

OFFICE OF FINANCIAL EDUCATION  
Community Financial Access Pilot



**Financial Network Guidelines & Provider List**

March 2009



## Bank on Philadelphia Financial Education Network

The Bank on Philadelphia Financial Education Provider Network strongly recommends following the practices outlined in this document for providers interested in providing financial education and preparing clients to open a checking or savings Fresh Start Accounts (Second Chance Account) with a participating BoP financial institution. The financial education providers under this network all are considered BoP accepted providers.

### Core Competencies

Classroom curricula should include budgeting, savings, account management, banking products, an overview of financial services, information about local resources and other competencies as determined by provider.

<b>Spending Plan</b>	Learners gain understanding of elements for preparing and managing a personal spending plan.
<b>Saving</b>	Learners are introduced to the benefits of saving and how to set reasonable and achievable savings goals. In addition, strategies for establishing a savings account and developing savings habits will be reviewed.
<b>Account Management</b>	Learners will review: <ol style="list-style-type: none"> <li>1) the importance of record keeping and be introduced to a variety of record keeping strategies;</li> <li>2) the functionality of the debit card as well as common mistakes and pitfalls that can come with debit card use; and</li> <li>3) common banking procedures (i.e. writing checks, deposits, withdrawals, and deposits availability);</li> <li>4) choosing and opening an account.</li> </ol>
<b>Banking Products</b>	Learners are introduced to no or low-cost financial products specifically designed to help lower their costs in conducting daily financial transactions. These products and services are found in the BoP Financial Products and Services Catalog.
<b>Cost of Financial Resources</b>	Learners are introduced to the high cost of using alternative financial services such as pay-day lenders, check cashers, and the effect these services have in depleting their personal earnings.

### Pre and Post Survey

Instructors will ask learners to take a pre and post survey as part of the financial education session. The purpose of the survey is to measure the impact of the financial education session and learning achieved by the learner. The results of the pre and post surveys will be reported on a macro level on a quarterly basis.

## Certificate of Completion

Providers will issue a Bop Certificate of Completion to the learner upon completion of the financial education session. For providers teaching the PNC Financial Education Curriculum, you will issue a PNC Certificate of Completion. The client must take the certificate to a participating BoP financial institution to open a Fresh Start Account. PNC will only accept the PNC Certificate of Completion to open an account. Go to <http://www.philadelphiacontroller.org/bo/default.htm> to download and print

copies of the certificate for your students.



## Learners

The Financial Education Provider Network encourages providers to ensure that their curriculum meets the diverse needs of their learners.

<b>Literacy</b>	The reading level is appropriate for the learners.
<b>Diversity</b>	Materials reflect diversity in areas such as age, race, gender, and household income.
<b>Culturally Sensitive</b>	Text, illustrations, and learning activities are culturally sensitive and appropriate for the learners. Text is translated if necessary.
<b>Comprehension</b>	Sessions are 1 1/2 hours to 2 hours in length.
<b>Achievement</b>	The BoP Certificate or PNC Certificate of Completion is provided to all participants upon completion of financial education session. A pre and post survey will also be distributed in class to measure knowledge gained and the impact of the learning session on the learner.
<b>Delivery</b>	The delivery of the financial education material is flexible for the learners (one-on-one, group or class instruction, self-study via CD, or online study).

*Note: Participants 'must' take their certificate to a participating BoP financial institution to open a Fresh Start Account or new account as applicable.*

## Tracking and Reporting

It is recommended for the financial education providers to track and report the following performance measures. Providers may also include other measures as appropriate.

- Number of referrals to financial institutions for accounts by non-financial institutions
- Total number of financial education workshops
- Total number of participants in financial education classes
- Total number of participants surveyed
- Average score for pre-test by percentage
- Average score for post test- by percentage

- Number of referrals to financial education workshops
- Demographic background of financial education participants (if available)

**Note: Calculating Scores for Quarterly Reports**

1. Add all scores for pre and post-tests / total number of participants = Average Score
2. Average score (13.65) / Perfect score (21) = Average Percentage

**Reporting Period Requirements**

<b>Period Ending:</b>	<b>Reporting Due Date:</b>
June 30, 2009	July 10, 2009
September 30, 2009	October 10, 2009
December 31, 2009	January 10, 2010

**Data Collection Contact**

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 Pennsylvania Office of Financial Education  
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**Bank on Philadelphia Coordinators**

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## BoP Financial Education Network Providers

### **American Heritage Federal Credit Union**

2060 Red Lion Road  
Philadelphia, PA 19115  
Lynette Smart  
215-969-2959  
[lsmart@amhfcu.org](mailto:lsmart@amhfcu.org)

### **Arbor EARN Center**

2701 N. Broad St. 4th floor  
Philadelphia, PA 19132  
Edward R. Johnson  
215-430-4930  
[ejohnson@arborearn.com](mailto:ejohnson@arborearn.com)

