserved communities, as Doug had mentioned before, you know, there is, you know ‑‑ the red lining that had been going on for years and years, and we wanted to make sure that everyone has information for financial wealth and health.**

**We serve four counties here in southwest Michigan. We wanted to make sure that we're engaged in all four of those communities, and we did that through online services as well as in person to make sure that those folks are building long‑term financial growth.**

**And then additionally we wanted to grow relationships between workforce development and local bank partnerships. For many years we have connected in certain ways with some credit unions but knowing there's this bigger picture with banks in the ‑‑ in the heart that they want to pour into the communities we said absolutely. Let's start making those local banking connections in our local area.**

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**So what did that look like? How did we develop the series? There's the plan 1 and the plan 2, so plan 1 ‑‑ we developed a co ‑‑ or a dual workshop series so what we have -- we have career coaches at Michigan works southwest that meet one‑on‑one and do deep dives with the people's career goals, and so we listed those career coaches to learn more about financial literacy and how we're engaging with the CRA officers, and we ‑‑ they got ‑‑ their feet wet with learning about the financial literacy and what we did we put together a workshop that we offered on a biweekly basis that just dipped the toe in the water. Got people excited about financial literacy and about the ‑‑ the CRA officer‑led workshops.**

**So we held those on a biweekly basis where people could get some information and say, okay, I'd like to connect in 3 weeks with this upcoming workshop or next week with this workshop.**

**And then those career coaches made sure they were connected in the right ways to whatever workshops they were ongoing financial literacy information.**

**Here's a key component, and I know ‑‑ everyone knows, if you feed them they will come, and we ‑‑ so what we did we explored, and we reached out to the CRA Association of Southwest Michigan and said: Hey, is there any financial backing you could provide to this ‑‑ these next 7, 8, 9 weeks and say ‑‑ and allow us to provide food for the individuals that come in person, walk through our doors and engage with the personal boxes, and they said absolutely.**

**And so they gave us a budget to provide ‑‑ we know ‑‑some weeks was pizza, some weeks was wings. Sometimes it was desserts and drinks ‑‑ water.**

**[Laughter] So, you know, that ‑‑ that just enticed people. At Michigan works southwest we have a large lobby area with a group of computers where people can just walk in any time and use those computers for career exploration or anything that they need, and that's a free service.**

**So when they smelled that pizza in the room next door, you know, we would always go out into our lobby and say, hey, we have an upcoming workshop, come on in, grab a piece of pizza if you'd like to learn about X, Y, Z financial literacy, so we were able to feed them, and they will come, so that was an amazing thing that those banks that we connected with provided to us, so thank you for that financial backing there.**

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**The second piece to our workshop series incorporated the CRA officers. We know they're the experts. They are the ones that have the great information, and they already had, you know, a lot of PowerPoints already available. They'd done these workshops before, and they didn't need to reinvent the wheel. They already had the information already provided to us and present it with us, so we're the host. They were the experts and together through that partnership we had a very engaging workshops. The CRA officers would present and our cofacilitator our career coach would be able to filter questions throughout, and they ‑‑ we got feedback at the end, which I will share with you some of our feedback from those workshops is that our participants that came to those workshops really liked being able to ask questions and hearing straight from a banking expert right in the moment. They didn't have to wait; they didn't have to walk into a bank. They felt very comfortable in the environment they were in knowing they were getting quality information.**

**You could see here through the CRA officers we provided a 7‑week workshop series and here's just a few of the banks that engaged in that workshop series. There are many more.**

**We heard that there was a few definitely quick ‑‑ No. 1 hitters. Identity theft was a big one that people really enjoyed as well as learning about credit scores and also then how to get out of debt, and I will provide to you in just a minute some of the long‑term goals we had from this experience.**

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**So here is some of the data that we collected. Over those 7 weeks we had 57 attendees attend the bank‑led workshops, and 23 attendees that attended those kind of, you know, toe-in-the-water, career-coach workshops that were the introductions to our financial literacy series. We're very happy with the amount of attendants and here's in these bubbles here were some of the survey feedback that we received.**

**And like I had mentioned before, they really enjoyed the interaction, and I think that's important. It wasn't just somebody talking at them. It's somebody talking with them and providing answers, simple and short and answers they could understand, and then we could also loop back around with these individuals and provide additional services on the back‑end.**

