

# A BETTER KC FOR ALL



## 2018 Playbook

This Playbook outlines A Modern Partnership Approach that has created one of the Largest Volunteer Initiatives in the Nation, and has had large-scale success promoting Stabilization, Financial Education, Banking, Economic Inclusion and Economic Mobility for Low- and Moderate-Income Families In Metropolitan Kansas City.

*As of March 2018, Money Smart KC is a program of Credit and Homeownership Empowerment Services, Inc.*

## 2017 Money Smart KC At A Glance

208,439

Page Views Money Smart KC Website

647

Money Smart KC Public Calendar Events and Classes

21 Topic Teen Website Released

12 Topic Youth Website Released

Money Smart KC Innovation Accomplishments

27,336 Class/Event Attendance

1,284 Classes/Events

Money Smart Month

## From 2007-2017 Money Smart Month

1,641

Total annual Partners

6,135

Events

119,375

Attended Money Smart KC

Financial Education Classes and Events

401,250

Total Website Views From

March 2016-February 2018

## Money Smart KC Executive Committee

Trese Booze, Greater Kansas City LISC

Sarah Cousineau, Central Bank of Kansas City

Ron Farmer, Credit and Homeownership Empowerment Services

Jackie Loya-Torres, Commerce Bank

Leonor Segura, Greater Kansas City LISC

Daniel Smith, Full Employment Council

Gigi Wolf, Federal Reserve Bank of Kansas City

## Money Smart KC Steering Committee

LaDonna Ali, Central Bank of the Midwest

Catherine Alegria, Housing Authority of Kansas City

Jason Bohn, Cornerstones of Care

Teresa Bolton, Kansas City Public Library

Erin Burroughs, God's Will in Action

Michael Carmona, Hispanic Economic Development Corporation

Andrew Cotton, Federal Reserve Bank of Kansas City

Erin Cole, Women's Employment Network

Joell Dickerson, Neighborhood Housing Services

Nicole Drone, Justine Petersen

Angie Endicott, Community America Credit Union

Joanna Grace Farmer, Building Community Capacity, LLC

Julie Fiore, Park University

Patricia Gilmore, Greater KC Housing Information Center

Gwen Goins, UMB

Latoya Goree, UMKC Office of Financial Literacy

Becky Gripp, Next Step KC

Shirley Heard, NE Minister Presbyterian Church

Jen Houston, UMB

Zoe Imel, Community Advocate

Tracy Johnson, Kansas City Public Schools Headstart

Ron Jones, Financial Planners Association

Dina Jones, Salvation Army

Kimberly Lor, Lead Bank

Jennifer Love, Salvation Army

Dacia Martin, Community Advocate

Marisa Martinez, UMB

Mike Nield, OCC

Sandra Olivas, Bank of Labor

Patricia Palmer, UMKC Office of Financial Literacy

Starzette Palmer, KCAVP

Eric Petersen, Kansas City Public Library

Stacy Purvis, First Federal Bank of Kansas City

Amelia Reyes, Catholic Charities of Northeast Kansas

Marvin Robinson, Quindaro Ruins/Underground Railroad

Mindy Smith, C.A.R.E.

Leslie Scott, Digital Inclusion Coalition

Jorge Soberon, Mexican Consulate

Shannon Santschi, Office of the Securities Commissioner, Kansas

Kenneth Stone, UMB

Shelly Stroessner, MaacLink

Brandon Swartz, Enterprise Bank

LaMonica Upton, Livable Neighborhoods, KCKS

Alicia Walker, Alterra Bank

Garret Webster, Kansas City Public Schools

Ben White, Community Advocate

Ashley Williamson, Women's Employment Network

Deborah Wimmer, Commerce Bank

Ashley Wohlgemuth, Catholic Charities of Kansas City – St. Joseph

Pedro Zamora, Hispanic Economic Development Corporation



Money Smart KC started in 2008 as Money Smart Week, originally designed after the Federal Reserve Bank of Chicago's Money Smart Week. It started as a community financial education initiative that originally had a steering committee of 8 members, 50 partners and 50 events.

Money Smart KC focuses on the needs of the low- and moderate-income families. Since implementation in 2008, Money Smart Week transitioned to Money Smart Month KC in 2011, and finally evolved into Money Smart KC in 2016, a year-round initiative.

Money Smart KC resources enable families to couple meeting their emergent needs with financial capability tools to promote economic inclusion and economic mobility. Money Smart KC provides year-round, events and classes, website resources, a financial literacy month (April), volunteer initiatives, and a comprehensive calendar of events.

Money Smart KC has established a comprehensive approach that provides keys to self-empowerment, economic inclusion and economic mobility through a large network of volunteer community stakeholders.

Money Smart KC works with a partner initiative, the Alliance for Economic Inclusion (AEI), to help stabilize, financially educate, bank and promote economic inclusion for low- and moderate income families in Metropolitan Kansas City. Both initiatives have successfully collaborated for the past 10 years.





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# Money Smart KC Leadership

## Money Smart KC Executive Committee

The Executive Committee was formed in 2016 and is comprised of the chairs from the Money Smart KC sub committees. The executive committee makes all major decisions about the initiative and, as of March 2018, reports to the Credit and Homeownership Empowerment Services (CHES, Inc.) Board. The current executive committee includes representatives from CHES, Inc., Central Bank of Kansas City, Commerce Bank, Alliance for Economic Inclusion, Federal Reserve Bank of Kansas City, Full Employment Council and The Greater Kansas City LISC.