### **BuildaBridge**

205 West Tulpehocken Street, Apt. 2  
Philadelphia, PA 19144  
Alina Tudose  
215 842 0428 x 11  
[institute@buildabridge.org](mailto:institute@buildabridge.org)

### **Cardinal Bevilacqua Community Center**

2646 Kensington Avenue  
Philadelphia, PA 19125  
Edilma Franco  
215-426-9422  
[efranco@chs-adphila.org](mailto:efranco@chs-adphila.org)  
\*Services available in Spanish and Vietnamese

### **Caring People Alliance**

3512 Haverford Avenue  
Philadelphia, PA 19104  
DiAne L. Spencer  
215-386-4075  
[dspencer@caringpeoplealliance.org](mailto:dspencer@caringpeoplealliance.org)

### **Connection Training Services**

2233 W Allegheny Ave  
Philadelphia, PA 19132  
Judith G. Ortiz  
215.430.0381  
[JOrtiz3510@aol.com](mailto:JOrtiz3510@aol.com)

### **EDSI-South**

1500 Walnut St. Ste. 800  
Philadelphia, PA 19102  
Shana McCarron  
215-772-0870  
[smccarron@edsicnorpoarted.com](mailto:smccarron@edsicnorpoarted.com)  
\*Services available in Spanish, Vietnamese, Chinese, Japanese

### **Esperanza EARN Center**

4261 N. 5th Street  
Philadelphia, PA 19140  
Christina Reyes  
215-967-9711 ext: 116  
[creyes@esperanza.us](mailto:creyes@esperanza.us)  
\*Services available in Spanish and French

### **Greater Philadelphia Urban Affairs Coalition (GPUAC)**

1207 Chestnut Street, Suite 500  
Philadelphia, PA 19107  
Shante Antrom-Gowans  
215.851.1740  
[sgowans@gpuac.org](mailto:sgowans@gpuac.org)  
\*Services available in Spanish

### **Interfaith Hospitality Network NW**

13 E Mount Pleasant Ave  
Philadelphia, PA 19119  
Valerie J. Harris  
215 247-4663 x 139  
[VHarris@philashelter.org](mailto:VHarris@philashelter.org)

### **KRA Corporation**

301 E. Cheltenham Ave, Ste 201  
Philadelphia, PA 19144  
Anita Davis  
267.338.1260  
[AWDAVIS@KRA.COM](mailto:AWDAVIS@KRA.COM)

**People's Emergency Center J.O.B.S Program**

325 N. 39<sup>th</sup> Street  
Philadelphia, PA 19104  
Aaron J Gooding, Sr.  
2153827523 ext 301  
[AGooding@pec-cares.org](mailto:AGooding@pec-cares.org)

**Philadelphia Federal Credit Union**

12800 Townsend Road  
Philadelphia, PA 19154  
Karl Bernhard  
215-934-3581  
[Kbernhard@PFCU.com](mailto:Kbernhard@PFCU.com)  
\*Services available in Spanish, Hindi, Pharsi, Hurdo, Panjabi, Serbian, and Russian

**PNC Bank Community Development Banking**

1600 Market Street  
Philadelphia, PA 19103  
Nelson Acevedo  
215-585-8657  
[nelson.acevedo@pnc.com](mailto:nelson.acevedo@pnc.com)  
\*Services available in Spanish and some Asian languages

**The Partnership CDC**

4020 Market Street  
Philadelphia, PA 19104  
Shawn McGeth  
215-307-4917  
[smcgeth@thepartnershipcdc.org](mailto:smcgeth@thepartnershipcdc.org)

**The Partnership CDC Housing Counseling Program**

4020 Market Street  
Philadelphia, PA 19104  
Steven Williams  
2156221612  
[swilliams@thepartnershipcdc.org](mailto:swilliams@thepartnershipcdc.org)  
\*Services available in Spanish

**Women In Transition**

21 S 12th Street, 6th Floor  
Philadelphia, PA 19107  
Irene L. Brantley  
215-564-5301 x130  
[ilbrantley@womenintransitioninc.org](mailto:ilbrantley@womenintransitioninc.org)  
\*Services available in Spanish

**U.S. Department of Labor Women's Bureau**

Curtis Center, Suite 631 East  
170 S. Independence Mall West  
Philadelphia, PA 19106  
Lucia Bruce  
215-861-4860  
[bruce.lucia@dol.gov](mailto:bruce.lucia@dol.gov)

**Women Organized Against Rape**

1233 Locust Street, #202  
Philadelphia, PA 19107  
Jacqueline Rogers  
215-985-3315x152  
[jacqueline@woar.org](mailto:jacqueline@woar.org)  
\*Services available in Spanish and Chinese

**Women's Business Development Center**

1315 Walnut Street, Suite 116  
Philadelphia, PA 19107  
Geri Swift  
215-790-9232  
[info@womensbdc.org](mailto:info@womensbdc.org)