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**And to wrap up my presentation today, I wanted to share with you that we took this opportunity to say, hey, what went well, what can we improve on and how are we going to incorporate this long‑term because it was very much well received, and we really appreciate the LEAD Center reaching out to us and including us in this important topic to bring workforce development and financial literacy coupled up as a partnership.**

**So we are going to seek out a scholarship program: Backed by a bank to monetarily sponsor potentially 10 participants to open a secured guard to help ‑‑ to help build credit and get out of debt. We know that secured cards are an opportunity for somebody with no credit or low credit to build credit, and so we are looking for that sponsorship long‑term over the next year.**

**And, of course, we are going to still incorporate financial literacy into our workshop series long‑term and continue to invite banking professionals to be those ‑‑ those experts in the industry.**

**And then also making sure that we are providing financial assistance referrals to people in our community and making those connections on several topics below that you can see first time home buyers, loan assistance and seed money so reaching out to our communities, see what's out there, so we can make continued referrals into the community and provide that connection there.**

**So thank you, Mahika, and thank you, everyone for listening back to you.**

**Mahika: Thank you, Amanda. I just want to highlight a couple things it was really exciting to hear you share these experiences, and I really appreciated what you said about making connections in your local area, you know, Doug noted how this can be an efficient way to start developing partnerships with financial institutions, and it looks like for Mich9gan Works this resulted in some really impactful CRA presentations.**

**And also your ability to document and ‑‑ report the impact that these presentations had on low and moderate income individuals, for example, how you captured direct feedback from your workshop attendees, which is always great talking with customers is a great way to determine whether your programs are having the desired impacts; right? So that was exciting, and I'm really excited to see what comes out of these upcoming activities in this , so thank you for that.**

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**I'm now going to invite Brian Williams to share his team’s experiences in identifying and forming workshop-bank partnerships. I'll pass it to you, Brian.**

**>> Thank you, Mahika, and thanks to the U.S. Department of Labor and the LEAD Center for all the work they've done for this and the vision of really connecting the CRA project to the workforce development system.**

**I think it's important that we kind of work on breaking down the barriers between all of the organizations that we work with, and that's something that we kind of pride ourselves here at the capital region in New York state.**

**Our area is essentially three counties in upstate New York, the capital of New York state. We sponsor three of the American job centers one in each of our counties and as I mentioned, you know, convening partnership and collaboration is one thing that we ‑‑ I believe we do very well because, you know, we truly believe that the breaking down of silos between organizations, between projects and everything is really what will empower our communities to move forward.**

**And one of the things that we worked on initially was: Who should be on our leadership team and interestingly enough, we actually had to kind of narrow down our original list who we wanted to be on there because everybody wanted to be a part of this initiative as we talked it through.**

**We were very connected to our local BankOn coalition the cash coalition through our disability resource coordinator we had in our career centers for at least 10 years now.**

**We also have a bank and a credit union in our workforce development board.**

**But then we also pulled in our community colleges, and I'll talk a little bit about that in a minute why they're important in our project.**

**You know, obviously our community organizations that are embedded right into our urban centers in the cities our youth and workforce centers urban city centers that are doing great work right in our neighborhoods right in the urban corridors and a lot of our Head Start programs pulling in the parents that we want to talk about, and we really took an approach of really going ‑‑ in two directions in terms of our partnerships. How do we embrace and empower individuals that may be marginalized and may not have been actively participating in the opportunities that we're offering in the area and how can we reconnect with individuals that may have been involved in our ‑‑ in our workforce system on the banking side years ago and how do we pull them back in? And we kind of took a two‑pronged approach in terms of what we wanted to look at. We wanted to kind of tackle two different things. One being the financial services career pathway. Taking advantage, I guess I'll say, of the current labor market and the need for businesses to find skilled workers right now ‑‑ obviously, is huge, and, you know, having lots of conversations with some of our connections in the banking communities through our chambers of commerce and a couple other things, it was very evident that identifying a career pathway from teller on up was something we wanted to tackle. And in talking to folks in the community, we did quite a few focus groups of individuals in our ‑‑ our neighborhoods of color and our LMI populations, in our low-income populations and our disability populations, and, you know, we kind of talked through what does success looks like to you? And what really resonated in a lot of our questions is ‑‑ is one thing that folks don't understand the opportunities that are right in front of them or in their own backyard.**

**Quick story, we had one young – young, single mom that was talking about how she had just lost her job in a local convenience store, but she was all proud of herself because she found another job at another convenience store, and we asked the question: Have you ever thought about working in a bank? And her response was: I could never do that. I'm not smart enough, I'm not good enough. I don't dress well enough to work in a bank. All these things that we had to kind of almost redirect and say: All your perceptions are not correct on this.**