## Money Smart KC Sub Committees

<p><b><u>Marketing/Media</u></b></p> <p>Identify optimal marketing/promotional vehicles for key programs tied to the Money Smart Month campaign, as well as the overall initiative</p> <p>Expand awareness and impact using social media, electronic communications and/or other tools</p> <p>Coordinate Public Relations efforts on behalf of Money Smart KC</p> <p>Seek new and enhanced mechanisms to promote Money Smart KC</p>	<p><b><u>Programming</u></b></p> <p>Plan and coordinate events</p> <p>Identify opportunities to enhance signature programs, youth programs and diversity programming in order to reach more low- and moderate-income individuals</p> <p>Coordinate programming to reach pre-K through college-level individuals with topic-appropriate financial education</p> <p>Serve as liaison between youth contest coordinators and the steering committee, ensuring youth contest schedules align with deadlines</p>	<p><b><u>Website Committee</u></b></p> <p>Lead maintenance and enhancements to the Money Smart KC website</p> <p>Identify and implement key strategies for review of website accuracy and timely content</p> <p>Develop schedule for approving events, adding new content, updates and corrections</p> <p>Seek additional technologies and opportunities to maximize exposure and effectiveness of the Money Smart KC website and calendar of events</p>
<p><b><u>Partnership</u></b></p> <p>Recruit strong partners and support existing partners to optimize available programming opportunities</p> <p>Determine and seek to incorporate key financial education topics within available programming</p> <p>Identify opportunities to enlarge the partner base in order to reach more LMI individuals</p>	<p><b><u>Fundraising</u></b></p> <p>Solicit new sponsors and support existing sponsors to optimize Money Smart KC efforts, including marketing, media, programming and evaluation</p> <p>Recognize financial and in-kind sponsors for their campaign contributions</p> <p>Strategize ways to increase sponsorships and sponsor contributions, both financial and in-kind, in order to reach more LMI individuals</p>	<p><b><u>Measurement</u></b></p> <p>Identify and make available optimal vehicles to evaluate partner and participant involvement tied to key programming</p> <p>Coordinate compilation of evaluative data from the steering committee, partners and participants</p> <p>Seek new and enhanced mechanisms to evaluate the extent and impact of Money Smart KC</p>

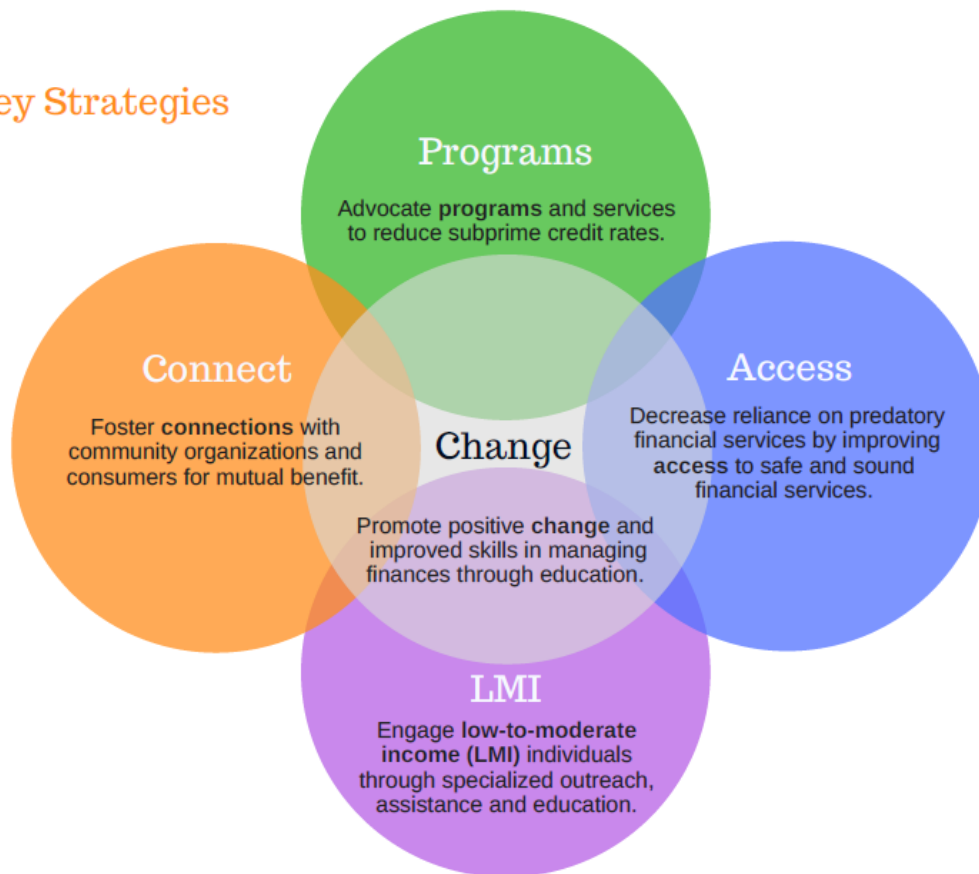


## Strategic Framework 2017-2020

**VISION:** Achieving financial capability and economic mobility for all Kansas Citians.

**MISSION:** Money Smart KC will connect resources, education and stakeholders to positively impact the financial lives of youth, adults and families throughout our community.

### Key Strategies



### THEORY OF CHANGE:

Combining 24/7 access to a robust, evolving website with financial education resources and services to provide pivotal information to improve one's quality of life.



## Strategic Approaches and Measurables



### Financial Education: Offer classes and workshops

- Provide access to at least 300 classes/workshops for the general public
- Offer 500 or more youth-focused programs
- Deliver content that is useful to the individuals we serve
- Measure improvement of attendee's financial literacy understanding



### Community Outreach: Host and support events

- Coordinate at least one large-scale, public event
- Plan youth-focused, large-scale events in conjunction with educational institutions
- Engage youth in interactive educational opportunities



### Foster Inclusivity: Reach LMI individuals and traditionally underserved populations

- Strategically partner with organizations to reach LMI and other groups, including minorities, immigrants, refugees, seniors, women, those with disabilities, etc.
- Ensure over 50% of program offerings are located in areas where the average income level is below 80% of the AMI (Average Medium Income)



### Web Enhancement: Develop online tools

- Increase unique website visitors by 5%
- Maintain average of 10 page views per visitor
- Increase web visitor traffic by 10%
- Review and improve web content in response to community feedback

