



Financial Health for Professionals—Integrated Learning Program

December 2021

FRAMEWORKS IN FINANCIAL HEALTH

This essential program develops participants' understanding of financial health and financial stress and improves their ability to have meaningful conversations around personal finances. It provides essential tools to help case managers personally and professionally in their journey to improve their financial health. This Integrated Learning Program includes two virtual-live forums (Frameworks Introduction and Conclusion), plus the online e-learning courses of Human Services Financial Health Professional, Level 1:

- Section 1 – Working with Goals
- Section 2 – Working with Values and Goals to Achieve Lasting Change
- Section 3 – Stress and Scarcity
- Section 4 – Steps for Achieving Goals and Managing Justifications
- Section 5 – Assets, Income, and Time
- Section 6 – Planning and Saving

You Will Learn:

- A foundation of knowledge on topics in the fields of Economics, Behavioral Economics, Psychology, Finance, Adult Education, Decision-Making Science and Change Theory
- The impact of “scarcity”, tunneling, and stress as they relate to time, money, and energy
- How to create a service plan that effectively incorporates the client’s values and needs
- How to help clients who “have no money” work on their personal economics
- How to use the “Asset Building Continuum” as a means to building financial and employment stability
- The concept of internal inconsistency and its role in personal decision-making
- The ineffectiveness of standard methods of financial education for addressing financial and employment topics
- The role of routines, habits, and willpower in financial behaviors
- How to identify and address barriers to financial stability
- Why budgets are usually ineffective and how to improve them
- Information and tools to implement changes that improve personal financial and economic health

SELF-LED ONLINE TRAININGS

Each of these courses can be taken on your own schedule; each course takes between 20 and 60 minutes to complete. You can stop and restart when you like and you won't lose your place. Once you complete the course, you will be asked to write a brief summary about what you learned and how you plan to put that into practice. Our staff will respond to what you write.

A Holistic Approach to Economic Security and Well-Being

This course is designed to provide case managers with a framework for holistically assessing a client's personal economic situation, and for targeting priority needs and root causes.

The Asset Building Continuum as a Framework for Goals

In this course, you'll be introduced to FHI's Asset Building Continuum, and you'll learn how it can be used as a framework to help clients reach their goals.

Accountable Case Management

This is an overview for case managers and other direct service workers to help them acquire a basic understanding of case management practices and the skills necessary to be successful in their job. This course presents a conceptual framework that supports clients in their transition to self-sufficiency.

Behavioral Economics Essentials: Heuristics & Biases

Learn about some of the concepts that help explain our economic behavior.

Difficult Conversations

In this course, we examine difficult conversations, using the Four Processes of Motivational Interviewing as a framework. We investigate why conversations are difficult, how to begin these conversations, focus and work through them, and provide tips, strategies and techniques for making them effective.

Goal Crafting with Your Clients

Here are some ideas for helping your clients design meaningful and effective goals. This is not a step-by-step guide, more like a collection of paintbrushes and a palette of colors.

Helping Couples Stabilize and Grow Their Financial Health

Human services professionals often provide family-oriented services, which often involves working with couples. This course will help you to facilitate conversations with couples regarding their shared goals, values, and perspectives about money. It will provide you with tools to use with clients in partnerships, to help them develop a mutual relationship to the money they share.

Helping People Develop a Habit of Saving

This course will provide you with practical tools and exercises to help you and your clients raise awareness of their habits, understand why it's important to save money, and to develop a habit of savings.

Leveraging Assets to Cushion Economic Shocks

In this course, we discuss the process of building on your assets to cushion economic shocks and grow your financial health.

Money and Marketing in a Digital World

In this course, we examine digital money transactions, and uncover some digital assets you might not have considered. We'll also take a look at the many, sometimes insidious, ways in which marketing (that is, people who are trying to get you to spend money) functions in the digital world.

Resilience

We all have stress in our lives and many people experience times of severe stress, scarcity or trauma. Despite that, most people eventually adapt and some even thrive, despite the adversity they experience. How does that happen, and how can we foster that ability?

Recognizing and Working with Economic Trauma and Abuse

This course will help you to recognize and understand the dynamic effects of economic trauma and abuse, and provide you with suggestions for how to work with financial health tools to help survivors stabilize and thrive.

Scarcity, Distraction, and Decision-Making

Learn about the cognitive processes of decision making that affect how we achieve our goals, and how distractions and feelings of scarcity interfere with that, plus gain some tools to help people improve their decision making even while experiencing distractions and scarcity.

Talking with Clients About Money

"Don't discuss how much you make." "Don't let them see you struggle." "It's impolite to talk about money here." We're taught over and over again to keep our financial struggles to ourselves, leaving many of us ill-equipped to offer guidance to our clients. This course is designed to help case managers and other Human Services providers overcome social, cultural, and personal barriers in discussing financial matters.

The Village and the Dragon: A Logic Model Folktale

A logic model is like a story with a connecting narrative, and this course invites you to enter a story where you can help a village move from needs to outcomes, so they can live happily ever after.

Understanding the Cliff Effect

When a client who receives public benefits has an increase in income, that client may lose some or all of these benefits. This sudden and often unexpected decrease in benefits is known as “The Cliff Effect”. In this course, we discuss what the cliff effect is, why it exists, and possibilities for supporting clients to navigate these benefit decreases so they can move forward in their career.

Using the EPIC Exercise

Tips for using the EPIC and EPIC Reflection Exercises to help clients structure their daily steps for working towards their goals.

Working with Ambivalence

Most human services professionals encounter clients who seem resistant to change, or in denial about their issues that block progress. In this course, we’ll provide concrete techniques you can use with clients who are struggling with ambivalence.

Working with the Context of Poverty and Economic Barriers

In this course, we’ll discuss the complex context that our clients dealing with poverty are living within, which makes it difficult to work towards change. We’ll emphasize the fact that all people, regardless of their situations, have value and deserve compassion and outstanding service.