



**A joint project of the
Delaware Office of Financial Empowerment
and United Way of Delaware**



<http://www.youtube.com/watch?v=JRkTCvuroW8>

www.standbymede.org





FINANCIAL EMPOWERMENT SERVICE PACKAGE

Goal: Increase personal economic security.

- **Personal Financial Coaching:** Budgeting, debt, financial goal setting, savings, and personal money management. Work one-on-one with a personal financial coach.
- **Mind Over Money Workshops:** Four 1-hour interactive workshops where participants have fun while they learn about money. Even the most financially savvy money manager will be surprised about the insights and ideas they come up with during these sessions.
- **Financial Services:** Work with credit unions and non-profits to develop and increase access to consumer-friendly savings, loan, and transaction products.
- **Post Secondary Education Services:** Financial planning for post-secondary, FAFSA applications, managing student loan debt.
- **Community Referrals:** Debt consolidation, foreclosure assistance, free tax preparation, public benefits, home ownership counseling.



**FREE OF CHARGE TO EMPLOYEES, STUDENTS,
AND RESIDENTS OF DELAWARE**





\$TAND BY ME NEGOCIOS: *Your GPS for small business growth.*

Goal: Facilitate business growth for start ups and existing businesses

- **PERSONAL FINANCE:** One-on-one coaching on personal finances and on small business development.
- **BUSINESS COACHING AND REFERRALS TO THE EXPERTS:**
 - **NAVIGATE THE BUREAUCRACY:** Help entrepreneurs to understand and manage legal and bureaucratic systems required for business establishment.
 - **DBE CERTIFICATION:** Training on how to become a Disadvantaged Business Enterprise, in partnership with DelDOT and Office of Supplier Diversity. Partner with SBDC to provide training.
 - **BUSINESS PLANNING:** Formal business plan training offered by non-profit providers in Delaware.
 - **ACCESS TO CREDIT:** Access to credit through financial institutions that are willing to make small business loans.
 - **MARKETING AND NETWORKING:** Market access opportunities through connection to business organizations which support procurement, networking, and business opportunities.



FREE OF CHARGE TO ENTREPRENEURS IN DELAWARE



United Way of Delaware



\$TAND BY ME NEGOCIOS: *Your GPS for small business growth.*
Goal: Facilitate business growth for start ups and existing businesses

DBE Talent Bank: Potential Workshop Topics

- How to prepare a winning bid proposal
- What do contractors look for in selecting subs
- Construction related bid presentations
- Financing and working capital on major projects, etc.
- Proper business planning/marketing
- Accounting/job costing
- Importance of credit/how to obtain and qualify
- Insurance/continuity planning and
- Technical support with bids, etc.
- Using QuickBooks to manage your finances



FREE OF CHARGE TO ENTREPRENEURS IN DELAWARE



United Way of Delaware

Targeted Constituencies: May 2011 - Sept 2018



Targeted Programs	Target Market	Program Goals	Strategic Partners	Numbers Served
Employer Based	Low wage workers	Financial wellness in the workplace	DHSS, Dover Downs, 63 Childcare Centers, Beebe, Nanticoke, and Christiana Care Hospitals, M&T Bank, Non-profits, ShopRite, Dover Air Force Base, Perdue Farms	2422
Stand By Me Hispano	Hispanic Immigrants	Navigating financial mainstream in America	DE Hispanic Commission, LACC, La Esperanza, DOE/Office of Adult Ed ESL.	3252
Stand By Me 50+	Pre and Post Retirement	Protect and improve quality of life in retirement	Wilmington Senior Center, Delaware Aging Network, DSAPPD, National Council on Aging, National Community Reinvestment Council	6830
Childcare Partnership	Childcare staff and parents	Increase financial well-being for childcare families and staff	DE Dept of Services to Children Youth and Families, Telamon, Wilmington Head Start, NCC Head Start, 63 childcare centers, Annie E. Casey Foundation, University of Maryland	2649
Colleges	College Students	Increase student financial stability to stay in school	All Del Tech Campuses and Wilmington University	4597
FinanceAbility	People with disabilities	How to combine of benefits, income, and self-sufficiency.	Service Source, National Disability Institute	486
Workforce Development Partnership	Adults in workforce training	Reduce stress, improve performance, retention, and ultimate job placement opportunities.	DOE/Office of Adult Ed ABE, workforce training, apprenticeship, Poly Tech, NCC Vo Tech, Sussex Tech and DOL Employment and Training	838
Millennials: Kiss Your Landlord Good-Bye	Millennials, aspiring home owners	Improve credit scores, reduce debt, and increase savings to position aspiring home owners for home ownership	Delaware State Housing Authority, Federation of Housing Counselors, State Board of Realtors, Financial Institutions -	1335
College Funding Project	High School Students and Parents	Educate and support families in developing and implementing financial plan for college.	DOE Higher Education Office, 34 High Schools (financial aid, scholarships, FAFSA, financial planning for college)	25,000
Financial Coaching Customers	All Delawareans	Improve overall financial well-being, reduce stress, and enhance overall perspective, attitude, and quality of life.	Total unduplicated customer count served through personal financial coaching (some customers may be served by multiple initiatives described above: ie, Hispanic immigrant working at Dover Downs)	20765

Delaware Financial Empowerment Partnership



**State of Delaware,
DE Dept. of Health and Social
Services, Office of
Financial Empowerment**

**United Way of
Delaware**

NON-PROFIT IMPLEMENTATION PARTNERS: SERVICE SECTORS

**West End
Neighborhood
House:**
New Castle
County

**Wilmington
Senior
Center:**
50+

**NCALL
Research
Interfaith
Housing**

**Food Bank
of
Delaware:**
Community
Partners

**Goodwill of
Delaware
and
Delaware
County**

**LACC:
\$BM
Hispano
&
childcare**

**Sussex Co
Habitat
for
Humanity**

**TelamonCorp,
NCC HeadStart,
DE Early
Childcare Center
Childcare**

**Service
Source:
Disability**

CO-LOCATION, SERVICE PARTNERS, TARGET MARKETS

**K-12/ DOE –
Office of Higher
Education
School Districts
and High Schools:**
college access

**State Agencies,
Corporations,
Small Businesses,
and their
workforce:**
Employee Benefits

**Del Tech Community
College and
Wilmington
University:**
student retention

**Immigrants and
Hispanics:**
Delaware Hispanic
Commission,
ESL classes,
non-profits

**Aspiring Homeowners
and Foreclosure Victims:**
Delaware State Housing
Authority, Federation of
Housing Counselors

50+ : Delaware Aging
Network, Wilmington
Senior Center, DSAPPD

Child Care Partnership:
Head Start, Childcare Centers,
Parents As Teachers, DE Dept. of
Services to Children, Youth, and
Families, \$BM as an employee
benefit and Parent Engagement

Military: Delaware
Joining Forces, Active
Duty and Veterans

Workforce Development:
Adult Education,
Goodwill, SNAP E&T, and
DOL OneStops