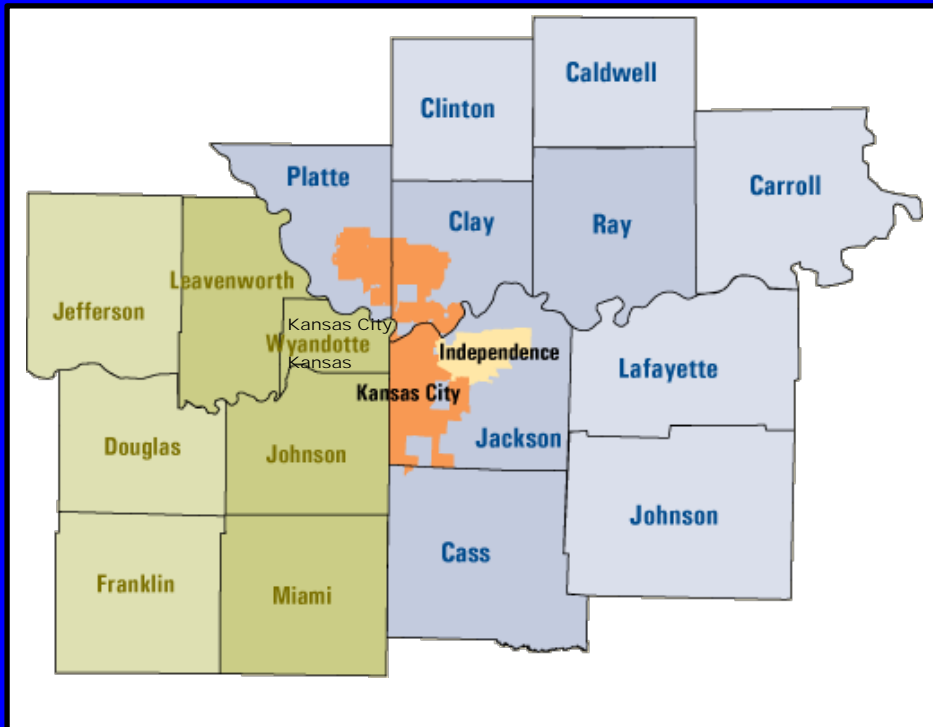


### Resource Building: Leverage capital and partnerships

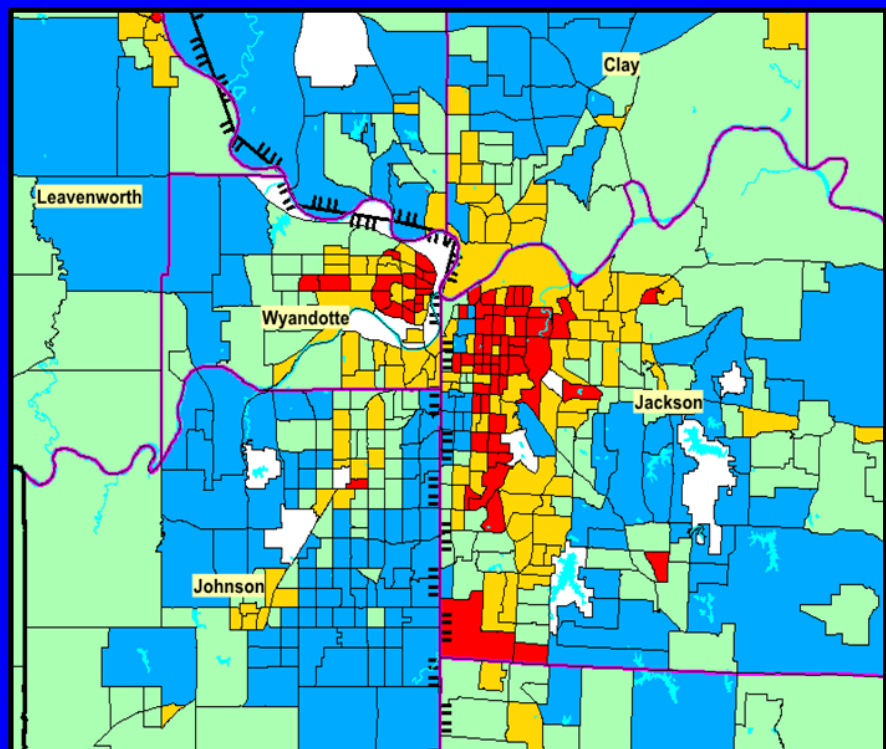
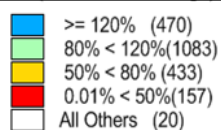
- Expand partner base by 5%
- Increase donor base (financial and in-kind) by 8%
- Grow our financial contributions to support operating expenses by 5%

# Defining the Money Smart Kansas City Service Area

Kansas City Metropolitan Statistical Area (MSA) has approximately 2,020,000 individuals. Approximately 347,000 of the individuals live in poverty.



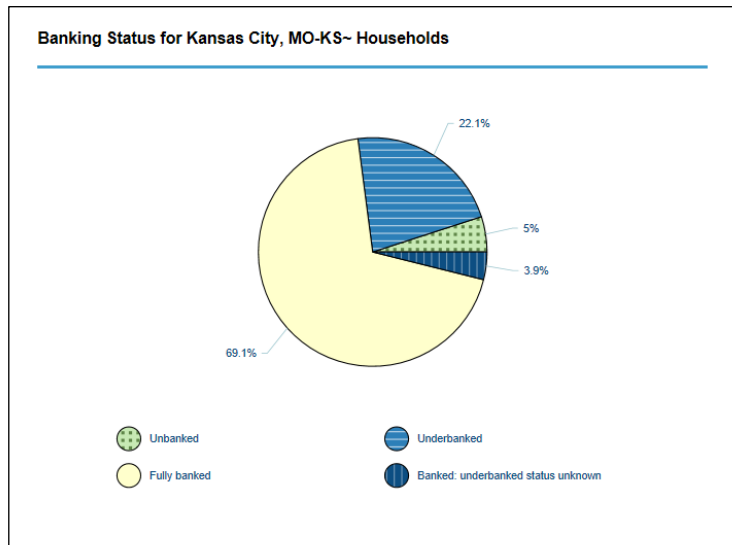
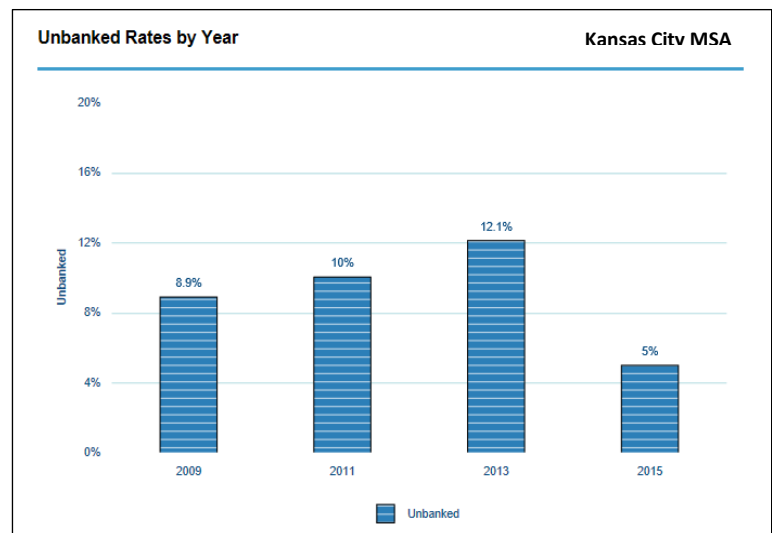
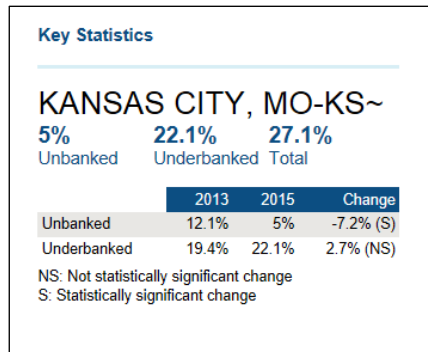
Income as a Percentage  
of MSA Median Income





