Municipal Financial Empowerment:
A Supervitamin for Public Programs

Strategy #2: Professionalizing the Field of Financial Education and Counseling

Department of Consumer Affairs
Office of Financial Empowerment

Michael R. Bloomberg
Mayor

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We thank our academic partners who are vanguards in elevating the field of financial counseling to credit-bearing status: The City University of New York (CUNY) School of Professional Studies and the Columbia University School of Social Work. Without the leadership and guidance of Senior Vice Chancellor for University Relations and Secretary of the Board of Trustees Jay Hershenson and Professor Joyce Moy at CUNY and Dr. Jeanette C. Takamura, Dean of the Columbia University School of Social Work, this new phase of professionalism would not have occurred.

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Introduction

This Report, the second in a series about the “supervitamin effect” of improved social service outcomes when integrating financial empowerment and asset building strategies into public programs, details New York City’s efforts to provide high-quality, effective financial counseling at scale and professionalize the field itself. The Report further highlights the City’s understanding that to realize the supervitamin effect of integrating financial counseling, such counseling must be of consistent, demonstrable, and superior quality.

The need to professionalize this field is critical given widespread variability in the quality and consistency of current financial education and counseling programming, the importance to recipients of counseling services, and the supervitamin effect that financial empowerment programming can have when successfully integrated. Efforts toward professionalization undertaken by the Department of Consumer Affairs Office of Financial Empowerment (OFE) include establishing standardized client outcomes with a rigorous data tracking system, developing intensive financial counselor trainings, standardizing the approach to financial counseling, and developing a professional network of practitioners. This approach has played out in OFE’s development of our now publicly funded Financial Empowerment Centers, which offer free, professional, one-on-one financial counseling services. In addition to the dozens of such Centers across New York City, other partners and private funders have now begun replicating this model across the country, leading us to the tipping point in professionalizing this field as a whole.

The Supervitamin Effect in Brief

Financial stability is overall economic security that can sustain an individual or family for months and years, not just days and weeks. Income and income supports, such as housing subsidies and public benefits, are necessary but not sufficient for overall financial stability. A household also requires financial knowledge and access to affordable financial products and services to build cushions against financial shocks and downturns.

The supervitamin effect is the integration of financial empowerment (or stability) programming and the role it plays in improving the outcomes of traditional social service programming. This innovative approach to service delivery seeks better, faster, and less costly outcomes at a time when antipoverty efforts are more pressed than they have been in a generation to do “more with less.”

The impact of financial empowerment programming is just beginning to take root and gain momentum. Financial Education Networks are popping up in city after city, as well as in recent federal efforts. And the robust, standardized version of financial education and counseling programming exemplified by New York City’s Financial Empowerment Centers is being replicated in cities across the country, thanks to a replication initiative by the Cities for Financial Empowerment Fund (CFE Fund), a project of Living Cities, through a generous grant from Bloomberg Philanthropies.

As cities across the country engage in more standardized, high-quality counseling services for people with low incomes, we believe it is time to set a national standard. As steps in that direction, the federal Financial Literacy and Education Commission, which convenes regularly at the U.S. Department of the Treasury, revised its National Strategy for Financial Capability in 2011, including a set of core competencies that should become part of general public financial knowledge. And the new Consumer Financial Protection Bureau has a dedicated Division of Consumer Education and Engagement, with separate Offices of Financial Education and Financial Empowerment.
I. Demand for Financial Education

Over the last few decades, the field of financial education has expanded tremendously, with thousands of nonprofit organizations, financial institutions, schools, and government agencies offering diverse forms of financial education. The growth has been necessary, prompted by record consumer debt levels, zero or negative savings rates (in particular in this population, savings for retirement), high foreclosure rates, and record unemployment rates nationwide.

The increasing complexity of available financial instruments for borrowing and saving has made safe and affordable choices, when they do exist, difficult to identify and access. And many financial products available to households with low incomes are designed with expensive features, often obscured from consumers, which lead them into further trouble.

