



National Resource Center for Healthy Marriage and Families

The Director's Corner

Greetings,

March is a time when many of us are promoting VITA Tax help to our clients or preparing to have our own taxes done. As such, it's also a great time of year to think generally about Financial Literacy. Understanding our financial habits and being intentional about planning for emergencies as well as future expenses are important strategies for protecting financial stability.

Finances can be a source of stress for all families, especially when couples differ in spending habits and perceived priorities. Communicating openly about finances can help reduce some of the stress. It is also important to talk with children about family finances. They may not need to know all of the details, but understanding financial limitations can help manage expectations.

In addition to the Resource Center products highlighted below, here are some other sources to help you help others:

[Find a VITA Tax Site](#): Free Tax preparation for eligible individuals to ensure they take advantage of tax credits like Earned Income Tax Credit (EITC).

[Individual Development Accounts \(IDAs\)](#): Special savings accounts that match the deposits of low- and moderate-income people, IDAs help make it possible for individuals to save towards the purchase of a lifelong asset, such as a home.

[MyMoney.Gov](#): Federal Financial Literacy and Education Commission's website offering tips, tools, and strategies based on the five principles of financial management. Budget templates, savings calculators, and other resources make it easy for families to enhance knowledge and skills for managing financial resources.

[National Bank On Initiative](#): Bank On programs negotiate with banks and credit unions in local communities to reduce barriers to banking and increase access to the financial mainstream. Bank On programs provide low-income and under banked people with free or low-cost starter or "second chance" bank accounts and access to financial education.

For more resources, check out our newly enhanced website at www.healthymarriageandfamilies.org

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!*

Here are three key financial tips you can share to help individuals build or maintain committed relationships with a partner, regardless of whether they are dating or have been married for years:

1. Discuss each other's expectations for making, saving, and spending money. While similar expectations typically make things easier, **discussing expectations** serves as a foundation for any committed couple to reach mutual understanding and agreement about how to manage their money.

2. **Share facts** with each other about current debts, spending habits, and obligations--such as child support or charitable contributions. Some surprises aren't good ones.
3. Use credible resources like the ones mentioned above to work together to **learn more and make a financial plan**.



Featured Resources

The Resource Center's [Virtual Library](#) has collected more than 700 materials in a variety of formats including fact sheets, research-to-practice briefs, brochures, pamphlets, training resources, program reports or evaluations, and research materials.

Select the links below to view our featured March resources:

- [Strategies for Helping Couples Build and Manage Assets \(Tip Sheet\)](#)
This tip sheet highlights some of the mechanisms that low- and moderate-income couples can use to build assets and begin the journey to becoming debt free.
- [Spotlight on Integration: Economic Self-Sufficiency Services \(Tip Sheet\)](#)
This tip sheet compiles lessons learned about overcoming challenges and forming partnerships from two stakeholders at programs that have successfully integrated healthy marriage and relationship education in order to promote economic self-sufficiency.
- [It's Not All about Money: Non-financial Ways Non-Custodial Parents Can Help Their Families \(Fact Sheet\)](#)
This fact sheet offers suggestions for ways that safety-net service providers can help non-custodial parents explore non-financial mechanisms for participating in their children's lives.



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:

- On **April 8th**, the Resource Center is convening the **Nebraska Integration Institute** in Omaha, NE--a one day training event for safety-net service providers across the State of Nebraska. Attendees will have an opportunity to share information regarding their agencies' current efforts to promote relationship skills; participate in facilitated discussions regarding healthy marriage and relationship education skills and integration strategies; and engage in consensus building and action planning activities. This event is by invitation only. However, if you would like more information on upcoming institutes or to organize an event in your state or area, please [contact us](#).
- [32nd Annual Protecting Our Children National American Indian Conference on Child Abuse and Neglect in Fort Lauderdale, FL, April 13-16, 2014](#): In April 2014, child welfare and legal professionals, advocates for children, tribal leaders, families, youth, and grassroots organizers will gather together in Fort Lauderdale, Florida, to focus on achieving the National Indian Child Welfare Association's potential and to celebrate its legacy. This conference will feature expert plenary panels, innovative workshops, networking opportunities, and celebratory events focused on serving the best interests of Native children in children's mental health, child welfare, and juvenile justice. The National Resource Center will be exhibiting at this conference.

Feedback and Technical Assistance:

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. If you would like to request Technical Assistance, please submit a [Training and Technical Assistance Request Form](#) and our Technical Assistance Coordinator will contact you.

To learn more about the Resource Center visit us at www.healthymarriageandfamilies.org

The National Resource Center for Healthy Marriage and Families supports safety-net 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.

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