# Money Smart KC Targets Unbanked Populations

All charts obtained from [www.economicinclusion.gov](http://www.economicinclusion.gov)



In Metropolitan Kansas City the percentage of unbanked families decreased 7.1 percent as 1,000 Money Smart KC partners strategically work for the **economic inclusion of all low –and moderate-income families.**

The statistics below represent the entire country. We look at the National percentages because the banking breakdown by race in the Kansas City MSA is not available on the Economic Inclusion website.

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>All Households</b>	27625	100	5.7	17.5	72.5	4.3
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	3043	100	22.0	28.3	44.1	5.5
<b>Hispanic</b>	1203	100	16.8	34.0	44.9	4.3
<b>Asian</b>	755	100	3.2	19.0	73.2	4.6
<b>White</b>	22386	100	3.0	15.1	77.8	4.1



*AEI meeting at the Kansas City Public Library in 2016 with almost 200 in attendance. The Money Smart Website is being reviewed.*

## Establishing Modern Partnerships

Money Smart KC serves tens of thousands of low- and moderate-income users annually with multiple outreach efforts and electronic platforms. How is it possible that Money Smart KC is a volunteer run initiative? It's all about collaboration with a modern partnership model with over 1,000 organizations. The modern partnership model is extremely strategic in communication, marketing and goals. By having all partners agree upon a strategic goal and providing partners with consistent, effective and efficient communication, a large-scale desired outcome is achieved.

The common goal shared by Money Smart KC partners is to promote stabilization, financial education, banking, economic inclusion and economic mobility for low- and moderate-income families. Money Smart KC has teamed up with the Kansas City Alliance for Economic Inclusion to form a modern partnership and achieve this common goal. The Kansas City Alliance for Economic Inclusion (AEI) was implemented as a year-round initiative in 2007 that initially had goals to bank the unbanked and promote financial education in Metropolitan Kansas City. The goals were expanded in 2014 to also promote economic inclusion in the areas of affordable mortgages and entrepreneurship. The AEI consists of over 650 professionals representing approximately 350 organizations.

AEI members are eager to help low- and moderate-income residents become stabilized, financially educated, banked and economically mobile. Money Smart KC provides platforms for engagement that give opportunity for AEI members to list classes or events on an electronic calendar, become a speaker for the Ambassador's program, volunteer, or utilize the website with clients, students, and employees. Simply put, the modern partnership thrives by organizing hundreds of AEI members to utilize the multiple platforms provided by Money Smart KC to have a direct impact on low- and moderate-income families.

In 2013, AEI members proposed the idea for the initial expansion of the original Money Smart KC website and approximately 131 AEI members helped author the Money Smart KC adult, teen, youth and Spanish topics of the website. In 2016-2017, AEI members and Money Smart KC partners BETA-tested the website and submitted over 2,400 improvements and additions.

Some community leaders have asked "Why form a partnership? Why not just combine the AEI and Money Smart KC?" Simply put, there are only six committees of the Money Smart KC steering committee, and these committees are made up of individuals developing strategic outreach. Money Smart KC was not created to have 650 AEI members participate in a meaningful way. Further, many AEI members communicated that their intent was not to develop financial programs, products and services; instead they wanted to participate in Money Smart KC by volunteering for events, teaching a class or participating in Money Smart Month. This would enable them to participate without an extended commitment.

AEI members receive an e-mail weekly that outlines all available opportunities to participate in the Money Smart KC initiative. AEI members are also given the option to partake in additional opportunities such as authoring a website topic tab, becoming a speaker for the Money Smart KC Ambassador program, volunteering to organize a class or event or setting up a resource table. Money Smart KC requires many types of expertise and AEI members have the option to fulfill this need as the needs arise.



*AEI Meeting at the Federal Reserve Bank of Kansas City with 245 in attendance, presenters included Money Smart KC representatives.*

## Maintaining Strategic Partnerships

The Kansas City AEI has three half-day meetings a year with between 180-250 community leaders in attendance. Money Smart KC leaders help plan and facilitate meetings. AEI members also plan and sponsor up to 40 annual events in Metropolitan Kansas City in which thousands of Money Smart KC marketing pieces are distributed. AEI representatives e-mail approximately 6,300 community leaders throughout the year about Money Smart KC platforms for engagement such as the website, volunteer initiative, calendar, and events and classes that can help low- and moderate income students, clients, employees, congregations, and others.

Other Money Smart KC partnerships include financial institutions, non-profits, churches, human resource directors, school districts, government organizations and many others. However, there are 15 organizations nicknamed the Big 15 with whom Money Smart KC and the AEI have partnered in a significant way. The Big 15 includes large school districts, library systems, foundations, the United Way of Greater Kansas City, workforce partnership organizations, the Kansas City Housing Authority and others. The smallest of the Big 15 serves approximately 25,000 low- and moderate-income individuals and the largest serves 306,000 low- and moderate income residents.