The range of available financial education—including casual advice, publications, classes, high-quality financial counseling—reflects the breadth of consumer needs. Those with relatively uncomplicated questions and few problems may turn solely to their social networks for tips on managing bills or setting up cell phone service, for example. Others may seek information from more professional sources, including at workshops or online. Finally, those with complicated financial questions may seek help from a professional who can address their specific financial situation. See Figure 1 below.

Most established models of financial education focus on long-term wealth creation, but families with low incomes typically wrestle with a number of underlying stability issues that must be addressed first. Specialized training to recognize and address these priority issues is both critical and the right first step toward longer-term planning.
II. The State of the Financial Education Field

Despite decades of varying approaches to financial education, after reviewing the state of the field the U.S. Government Accountability Office concluded that there exists no consistent approach, delivery mechanism, or technology that stands out as a best practice. The quality of service content, service providers, and evaluation varies dramatically. Accordingly, individuals and families in need of such services have little guidance when seeking them, which only increases their vulnerability.

Employing best practices in content, delivery, and evaluation to achieve professional quality in this field, OFE offers a three-pronged approach:

1. Establish standardized client outcomes and a rigorous data tracking system
2. Professionalize financial counselor trainings
3. Standardize the approach to financial counseling

Establishing Standardized Client Outcomes and a Rigorous Data Tracking System

Financial education providers, funders, and policymakers alike have long been frustrated by the inconsistency of impact measures, which makes it impossible to aggregate and compare the outcomes of services. As a result, providers cannot report on service outcomes, evaluators cannot determine program impacts, policymakers cannot interpret program findings, and funders cannot measure the impact of investments.

A critical component for professionalizing the delivery of financial education and counseling has been to implement an outcomes-driven service delivery model. This includes both agreement about the key outcomes that financial counseling should achieve as well as the technological infrastructure to ensure that data related to milestones and outcomes are captured accurately and consistently across service provider organizations and service delivery sites.

OFE standardized a 30-milestone client outcome tool, then customized an integrated database system that Financial Empowerment Center counselors use as a case management tool to track client progress against four distinct service plans: Banking, Credit, Debt, and Savings. Each service plan encompasses high-achievement outcomes and midpoint milestones that are continually refined. Further, the database is shared, enabling each and every service provider working at over 25 different locations to “speak the same language” when it comes to client program impact. Moreover, this system’s ability to aggregate data provides macro-level snapshots of client need and counselor performance, allowing program managers to identify trends and adjust service interventions nimbly. Aggregate data ultimately is analyzed and shared with over 15 funders, who then possess a common understanding of program impact.

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Financial Empowerment Center
Achievements as of June 30, 2012

Total Clients Served: 17,160
Total Counseling Sessions: 32,042
Total Amount of Savings: $870,296.72
Total Amount of Debt Reduced: $7,048,703.93
Spotlight: Open Enrollment Matters

Program implementers should open enrollment in financial counseling courses to a wide array of partners and individuals, if they want to make integration possible. Courses in New York City are available to practitioners across all fields, including members of OFE’s Financial Education Network (FEN), a community of financial education and financial counseling providers; staff at other City agencies and partner nonprofit organizations; and the general student bodies at the schools where the courses are offered. This open format gives partners the opportunity to access high-quality training for staff in core aspects of financial management and learn best practices in effective counseling delivery. It also improves the integration of financial counseling within partner social service agencies, the subject of the first Report in the “supervitamin” series, so that asset building can be integrated into the regular services provided to fragile populations. To date, partner schools have reaped the rewards of these partnerships, experiencing heavy course enrollment.

Professionalizing Financial Counselor Trainings

From the perspective of a government agency implementing a financial education and counseling initiative, the most essential component of professionalizing the delivery of financial education and counseling is the standardization of counselor trainings. Inconsistent models for training practitioners leave governments vulnerable to attack for not ensuring consistently high quality from those delivering financial education services to clients.

To that end, OFE set the bar for quality professional training at the top, partnering with established educational institutions to develop and deliver training at both the undergraduate and graduate levels in credit-bearing courses.