**So that kind of steered us in this career pathway arena.**

**We also wanted take a look at creating new financial empowerment services. As I mentioned we had a very strong mature bank on organization here in our region, and we were looking at different activities and relationships to build on the capacity of the work they're doing ‑‑ the great work they're doing right now, and bring almost a next level to that.**

**Some challenges that we identified on, you know, going forward with our progress was having conversations with the banks and who the correct person was to talk to about the career pathways.**

**Historically folks in the banking industry look at tellers in one bucket, and then everyone else in another bucket and the traditional recruitment strategy of the majority of the banks was essentially let's go to our local four‑year institutions. We'll hire individuals who have that four‑year degree in accounting or finance, and we'll bring them in at a lower level credit analyst or something like that, and then there's a very specific career pathway from there.**

**But there was that huge chasm between your tellers and your entry‑level business service folks and how do they get to that next level? So that was one of the challenges that we kind of talked through with several banks. We actually have four that we've established a really strong relationship and picked their brains where do you get your next level of individual from? We didn't want to make this pathway broken like it is now, and, you know, we talked through, you know, where do we go next in terms of that, and that's why we brought in our community colleges.**

**And New York state ‑‑ there's actually a registered apprentice program for financial services representative and representatives, and we looked at our university system which rolled out microcredentials, which is small bites of a degree program that are for credit, and we're working through now having the banks identify the skill‑sets that are needed for individuals to move along to the next level, and then bringing that back to the community college and saying, okay, what can we take for the credit courses that are on here that will match up for that career pathway and the educational pathways as well.**

**We want to expand essentially that career ladder definitely for multiple levels like and really creating a model to engage the underrepresented populations that we're serving.**

**It's kind of a two‑pronged approach from a banking standpoint, you know, they're helping to if I let need that they have in terms of their current workforce and their future workforce but then in many cases they're going to be getting CRA for it as well.**

**The timing for this project I think was perfect or almost tapping into the needs of the banks on that and having them want to participate and partner with us on the whole thing.**

**We have prodding over the last year and having lots of conversations with folks in the banking industry. We had some individuals that are currently in the economic development arena who used to work in the banking industry that are local entrepreneurs themselves, so they were able to make connections with us that we probably couldn't have made on our own.**

**And we really articulated the emphasis with all of the banks of raising the standards of living for individuals living in our distressed communities. And really, you know ‑‑ in going back to the folks who don't understand what they don't understand and what they don't know they don't know the opportunities are right there.**

**These communities are what banks would consider low and moderate income communities. Out, the target under the CRA but more importantly than that this is their future workforce that historically they haven't thought to tap in to. One of the main focuses we wanted to look at was: How do we get into the communities and talk about these opportunities and break down the ‑‑ the unknowingness of what it is to work in the banking industry.**

**And creating this pathway in terms of the education piece is our first step.**

**We have one of our banks that's currently looking at our on‑the‑job training programs for individuals that ‑‑ a year ago they didn't consider ready for this program, but now they're taking a look at this and saying, you know what? We may have excluded individuals that did not have the skill‑set that we were looking for or weren't from our traditional working pool, and now that you brought this to our light, it's important that we put them in a training program that's being developed with our community colleges from that standpoint.**

**You know, the other piece we wanted to look at, like I talked about, was the new financial empowerment services, and, you know, we talked through that with a subleadership group that we need take a look advantage of the career pathways conversation right now. We're using our banking partners and our empowerment services to educate folks on banking terms, for example, as not only empowering them for their own personal finance but how people can actually get in the banking industry and work in that industry as well.**

**Our next steps and sustainability has been this big piece because I believe we've made a ton of progress in the last year on this initiative, and we didn't want to essentially drop this right now because we're moving so much forward in this the banks are ready to move on to the next step.**

**So from a leadership transition, you know, our plan, you know ‑‑ obviously Brian and Doug and the team from the LEAD Center, you know, was excellent at, you know, helping to facilitate us and bringing us all together in our busy life, and we want to continue that piece on that so our local regional economic development organization, center for economic growth, has agreed to take on that role. They are one‑stop system operator in our region, and it totally makes sense. They are also one of our apprenticeship leads for manufacturing in the industry ‑‑ manufacturing industry, and this will essentially bring them into another industry of forming apprenticeship programs as well.**