The strategies for these partnerships have been thoroughly planned. In the last five years, every leader of the Big 15 has been a key note speaker at AEI meetings. The AEI does not limit communication to just one practitioner from a large organization as one organization might have 10-15 sites. An attempt is made to research and communicate with management at all Big 15 locations. This effective marketing system ensures that partners in multiple locations receive the same strategic marketing message. By having an effective and efficient marketing message, more low- and moderate-income families are able to receive resources that can lead to financial capability, economic inclusion and economic mobility.

Money Smart KC and the AEI greatly value the smaller community-based organizations that serve low- and moderate-income individuals. These organizations receive marketing materials and e-mails and are integral parts of the aggregate success of Money Smart KC. In addition, many of the smaller community-based organizations have helped write individual topics for the Money Smart KC website, volunteered their time, and have helped thousands of Metropolitan Kansas City Families.

The modern partnership model between Money Smart KC, the Kansas City AEI, and the Big 15 has been exceptionally successful in Metropolitan Kansas City. The key to the modern partnership success is trust between organizations, and dedication to a client base with the goal to help promote stabilization, financial education, banking, economic inclusion and economic mobility for low-and moderate-income families.

The final success of this modern partnership is the celebration of great leaders. Both the AEI and Money Smart KC celebrate community leaders who have outstanding dedication toward low- and moderate-income families. In 2018 Money Smart KC will establish a Hall Of Fame located on the Money Smart KC Website. The Hall of Fame will outline successful achievements of AEI members and Money Smart KC leaders.



# Money Smart Month KC

Money Smart KC is an awareness initiative for all ages. It is aimed at building financial knowledge so consumers can manage their money more effectively and confidently through the delivery of workshops, seminars, programs, and other resources. Money Smart Week transitioned to Money Smart Month in 2011. Although Money Smart KC is now a year-round initiative, we still concentrate efforts in the month of April.

Starting February 1<sup>st</sup>, e-mails are distributed bi-weekly to approximately 6,300 organization contacts that outline the planned programs, classes and events for specific age groups. Community leaders are encouraged to plan classes and events for their clients, employees, students, congregations, and others. Groups are encouraged to review the Money Smart KC calendar of classes and events and promote these financial educational opportunities with their students, employees, clients, and congregations.

Money Smart KC prints a calendar of all public financial education classes and events held in April. The calendar is distributed to thousands of individuals in Metropolitan Kansas City and is specifically targeted to low -and moderate-income neighborhoods. Organizations can list their free or low-cost class online or in the print calendar at no charge.

In 2017, 281 partners implemented 1,281 events in the month of April. This outreach served over 27,300 attendees. In 2018, Money Smart KC has the goal of reaching over 30,000 individuals with over 1,300 total classes!

## Shark Tank Contest



**Target Audience:** 9-12 grade teams

**Theme/Topic:** Create an idea for the next incarnation of wearables and develop a business plan to present to real-life entrepreneurs

**Recognition:** The top two teams received prizes

- 1<sup>st</sup> Place: \$1,000 Visa gift card per team member and trophy
- 2<sup>nd</sup> Place: \$500 Visa gift card per team member
- All participating teams received a T-shirt

**Sponsor:** Central Bank of Kansas City

**Organizers:** UMKC Office of Financial Literacy  
Central Bank of Kansas City







## Money Smart Day 2017

- Kansas City Public Library
  - Central downtown location
- Free financial resources and credit reports
- Sessions on a variety of financial topics

9 sessions  
12 exhibitors  
398 attendees



## Money Smart Month (April) – 10 Years of Results

	Partners	Events	Participants
2008	50	131	1,373
2009	58	163	2,530
2010	67	313	3,990
2011*	112	342	6,500
2012	147	441	9,258
2013	134	463	12,155
2014	233	631	16,928
2015	278	1,243	18,121
2016	281	1,127	21,184
2017**	281	1,281	27,336



## Teach Children to Save 2017

- Supports existing curriculum standards and content for grades K-3
- Enables partnerships with community volunteers to teach financial fitness lessons for life



119 schools  
320 classes  
6,831 students  
167 volunteers





Money Smart Month

Adult Topics

Teen Topics

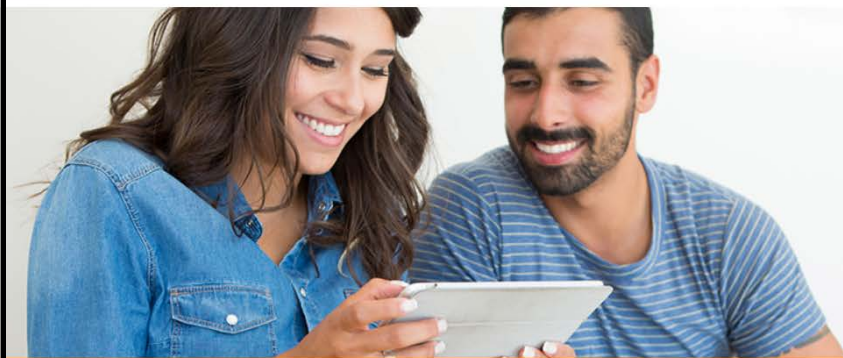
Youth Topics

Blog

Calendar/Events

Provider Resources

Volunteer



## Visit Our Calendar !

Please review our Calendar with over 100 Free or low cost classes and events per month!

[Money Smart Calendar](#)

### Money Smart KC Website Project Implementation

In 2011 and 2012, the AEI received hundreds of comments from AEI members and AEI meeting attendees calling for a resource database for practitioners and end users. The database would contain family stabilization and financial education resources. During this time, AEI members established a goal for all low- and moderate-income family outreach: stabilize the family, provide financial education, bank the family, and promote economic inclusion and economic mobility through increased education.

In 2013, Alliance for Economic Inclusion members introduced a website as the format that might work best for establishing a database of resources. It was envisioned that the website resources would be listed similarly to the picture layout format of the website Pinterest. The site would be a “one-stop shop” for family stabilization and financial education tools and initially have 30 adult end user tabs, 8 provider tabs, and an extensive financial education calendar. The website would have vetted written information, website resources, call center support, and hundreds of videos.