Course: Consumer and Personal Finance

Developed by OFE in partnership with The City University of New York (CUNY), Consumer and Personal Finance is a 45-hour, three-credit undergraduate course offered by CUNY’s School of Professional Studies through its Financial Studies Certificate Program. Service providers across all fields may enroll. OFE requires all counselors working at Financial Empowerment Centers to take and pass the course. A key element of the training is the combination of a comprehensive personal finance curriculum oriented toward low-income challenges with practical applications. While students can apply the skills they learn to their own lives, they complete the course armed with the skills and orientation to improve their clients’ financial situations.

Undergraduate Financial Counseling Course at a Glance

Students learn the fundamentals of managing personal finance, with particular emphasis on low-income challenges, including:

- Goal setting and budgeting
- Banking services and products, including savings
- Relevant consumer protection laws
- Building, maintaining, and repairing credit
- Effectively counseling people in financial crisis and negotiating with creditors
- Debt collection, debt settlement, and bankruptcy
- Benefits screening
- Investments
- Homeownership

Students lacking a formal background in social work or counseling learn the basics so they can conduct a counseling session with clients from any background.

The Office of Financial Empowerment in New York has set the bar for training counselors and tracking outcomes. Citi believes its work with OFE has helped to move people out of poverty and towards greater self-sufficiency. This latest Report once again demonstrates the gold standard for financial counseling. It focuses on outcomes attained to demonstrate grant impact, and also provides a wide array of demographic data and milestones to show movement even before outcomes are reported.

– Eileen A. Auld, Senior Vice President, Regional Director
New York Tri State, Citi Community Development
The course that these counselors have just completed sets a new standard for the profession. Now, with the help of experienced and talented counselors, financial guidance will be offered to some of our city’s most vulnerable residents. – CUNY Senior Vice Chancellor for University Relations and Secretary of the Board of Trustees Jay Hershenson

Course and Field Placement: Personal Financial Management and Financial Counseling Skills

As a way to integrate financial counseling into broader social services, OFE partnered with the Columbia University School of Social Work (CUSSW) to offer the graduate-level course Personal Financial Management and Financial Counseling Skills as a prerequisite to a field placement in financial empowerment and counseling. The curriculum features content areas similar to the CUNY course, but also examines behavioral economics techniques to help promote positive behaviors, the intersection of race and wealth, and integration of financial education and asset building into other social service programming. For the final project, students must develop a program that can be implemented in their current field placement, integrating behavioral economics techniques into financial education, asset building, and/or access to banking work.

Students from Columbia’s inaugural class have already begun implementing their programs. One student started a program for a family services organization in Queens, N.Y. The student designed a two-step workshop series that she provided for youth served within her program. Another student designed a project to serve youth aging out of foster care; interestingly, at the agency where this student works, three of her coworkers had previously attended the CUNY class and were using the financial education content for their own clients.

CUSSW attracts a highly diverse set of students, making this partnership even more influential to the next generation of social workers working to integrate professional financial counseling into social service delivery nationally and around the world.

Demographics of First CUSSW Graduate Course

- Students have worked or are interested in working with veterans and military families; urban youth; HIV/AIDS patients; microfinance; seniors; domestic violence survivors; and other high-needs groups
- Almost 25 percent are international students or recent immigrants to the United States
- 75 percent are studying program management or administration

CUSSW Statistics

- 50 percent want to work as direct service clinicians
- About 60 percent leave New York City after graduation to pursue their careers
- Almost 45 percent work outside of the Tri-State region

Spotlight: Other Training Partnerships

One NYC One Nation
In 2011, the Mayor’s Office of Immigrant Affairs launched One NYC One Nation, which established five Immigrant Civic Engagement Zones to provide tools to immigrant communities. As part of the focus on financial literacy, the program identified community and immigrant leaders interested in becoming financial counselors. Eight leaders received training through CUNY’s Consumer and Personal Finance course to help immigrant families in their communities.

