



Issue 60 | January 2018

#FinanceGoals: **Improving financial literacy in the year ahead** **A Note from the Director**

Greetings and Happy New Year!

We've survived the holidays and it's time to focus on the new year. Many of us make resolutions at this time to get fit. I'd like to encourage you to get financially fit. In addition to expanding our waistline, the holidays can also make us feel pressured to expand our spending beyond our means leaving us stressed out when the festivities are over and the January bills roll in.

There's also another benefit to getting financially fit. Healthy financial management skills can be strong predictors of happy relationships. Couples who communicate effectively about finances, have little or no debt (or who are actively working toward paying off their debt), and live within their means tend to be more stable and satisfied in their marriages, while those who struggle with financial issues often have increased stress and tension in their relationships.

Getting a grip on finances is often much easier said than done. You don't have to do it alone. There are resources available to help. I hope the tips and resources highlighted below will be helpful to you and the families you serve in setting goals to make 2018 a happier and financially healthier year!

Best regards,
Robyn Cenizal, CFLE
Project Director

Tip of the Month

Your monthly tip to strengthen the relationships of those you serve. Share it - Post it - Pass it on!

Find ways to start with small changes to help improve your financial situation. Already practicing some of these good habits? That's great! Be open to thinking of ways you can do even more to help you and your partner move to your next #FinanceGoal together.

- **Identify money habits and attitudes.** You and your partner will be more likely to handle financial discussions and conflicts in healthy ways if you both have a good understanding of each other's habits and attitudes towards money.
- **Track and reduce expenses while following a budget.** Start by first carefully identifying all expenses you and your partner spend in a specific period of time (such as a week or month).
- **Get banked.** Open checking and savings accounts. Among other benefits bank account allows you to have your paycheck directly deposited. You will also start to establish a relationship with the bank and work with them for ways to save, borrow, and invest smarter.

[Take our free online training](#) for more tips on financial management, as well as communication, conflict management, and healthy parenting.

Featured Resources

The Resource Center's **Virtual Library** has collected more than 3,000 materials in a variety of formats including fact sheets, research-to-practice briefs, brochures, pamphlets, training resources, program reports or evaluations, and research materials.

- **Culturally Responsive Relationship Education for Rural Communities**
This research brief from the Resource Center highlights the unique challenges - and the strengths - of rural communities and provides suggestions for integrating culturally responsive healthy relationship education into existing safety-net services to strengthen rural families in poverty. The brief also includes a profile on Gateway Community Services Organization based in the Appalachian region of Kentucky.
- **Tips for Service Providers: Healthy Financial Management Skills**
This tip sheet is designed to support service providers in discussing the topic of

healthy financial management skills with the families they serve. It is supported by the informational handout, [Strong Families: Tips for Healthy Financial Management](#). It is also available in Spanish.

- **Financial Empowerment Training for Social Service Programs: A Scan of Community-Based Initiatives**

This report represents the results of the Consumer Financial Protection Bureau's effort to learn what tools local service providers need to help their clients increase their financial capabilities. Through a field scan they contacted fourteen organizations that provide financial empowerment training to their case managers and frontline staff. They learned how programs have succeeded - or struggled - in providing training, tools, and resources to change case manager and client behavior.

Events

The Resource Center's [Events Calendar](#) offers a listing of Resource Center events and other national, regional, and community-wide events that might be of interest. Upcoming events include:

- **National Marriage Week USA, Feb. 7-14, 2018**

National Marriage Week USA (February 7th to 14th) is a collaborative campaign to strengthen individual marriages, reduce the divorce rate, and build a culture that fosters strong marriages. We know that marriage greatly benefits children and prevents poverty. We work with any group or organization that has resources to strengthen marriages. Join us - host a special event, launch a marriage class and get the word out in your community during National Marriage Week USA.

- **19th Annual New England Fathering Conference, March 14-16, 2018**

The New England Fathering Conference was initiated in Massachusetts in 1999. Since then conferences have also been hosted in Connecticut, Rhode Island, and Maine, each with 300-400 attendees and presenters from across New England and beyond! With nineteen years of momentum, the conference will hold its 2018 event back in Massachusetts, highlighting how our work with fathers supports the legacy they are creating for their children. Workshops will address best practices in working with fathers, ways to engage fathers in services, as well as tracks specifically designed for fathers.

Plan on attending? Be sure to attend the Resource Center's presentation and visit our exhibit table!

Feedback and Technical Assistance

To learn more about the Resource Center, visit us at <http://www.healthymarriageandfamilies.org/>.

The National Resource Center for Healthy Marriage and Families supports human service providers as they integrate healthy marriage and relationship education skills into service delivery systems as part of a comprehensive, culturally appropriate, family-centered approach designed to promote self-sufficiency.

If you have suggestions or wish to speak with a Resource Center staff member, please [contact us](#) and we will be happy to assist you. To learn more about free training and technical assistance available to human service agencies, visit our [Training and Technical Assistance page](#).

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This newsletter was published by ICF with funding provided by the United States Department of Health and Human Services, Administration for Children and Families, Grant: 90FH0003. Any opinions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the United States Department of Health and Human Services, Administration for Children and Families.