The key to the website was the classification of resources specific to Metropolitan Kansas City. The classification of resources would be efficient with a two-click process and would eliminate the utilization of geocode search term websites that provide hundreds of thousands of resources from a simple internet search. Sites like Yahoo! became popular in the late 90s; however, since this time, numerous search sites have appeared, including Google, which is the most frequently used site among low- and moderate-income populations. Nevertheless, the issue with these sites is that they almost always produce too much information.

Before the release of the Money Smart KC website, LMI families would go to a website, such as Google, and type in a location and subject (called a geocode word search). An example is to enter *Kansas City free financial education* into Google’s search browser. The family would then see 2,990,000 resources (on 2/11/2018). Some cities have search engine sites specifically for social workers to access local resources. When we looked at the same search through the most popular practitioner resources site in Kansas City, the site accessed 5,525 resources (as of 2/11/2018). Also, it sometimes took 5-7 search clicks to obtain the 5,525 resources. As a result, the goal of the new Money Smart KC website was to feature needed resource information to low –and moderate-income families or practitioners in just two website clicks and to have the information presented in one page or less. Additionally, Money Smart KC strives to have most information presented at a sixth grade reading level so a majority of users will easily understand the information.

VOLUNTEER  
RESOURCES

FINANCIAL  
EDUCATION  
CALENDAR

REQUEST A  
SPEAKER

ADULT  
RESOURCES

TEEN  
RESOURCES

YOUTH  
RESOURCES

SPANISH  
RESOURCES

PARTNER  
RESOURCES

## TOPICS

We have collected information and links for groups that can help with a wide range of topics.

## ADULT TOPICS

Banking 101  
 Budgeting/Smart Spending  
 College / Career Prep  
 College Funding  
 Credit  
 Disability  
 Economic Mobility  
 Emergency Services  
 Employment  
 Entrepreneurship  
 Family Needs  
 Financial Coaching  
 Financial Education  
 Financial Services  
 Financial Protection  
 Fun and Free in KC  
 Government / Benefits  
 Healthcare  
 Housing  
 Immigrant Services  
 Insurance  
 Internet – Get Connected  
 Investing  
 Legal Services  
 Library Services  
 Loans  
 Mentoring Programs

## Financial Education

## Financial Education for You

## Curricula

## Curricula For Seniors

## Curricula For Small Business

## Activities and Games

## Financial Coaching

## Calendar of Classes/Events

## Professional Development

## Teaching Tools

## K-12 Curricula

## Community Organizations

## Financial Education for You

Completing a financial education curriculum can help you obtain knowledge and an understanding of financial matters. Financial education is the building block of financial capability and can eventually lead to [economic mobility](#). Financial education classes and events can be found on the Money Smart KC [calendar](#).

## Financial Education Curricula and Tools

When picking a curriculum to use, we suggest that you utilize resources that are from trusted sources and are consistently updated.

## Sources for financial education curricula are:

- [FDIC Money Smart](#) – a comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.
- [Federal Reserve System](#) – Financial education resources searchable by grade, topic and more.
- [Jump\\$tart Financial Education Clearinghouse](#) – Hundreds of financial curricula for youth, teens, adults and seniors.
- [OCC Financial Education Resource Directory](#)

## Classification Is Key!

Money Smart KC leaders studied the work of Dr. Sheena Lyengar, Professor of Business in the Management Division at Columbia University in New York. Her work on classification and choice greatly affected how resources are presented on the Money Smart KC website. However, to utilize Dr. Lyengar's suggested classification process the team couldn't use a geocode word search system that produced hundreds and sometimes thousands of results per search. The Money Smart KC leadership team would need to review approximately 10,000 local and national resources. The Money Smart KC leadership team vetted the resources and made objective decisions on the capacity of each resource to serve LMI families. Generally, resources were chosen that had large-scale capacity to help LMI families, did not sell products on their site, or have inappropriate images. By website release in March 2016, the Money Smart KC leadership team classified approximately 4,000 national and 600 local resources into 30 end user topic tabs and 8 provider tabs.

Classifying local Metropolitan Kansas City resources in a picture format with a two-click accessibility process allowed low -and moderate-income families to easily access the vetted resources in a matter of minutes. The average Money Smart KC website user reviews 9.5 pages in 3 minutes and 47 seconds. Simply put, any end user with basic literacy and computer navigation skills can access the website and multiple family resources with ease.

The next step for Money Smart KC is to take the information gathered from the website analytics and create a comprehensive qualitative report to help the Money Smart KC leadership team improve website design to continually improve usability.



# THE KANSAS CITY COALITION FOR DIGITAL INCLUSION

## Vision

Every citizen and household in the Kansas City metropolitan area has access to the Internet, the equipment needed to use it, and the skills needed to take advantage.



## Partnering with the Kansas City Coalition for Digital Inclusion

The new Money Smart KC website was developed at the perfect time because in 2013 a group of Kansas City leaders developed a coalition to bridge the digital divide in Kansas City. The group formed was the Kansas City Coalition for Digital Inclusion, and they established a goal to connect 375,000 low- and moderate-income individuals to the Internet. The Coalition was led by the Kansas City Public Library, Google Fiber, City of Kansas City-Missouri, Kansas City Public Schools, Connecting for Good, KC Digital Drive and others.

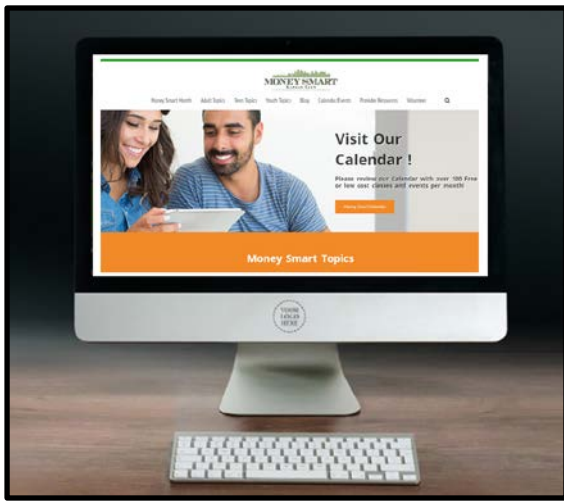
Google Fiber completed a survey in 2013 that revealed 70 percent of students in the Kansas City Public School District did not have internet connectivity at home. In 2014, the Kansas City Alliance for Economic Inclusion, Money Smart KC, and the KC Coalition for Digital Inclusion started working more closely, as it was theorized that if LMI families were connected to the Internet, they could be encouraged to use the new Money Smart KC website resources to stabilize and bank their family.