New York City’s Administration for Children’s Services (ACS)
Recognizing the need for youth who are aging out of foster care to have a sound understanding of finances before they leave the system, ACS committed to build capacity for financial counseling within its nonprofit partners. In 2011, ACS provided scholarships for 10 case workers to attend the CUNY course to ensure that financial education and asset building can be integrated into its regular services for this fragile population.
Standardizing the Approach to Financial Counseling

As described in the first Report in this series, New York City’s approach to financial counseling is one that conveys personalized—not general educational—information to directly and measurably improve a client’s unique financial situation. The model relies on a comprehensive financial health assessment that Financial Empowerment Center counselors complete with clients at intake to understand their unique needs and current financial condition. Comprising a personal income statement and balance sheet and detailed assessment of clients’ personal debt, the assessment allows counselors to develop customized service plans to help clients achieve tangible milestones along their paths to achieving their short- and long-term goals for financial stability and growth. Counselors also complete a second financial health assessment three to five months after the initial client visit.

Based on the financial health assessment, standard sessions can include:

- Budget counseling, with realistic spending plans and obtainable goals
- Credit education, including the review and repair of credit reports and scores; establishment of credit histories; debt management strategies; and tips to handle debt collection/harassment problems
- Discussion of appropriate bank and credit union products and services, in particular safe banking products negotiated by OFE, and counseling on how to advocate with financial institutions for the best and most appropriate products and services
- Guidance on appropriate and viable savings and asset building opportunities
- Strategic referrals to legal services, free or low-cost tax preparation, benefits counseling, and other social services as appropriate
- Longer-term financial coaching geared toward asset building goals

See Figure 2 on page 12.
Figure 2. Financial Empowerment Center Counseling Process: Assessment to Outcomes

**Intake: Financial Health Assessment**

As a first step, counselors work with clients to create a budget. The budget sets spending limits, savings goals, and helps clients achieve financial empowerment outcomes.

*Note:* In cities where there is no preexisting infrastructure of providers doing benefit screening, the Financial Empowerment Center model should be enhanced to include benefit screening.

**Service Plan Selection**

<table>
<thead>
<tr>
<th>Banking</th>
<th>Credit</th>
<th>Debt</th>
<th>Savings</th>
</tr>
</thead>
</table>

**Standardized Milestones**

<table>
<thead>
<tr>
<th>Banking</th>
<th>Credit</th>
<th>Debt</th>
<th>Savings</th>
</tr>
</thead>
</table>

| 1. Obtain all documents needed to open account | 1. Review credit report with client | 1. Review credit report with client | 1. Assign spending journal |
| 2. Use ATM card | 2. Review credit score with client | 2. Identify debt owners | 2. Complete realistic budget |
| 3. Use debit card | 3. Alert credit bureau about errors on credit report and request their removal | 3. Send debt verification letters | 3. Include savings plan in budget |
| 4. Set up direct deposit for recurring payments | 4. Alert lender(s) about errors on credit report | 4. Develop payment plan with client | 4. Open savings account |
| 5. Use online/auto bill pay | 5. Verify that error(s) removed from credit report | 5. Alert lender(s) about ID theft | 5. Save monthly |
| 6. Agree to open or transition to safe account | 6. Alert credit bureau about ID theft | 6. Prepare referral documents for bankruptcy | 6. Set up auto deduction or auto transfer to savings account |
| 7. Open safe account | 7. Alert lender(s) about ID theft | 7. Assist client to negotiate debt consolidation | 7. Explore opening a SaveUSA account (limited tax time savings opportunity) |
| 8. Establish credit | 8. Establish credit | 8. Establish credit | 8. Establish credit |
| 9. Obtain credit builder loan or secured credit card | 9. Obtain credit builder loan or secured credit card | 9. Obtain credit builder loan or secured credit card | 9. Obtain credit builder loan or secured credit card |

**Outcomes**

- Opened safe account
- Transitioned to safe account
- Used account for recurring deposits for more than six months
- Established credit history
- Increased FICO at least 35 points
- Decreased debt at least 10 percent
- Increased savings by 2 percent of net income
- Set up recurring savings allocation
III. Moving Toward a National Delivery Standard

Building Capacity: Financial Education Network (FEN), FEN Directory of Service Providers, and Program Partners

Developing a professional network of practitioners, similar to state Bar Associations and Certified Financial Planners, is another key to professionalizing the delivery of financial education and counseling. Across the country, city governments are beginning to realize the value of developing communities of financial education providers, and are convening Financial Education Networks (FENs) to provide an infrastructure for the emerging field of financial counseling and asset building.