**We're also looking to outreach serving new people, people of color and other communities as well we're doing a lot of outreach through our neighborhood associations, through our trusted messengers that are in the community and really establishing grassroots efforts to educate folks about opportunities that they may not know where it's going to be.**

**And then finally as we talked about our career pathways development aspect. There may be some other key partners that we want to bring into the fold here, which, I think, will be important, and, you know, we want to continue the work we've been doing on this career pathway piece because it's going to help low‑income folks and folks with disabilities that will move up the banking system and really, you know, establishing that training and workforce experience approach to get forward in the banking.**

**So thank you, Mahika, I'll turn it back over to you.**

**Mahika: Thank you, Brian. Thank you for sharing those experiences. It was really great to hear how you're attending to different types of individuals in the workforce system, so you mentioned wanting to support and empower several different communities, including people of colors and people with disabilities who may not be in the workforce system for a variety of reasons historically being kept out of certain careers and industries, and you also mentioned with wanting to reconnect with some individuals and just that balance knowing that a lot of activities under the CRA, you know, can help a lot of different communities a lot of different kinds of populations and being able to talk to people and understand what their barriers are to then help design these activities that can really be inclusive for a lot of people so thank you for kind of highlighting that and talking about that. That was really great.**

**And if we go to the next slide, I'm excited to pass it on to our third local workforce site Nadine and Doug at CareerSource Broward and remember, if you have questions tore our presenters put them in the Q & A, we'll leave a few minutes at the end to get to those. So, Nadine, I will pass it to you.
Nadine: Good afternoon, Mahika. Thank you. Good afternoon to everybody. Like the other two workforce board reps sa
id, I want to thank the LEAD Center for this pilot, setting our sites. CareerSource Broward, when we decided to create our pilot program and the leadership team, we weren’t sure who should be on that team, the make-up of it, but we basically brought on a board member we thought it was important to have the buy‑in of the board and our one stop partners the county, which is our community service block grant partner as well as our friends and partners from the division of vocational rehabilitation.**

**So we basically had a couple of goals here. We wanted to enhance and strengthen the financial service career pathway with bank partnership focusing obviously on LMI, people of color and people with disabilities.**

**We also wanted to increase the financial capability of adults with low and moderate incomes.**

**We in our ‑‑ we serve one county, but we have three centers -- a huge county down here in the Fort Lauderdale area north of Miami.**

**We really wanted to ‑‑ to focus on, you know, enhancing our financial workshops because currently in our three centers we already offer two financial workshops, but it was important for us to kind of increase the financial responsibility of adults, and we definitely got more buy‑in once we had an actual banger to do it for us. That's why we were interested how do we go from teller to account manager to mortgage broker on up and also how do we increase the financial knowledge down here like I'm sure Albany and Michigan we have a really big issue as it relates to affordable housing, so that is at the forefront of our local community, so the timing of this turned out to be really, really good.**

**Next slide, please.**

**So what did we do. We developed new partnerships. Our initial team ‑‑ we didn't have somebody from the bank as an initiative and as our leadership team grew, and we thought we really needed somebody from there we stated to add somebody from the Florida prosperity partnership on our team, and they connected us with a local bank on collision, which is city of Lauderhill, which is one of the most distressed communities, in fact, one particular zip code has the most children living in poverty in all of Florida, so that was a good connection for us to make and for those underbanked and unbanked customers, and we have very, very many of them and our new bank relationship included JPMorgan Chase bank and Locality Bank. Locality bank's president actually joined our board, and JPMorgan Chase bank is the bank that we are working with right now as a matter of fact they just finished their five‑part series where they come in to our center, and they basically have workshops, and we kind of decided based on what the success coaches told us what workshops would be the most interesting.**

**And I fundamentally have actually attended 4 of the 5 workshops. They're very interactive. We have very good feedback. We didn't bring the feedback like our friends in Michigan but very interactive. The customers like it a lot, especially, the one on budgeting because they actually had budget 1, and then they had budget 2, and so the following week ‑‑ or the following two weeks when they came back they were asking questions: Did you follow your budgets, and that was really interesting? But one of the things that I did want to say, and I think it came up with somebody else is the relationships we formed with the bank regulators here in Florida from the FDIC and OCC were very, very helpful. They really opened doors for us in terms of even helping us to get that partnership with JPMorgan Chase bank because they were able to advise us this is how you approach a bank. This is why a bank might be suspicious of you if they've never heard of your organization and people really guided us really well in how to do outreach because cold‑calling was not working for us, so that I would say to anybody listening out there: Getting those partnerships very, very helpful. And again, they're going to continue to support us as we try and expand our partnerships not just with JPMorgan Chase bank or Locality Banks but other because you want to tied them in with their IT as an occupation in demand, and I'll turn it over to my colleague Doug who's going to tell you a little bit more.**