Since their efforts began in 2013, the KC Coalition for Digital Inclusion has connected tens of thousands of families to the Internet and provided free and low-cost computers to thousands of low- and moderate-income families in Metropolitan Kansas City. Moreover, Money Smart KC has provided a safe platform for families to be introduced to internet connectivity, family stabilization, and financial education community resources, classes, and events.

Another innovative Money Smart KC partnership involves connecting the Volunteer Income Tax Assistance (VITA) tax return sites with digital inclusion. The Alliance for Economic Inclusion has printed Money Smart KC information for VITA tax preparation sites since 2011. VITA tax preparation sites are also listed on the Money Smart KC Calendar, and the tax topic is located in the adult and teen resource sections. When low -and moderate-income families receive their tax returns, they have an opportunity to purchase a low-cost, refurbished computer for \$50 and receive free and low-cost connectivity options.

Next Step KC, a free tax preparation initiative of the United Way of Greater Kansas City, now hosts their largest tax preparation site at Connecting for Good, an organization that provides computer skills, computers, and internet access to low-income communities and has offices in Kansas City, Missouri and Kansas City, Kansas. This collaboration couples the resources of Money Smart KC with free tax preparation, low-cost computers, and connectivity.





## It's Time to Test the Money Smart KC Website!

From 2015 to the present, approximately 131 AEI members, Money Smart KC partners, and other community leaders collaborated to create the Money Smart KC website. The Money Smart KC Executive Committee met with multiple groups of AEI members and others who were subject experts. These experts worked in individual groups to develop the tab information.

The Money Smart KC website development group met twice a month for 4 to 5 hours to review the submitted topics and approve the information. This group met for almost two years to work on website development and later became the Money Smart KC Executive Committee.

In January and February of 2016, the website was BETA-tested with urban core young adults, urban core seniors, and AEI members predominately consisting of financial institutions and community-based organization representatives. The goal of the testing was to ensure that LMI individuals could utilize the website with very little assistance and access needed resources in two clicks.

Four BETA sessions were completed, with a sample composed of two groups of practitioners and two groups of end users. There was diversity in these groups with respect to age, race, and gender. Although not captured on the questionnaire, most end users were estimated to be low- and moderate-income individuals, while most practitioners were estimated to be middle- and upper-middle income individuals.

During BETA testing, the majority of end users in the sample did not have a high school diploma, but were easily able to utilize the site (interviewer informally asked about education level). This eased the concern of many developers and practitioner testers, as usability for those with a limited education was a concern. End users stated over and over again that they enjoyed the simplicity of obtaining the information. During the first BETA testing, the average time that testers spent on the site was approximately 90 minutes. Some of the end users even sign up for further information by submitting their e-mail addresses.

The BETA testing resulted in very positive outcomes. With end users, 53.8 percent that viewed the site said they would use it, 30.8 percent said they would probably use it, and only 15.4 percent were not sure. With practitioners, 68.8 percent that viewed the site said they would use it, 25 percent said they would probably use it, and 6.2 percent were not sure. AEI professionals gave significant input and graded the website a 3.108 out of 4.

Since the original BETA testing of the Money Smart KC website in 2016, the website has been tested multiple times by students, adults, teachers, community-based groups, financial institutions, and many others. The goal is to continually adapt the website to the needs of the end user.

## TOPICS

We have collected information and links for groups that can help with a wide range of topics.

## ADULT TOPICS

Banking 101  
Budgeting/Smart Spending  
College / Career Prep  
College Funding  
Credit  
Disability  
Economic Mobility  
Emergency Services  
Employment  
Entrepreneurship  
Family Needs  
Financial Coaching  
Financial Education  
Financial Services  
Financial Protection  
Fun and Free in KC  
Government / Benefits  
Healthcare  
Housing  
Immigrant Services  
Insurance  
Internet - Get Connected  
Investing  
Legal Services  
Library Services  
Loans  
Mentoring Programs  
Online/Mobile Finances  
Parenting/Childcare  
Retirement / Senior Resources  
Reentry  
Saving  
Tax Preparation  
Transportation  
Veterans / Military Services

## Adult Topics

Topics that can help you and your family become Money Smart.

We have collected information and links for groups that can help with a wide range of topics. So whether you need to learn how to improve your credit, save for retirement or budget for your next big purchase, we are here to help you find the help you need.



Banking 101



Budgeting/Smart Spending



College / Career Prep



College Funding



Credit



Disability



Economic Mobility



Emergency Services



Employment



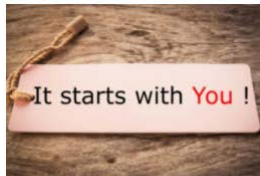
Entrepreneurship



Family Needs



Financial Coaching



Financial Education



Financial Protection



Financial Services



Fun and Free in KC



Government / Benefits



Healthcare



Housing



Immigrant Services



Insurance



Internet - Get Connected



Investing



Legal Services



Library Services



Loans



Mentoring Programs



Online/Mobile Finances



Parenting/Childcare



Reentry



Retirement / Senior



Saving



Tax Preparation



Transportation



Veterans / Military Services



## Consistently Updating and Innovating!

The adult website was initially released in March 2016 with 30 end user tabs and 8 practitioner tabs. Several community leaders called for additional tabs and the website was expanded to 36 end user tabs; these were added in 2016 and 2017. During 2016, many improvements were made as the website committee received over 1,800 suggested additions and changes from AEI members, Money Smart KC partners, and other community leaders. An additional 600 suggested additions and changes were received in 2017. As of March 2018, approximately 1,600 of the total 2,400 suggested changes or additions have been made.

In 2017, the final three adult website tab additions were added. AEI members authored the new Money Smart KC College Funding tab, Banking 101, and Insurance tab. Two of the three final tabs were purposely released in coordination with the Ewing Marion Kauffman Foundation's new KC Scholars program, which was implemented in January 2, 2017. Alliance for Economic Inclusion members and Money Smart KC partners were part of the team that helped to create the KC Scholars program. Moreover, Alliance for Economic Inclusion members developed the College Funding tab to promote the KC Scholars program and other funding resources pertinent to Metropolitan Kansas City students.