Networks like New York City’s FEN, San Francisco’s Smart Money Network, and Seattle’s Financial Education Providers Network have already connected service providers to share best practices, explore ways to use the network to improve service delivery to clients, and improve how residents get access to services. From a federal vantage point, the President’s Advisory Council on Financial Capability has recently established Financial Literacy Councils across the country, and the Consumer Financial Protection Bureau has issued a notice for comment on its “Communities for Consumers” initiative, both aimed at fostering citywide networks in this area.

New York City’s FEN consists of three overlapping subgroups, shown in Figure 3.

**Figure 3.**

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**FEN**
The FEN includes every organization that works in the field of financial education, including for-profit banks that offer seminars about various savings tools; nonprofit debt consolidation companies; City agencies that integrate some level of financial education into their social services; funders; and organizations that regularly make referrals to the FEN (e.g., foreclosure prevention organizations). The FEN comprises more than 150 organizations.

**FEN Directory of Service Providers**
OFE created an online, easily accessible database of nonprofit organizations that regularly provide free or low-cost financial education and counseling services. New Yorkers can access these organizations by calling 311, the City’s 24-hour customer service hotline, or visiting OFE’s website nyc.gov/ofe. There are approximately 70 financial education service providers included in the City directory.
Program Partners
This small group includes Financial Empowerment Center contractors as well as partners to whom OFE provides capacity grants to grow their financial education, training, data collection, and other financial empowerment efforts. There are approximately 20 organizations in this subset.

These groups serve three distinct audiences through a variety of supports as shown in Table 1 below.

Table 1

<table>
<thead>
<tr>
<th>Audience</th>
<th>FEN</th>
<th>FEN Directory of Service Providers</th>
<th>Program Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumers&lt;sup&gt;5&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provide free and low-cost financial education resources to the general public; accessible through 311 and online</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Providers participate in Citywide outreach and marketing efforts to general public</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FEN Members&lt;sup&gt;6&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Convene regular FEN Forums which provide information and resources on important topics facing financial educators</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Set standards for financial counseling outcomes to improve client services and fundraising</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Provide training and professional development opportunities for FEN staff</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Offer capacity-building grants for evaluation, program development, and training</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Networking opportunities among FEN members and with other organizations providing complementary services</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clearinghouse of financial education tools and resources for providers through a monthly electronic newsletter and a dedicated section on the OFE website</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facilitate fundraising opportunities</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Government and Policymakers&lt;sup&gt;7&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gather data from financial education organizations to inform public programs and policies</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disseminate information on policies, rule changes, and relevant issues through FEN communication channels</td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

“Being a member of the Financial Education Network has helped Ariva grow our program and build capacity. With the skills our staff learned at financial counseling training, they are able to analyze clients’ credit reports and explain to clients the importance of paying down credit card debt as well as using only 30 percent of their credit limit. After “graduation,” staff helped 69 percent of our participants improve their credit scores by an average of 18 points and decreased debt levels by an average of $1,185. Using a grant from OFE, Ariva was able to pull credit reports for clients who participated in our Financial Education Workshop Series.”

– Diana Breen, Executive Director, Ariva
**The Financial Empowerment Center Approach**

New York City’s Financial Empowerment Centers are the first manifestation of this new, professional approach to financial education and counseling. Initially supported with private dollars, Centers are a strong example of an innovation that makes the case for—and secures—public funding. As of 2011, the City’s Financial Empowerment Centers are funded through New York City’s budget. At these Centers clients get free one-on-one financial counseling delivered by professionals, all of whom have taken and passed the City-designed course offered at CUNY. The advice clients receive targets individuals’ specific financial situations and offers solutions that address those unique needs. These services have been delivered at scale, with approximately 30 Centers located in neighborhoods in all five of the City’s boroughs.