**Doug Saenz: Hello, thank you. I appreciate that, Nadine, and thank you, everybody, so I'll cover we don't broad areas here one is the results that we've gotten and the other is kind of our next steps and what we're going to be doing next, so could we go to the next slide? Thank you so first as Nadine was mentioning already we've been able to establish actually two very successful relationships one with Chase Bank and the nice thing there is, of course, their backyard their cachet as it relates to financial services and financial education ‑‑ they do a lot of work in south Florida. One of the people that we actually met with ‑‑ she's posting all over in LinkedIn and about the different places they're partnering with, so it's great to have them on board and to be working with them.**

**We actually have a number of workshops that we offer our customers and some of those involve budgeting and financial issues but to certainly have a bank behind, and you offering that just adds so much for the mix, so we're really pleased with that to have them on board and in working with us.**

**Like Nadine said, she'd been to four ‑‑ four of the five workshops, and it's interesting how successful they are because she used to have Corolla. She drove in last week with a Lamborghini, so there's something going well one of those four workshops. That's not true.**

**We have actually another workshop as well with a local bank, Locality Bank is their name, and they're on our board right now, so that's great to have. Again, it's a different perspective we have not had a bank or a financial institution on our board. We have other industries, we have tech, we have healthcare, but this is nice to have that industry now as part of our board and a team that kind of oversees the direction that we take in what we're doing, so we're really pleased with that as well.**

**And one of the things, too, I want to say ‑‑ one of our partners locally is a group called ‑‑ and Nadine, correct me if I'm wrong I want to say Bank On, and there's a gentleman there who was part of our team, and he was very instrumental ‑‑ he's been in the banking industry for a number of years. Patrick ‑‑ I don't remember his last name now very instrumental in connecting us with different banks and some of those didn't go through, didn't work, and that's fine and some of them did and, of course, as we mentioned with Chase it's been a phenomenal relationship.**

**One of the things that we did and particularly Nadine who did a lot of research on this was the resource ‑‑ the resource capability services the resources here in Broward County. I think this was a bit of a surprise for us. There was so much out there but a lot of times this kind of information flies in the radar. People don't market it necessarily the best way, so you don't know all that's around us, but we do have in Broward County a possible number of resources that deal with financial dedication and prepping individuals to manage their monies, to save their monies, and so forth, so that was something ‑‑ that was a real nice outcome for us and a good ‑‑ good ‑‑ a good positive checkmark for our area.**

**We also ‑‑ excuse me, we also have the development ‑‑ developed a financial capability ‑‑ this is a mouthful ‑‑ financial capability services ‑‑ I'm sorry, and that can be used ‑‑ which actually step came out of that resource map that was developed, and that is available now to our career center staff that they can use to refer individuals to different places depending on the need, financial education, budgeting homeownership ‑‑ whatever it is, they now have a resource they can use to refer people.**

**And, of course, with alongside that, having Chase giving these workshops as Nadine said, they've done 5. They'll be back for another round, and so we want to continue that and keep that going so together that's a nice 1‑2 ‑‑ 2‑pronged approach to help individuals let them know what's available to them. For the clients again to strengthen their financial capability.**

**And then we completed a pitch that Nadine, and I worked on that the OCC and the ‑‑ man, I'm blanking out on the other organization. The FDIC ‑‑ that they help us develop ‑‑ the community reinvestment folks that we can use to approach banks, so it's given us a bit of an education how to polish ourselves for that industry.**

**Again, you know, if you want to talk about hospitality, marine, aviation ‑‑ we've got that covered, but the financial services industry was new to us in that respect. It's not an industry where they engage much in, so it was nice to have that ‑‑ that kind of mentoring, if you will. By those groups that help us know, okay, here's how we want to approach banks when we want to go ahead and build some relationships and do more.**