The Financial Empowerment Center approach:
- Triages consumers’ financial situations, sets goals, and establishes a specific plan of action with each client
- Delivers services at scale because they are embedded in existing multiservice organizations to provide on-site opportunities for cross-referrals
- Systematically tracks data and outcomes for client management and evaluation
- Integrates counseling into a range of City and nonprofit service delivery mechanisms to make interventions more effective
- Leverages infrastructure, established relationships, and resources from the City and nonprofit lead entities
- Establishes an ongoing coaching/mentoring relationship with the client
- Provides linkages to strategic referrals, including benefits access, legal assistance, and tax assistance (through the Volunteer Income Tax Assistance program)

**Moving Toward National Standards and National Certification**

The professionalization of a field of service requires not only setting a very high bar for quality services but also a high degree of standardization of service provider training, service delivery metrics, performance outcomes, and impact measurement. Financial counselors must be trained on a standardized curriculum covering the full panoply of unique financial issues affecting individuals with low and moderate incomes. Ultimately, national standards and certification will facilitate a growing body of clear, measurable evidence about the quality of financial education and counseling for federal agencies, funders, service providers, and consumers alike.

The tipping point for professionalizing the financial counseling field is substantially closer to reality, thanks in part to an initiative by the CFE Fund to replicate in other cities New York City’s model of Financial Empowerment Centers and financial counselor training. The initiative was announced April 2012. The first round of applications for the CFE Fund grant, which required integration plans for Financial Empowerment Center services as well, attracted detailed proposals from 48 cities representing 29 states, one U.S. Commonwealth, and affecting nearly 30 million residents. The CFE Fund will work with these and other cities around the country to bolster their financial empowerment efforts. Cities ultimately selected through the application process will identify and demonstrate a commitment to counselor training by partnering with local colleges and universities to offer credit-bearing courses that meet high standards. They will adopt New York City’s approach to identifying key programs into which financial counseling services can be integrated. And they will develop or grow both local financial education networks and participate in a national learning network.

Beyond philanthropy, government support is moving the field toward professionalization. In New York City, public funding for Financial Empowerment Centers is contingent upon service providers completing the City’s training. State agencies distributing funds for social service programs could similarly support financial counseling by including or repurposing funding opportunities for integrated financial counseling service delivery that meet standards for professionalization as a component of the core social services programs they support. Further down the road, states could leverage lessons learned from funding such programs to create and refine certification or licensing requirements for financial counselors. And the federal government can also play a strong role in encouraging this approach to professional financial counseling, based on comprehensive training and rigorous evaluation, both through agencies’ programmatic guidance and integration into core funding priorities.
Three key criteria of a nationally scalable financial counseling accreditation are:

- **Content:** Course materials and evaluation of student performance must follow a rigorous, standardized curriculum while allowing for local modification. These curricula must be approved and monitored by a designated accrediting board comprised of academics, practitioners, and government officials.
- **Delivery:** Courses should be offered by community colleges or through other accredited university systems.
- **Mandate:** Federal agencies, financial education funders, and state and local governments should require staff to achieve the national accreditation for programs supported by their funds.

The building blocks are falling into place to professionalize the field of financial education and counseling. The Department of the Treasury and other members of the Financial Literacy and Education Commission have begun work to define more specific and measurable objectives to help agencies assess their current financial capability activities. The Consumer Financial Protection Bureau has launched a Financial Education Program Evaluation Project to assess the effectiveness of several existing programs to identity best practices and common metrics to promote effective financial education programs. These and similar efforts, combined with the growth in the number of cities that will be providing professional financial counseling through the CFE Fund grant and the further integration of funding for these services in state and federal programs, should move the field toward creating national standards and national certification.
Endnotes


2 The Division also includes Offices of Service Members, Consumer Engagement, Older Americans and Students, each of which is doing exciting work within the same field for its own constituencies.


4 New York City Financial Empowerment Center counselors speak eight languages, including English; Spanish; Bengali; Chinese-Cantonese; Chinese-Mandarin; French; Hindi; Nepali.

5 Helping connect New Yorkers to the broad array of financial education services available to them

6 Building capacity with technical assistance and professional development opportunities

7 Creating programs and making policy recommendations based on the collective experience of Financial Education Network members