**Okay.**

**So next slide, please.**

**Okay. So some next steps, so we want to enhance the leadership team membership and as we've had about 5 or 6 partners locally, and we want to keep that going even if it's on an informal basis because working with Bank On, for example, and with some of the other groups, it's so important as we're looking to move forward we do have already relationships with vocational rehab, Broward county ‑‑ we have a ‑‑ we also have a program manager that works with people with disabilities, Ticket to Work, and so we already have some of these relationships and connections established within our own ranks here and being able to expand that beyond ‑‑ with voc. rehab and with bank on ‑‑ particularly bank on because that's an opened door for us to really build further with what we've been doing with the banks.**

**I don't see ‑‑ one thing I wanted to mention too we've been working as well on the career ladder, and it was through connections With Chase. A different department, a different area that we were able to connect with, and I'm working with them to kind of build something out to give a picture to some of those would might actually want to take that career in financial services, so I want to just add that in there.**

**And we want to focus or these 3 partnership opportunities that we see here, so obviously one, continue to build those bank relationships and the training, and so we want to keep that going, and we wood not mind expanding that to other banks as well again to cast a wider net to pull others in and add works and training for individuals with low and moderate incomes.**

**In this area wherever we can we want to expand it. We know there's been some shrinkage in our area, and we're keeping the door open and thankfully they're open and not saying no but some of them are kind of feel the lay of the land as it extends now, and acquiring low or no interest loans. Again, something we might be able to benefit from partnerships with banks to service low and moderate income areas, and we would love to be able to work with banks to do, so that and to improve some of our assets and our resources to serve these people. Our central ‑‑ we have 3 locations in the county ‑‑ by the way, Broward county ‑‑ I guess this is relative, but we are a small ‑‑ compared to Miami‑Dade and Palm Beach county, but it's the second largest county in south Florida, so it's a sizeable, sizeable county population‑wise, and, so we have three centers which does a job of covering the geographic area and our central office particularly is a target that is near Lauderhill as Nadine referred and some of the other low and moderate income areas, so that will be a perfect target to partner with a bank and reach out and be able to provide these services not only with education but to reach out with helping of homeownership and other services like that that can move them up to the path of financial independence, and that's something we would want to key on and business growth and development here in central Broward county.**

**So that covers what we've been doing. We're really excited about it. We want to thank all of you Doug and the whole group of people because it's been a good experience for us, and so Mahika, I will turn it over to you.**

**Mahika: Great thank you so much Nadine and Doug. I especially appreciated how you talked about formulating our outreach kind of narrative as a cold‑calling Nadine said it wasn't quite working but thinking how you outreach to banks and kind of what story you want to tell, and then Doug, to your point about pulling in different perspectives across industries and bringing that expertise to ‑‑ to kind of help support these activities, I thought that was a really great thing to highlight.**

**Next slide, please.**

**We've seen that through the CRA things can engage in activities that support individuals who have low and moderate income to obtain ‑‑ and the learnings of this pilot will some in the creation of new CRA‑related workforces the LEAD Center will offer events and engage in activities to disseminate, promote and scale up promising practices.**

**So to that end, ODEP and the LEAD Center are offering free support and technical assistance to workforce boards that wish to develop or expand bank partnerships. If your workforce system is interested in this TA or interested in staying connected with the LEAD Center in this activity, I've dropped the link in the chat to a Google form.**

**If you could fill this out, then we can contact you and be able to work with you in the future.**

**Next slide, please.**

**>> We are at the hour so, unfortunately, we don't have any time for Q & A, but we do have presenters' contact information available for anyone that would like to follow up.**

**Thank you for submitting your questions and, hopefully, you'll to be able to get in touch with our presenters and have some conversations with them.**

**Next slide, please.**

**If you want some to learn more about the CRA and how to engage banks in this work we have several resources for you to peruse. All the slides in the links will be available after this webinar.**

**As Doug mentioned we have a how-to guide coming soon. This guide provides blueprint to help workforce development boards establish stronger bank partnerships to improve program participants employment and economic outcomes and benefit the greater community.**

**So next slide, please.**

**If you enjoyed today's webinar we hope you stay in touch.**

**If you'll go to the next slide you can see you can follow the LEAD Center in a whole different ways. We’re all over social media. You can sign up for our newsletter, and you can also go check out our website.**

**Next slide.**

**A very, very special thank you to all our presenters: Doug, Amanda, Nadine, Brian, Doug and another big thank you to all of you in the audience for coming out today. We hope to share with you again during upcoming LEAD Center webinars. Have a great rest of your day.**

**Doug Saenz: Have a good one.**

**Doug Keast: Thanks, everybody.**