From August 2017 to March 2018, the Money Smart KC website committee completed a second generation design on all topic tabs. The new design ensured all topic tabs had similar layouts, that resources were better classified, and that new vetted resources had been added. A third generation redesign of all website topics is scheduled for August 2018 and will incorporate over 1,000 videos and a blogging section to each topic.

After the initial release of the Money Smart KC website, many partners asked for a curriculum to teach directly from the website. It was theorized that if you could teach from an electronic platform, this new teaching style could supplement the current financial education teaching model that references paper handouts or online curricula that have very limited references to local community resources. Although the current national curricula is sufficient, it does not direct end users to local financial coaches, credit counselors, emergency services, and other resources that could promote stabilization, financial education, banking, economic inclusion and economic mobility among end users in Metropolitan Kansas City.

The Money Smart KC curriculum contains 12 adult, 7 teen and 5 youth financial education topics. The curriculum will be taught by Money Smart KC ambassadors. Teachers, community-based organizations, churches, or human resource directors can request a financial education instructor from the *Request A Speaker* tab on the Money Smart KC website. Groups can also request other financial education curricula, including the FDIC Money Smart program and the Junior Achievement curriculum, to be taught. Every adult class ends on the financial coaching page as the goal is to have class participant's transition into financial coaching with one of the many Money Smart KC-vetted partners.

The youth and teen websites were released in June 2017 and utilize innovative titling, relatable pictures, and attention-grabbing resource classifications to help revolutionize resource distribution to youth. If marketed effectively, these tabs can be used by every school district in Metropolitan Kansas City to supply family stabilization and financial education resources directed to teens and youth. A large-scale strategic marketing plan to Metropolitan Kansas City school districts has been established and will be implemented in March 2018.

The Money Smart KC website continually changes based upon community needs and organizational resources. Specifically, the Money Smart KC website team makes up to 500 changes a week to ensure the platform is innovative, relative, and contains up-to-date information.



# Money Smart Youth Topics

In May 2016, Money Smart KC representatives met with various leaders of Kansas City area school districts. After presenting the Money Smart KC website (adult section) the website did not receive favorable reviews from the school leaders. Many school representatives voiced that they would not be utilize the website with their students. Therefore, Money Smart KC representatives sat down with superintendents, principals, teachers, and parents and listened to their feedback. Specifically, the schools wanted separate [teen](#) and [youth](#) websites with a separate listing of topics that were specific to each age level. The schools did not want to provide resources to students talking through teachers or parents. Instead, they wanted specific websites that students could access directly and see themselves with age-appropriate pictures and videos and that had relatable language. They also wanted a separate marketing plan and specific marketing pieces directed to [teens](#) and [youth](#) and suggested Money Smart KC spend months working with different student focus groups and BETA testing with students and parents in order to get greater input from the end user.

Money Smart KC leaders had to make a decision. They had just spent three years and over 10,000 hours developing the Money Smart KC adult resource website. Developing a youth and teen website would easily take another 12-18 months and 5,000-7,500 hours of development and testing. Additionally, they would have to create a completely new marketing plan. Although the projected amount of complexity grew, so did the enthusiasm. As a result, Greg Housel, Alliance for Economic Inclusion, volunteered to lead the development and Ron Farmer, CHES, Inc., committed to designing the site, and in just one Money Smart KC Executive meeting, the decision was made to build new teen and youth sites.

The Executive Committee considered the idea that students could develop the Money Smart KC youth and teen sections. Blue Valley Center for Advanced Professional Studies (CAPS) was contacted, and over the next 18 months, Blue Valley CAPS student groups developed the Money Smart KC youth and teen websites. School staff, students, parents, and teachers from Kansas City Public Schools and the Shawnee Mission School District also helped develop and test the websites.

In June 2017, after spending over 3,500 hours in development and testing, the [youth \(12 topic tabs\)](#) and [teen \(18 topic tabs\)](#) websites were released. These websites contain an estimated 1,400 local and national resources with support from approximately 50 call centers. The soft launch was marketed to school administrators, teachers, and community-based organizations to test and give feedback over the next six months. A hard launch is scheduled for March 2018 with distribution of [teen](#) and [youth](#) posters to every school and district in Metropolitan Kansas City.

From June 2017 to March 2018 an additional 1,500 hours were spent making changes to both the teen and youth websites. The teen website increased from 18 to 21 end-user topics. Hundreds of additional resources were added to both sites.

## Youth Topics

*Be Safe – Stay Safe*

*Emergency Help For Youth*

*Find a mentor*

*Get online*

*Money Choices*

*Money Games & Activities*

*Food & Personal Items*

*Plan & Save For College*

*Save To Spend*

*Stay Healthy*

*Volunteer*

*Start A Business*





# Money Smart Teen Topics

## Teen Topics

*Banking 101*

*Buying With Discounts*

*College Prep*

*Career Prep*

*Emergency Services*

*Finding Food & Personal Items*

*Find A Job*

*Get Online*

*Money Games & Activities*

*Mentors*

*Save & Protect Your Money*

*Social Media*

*Start A Small Business*

*Stay healthy*

*Talk To Someone Who Cares*

*Tax Help*

*Tech Banking*

*Understanding Loans & Credit*

*Volunteer*

The [teen](#) and [youth](#) websites will be complemented with a launch of a speakers' bureau in March 2018. Teachers will be able to log onto the [Money Smart KC](#) website and request a vetted financial educator who will speak directly to their class. Multiple financial institutions have volunteers ready for school requests to teach an individual subject such as credit, small business, mobile banking, and other financial-related subjects. In addition, the teacher can request a volunteer to teach entire curriculums, such as the FDIC's Money Smart for Young People or a Junior Achievement program.

Through innovation, technology, and the opportunity for teachers to directly request volunteers to teach in their classrooms, Money Smart KC believes we can achieve our goal of greatly increasing the number of low- and moderate-income youth who become financially educated and banked before they enter adulthood.

It is the goal of Money Smart KC to invite all Kansas City area school administrators to an event that outlines the resources of the website for teachers, parents and students. Money Smart KC plans to have newly designed posters in the classrooms of every school in Metropolitan Kansas City. It is possible that if the websites are utilized by students starting with youth ages 5-12 with continued utilization through the teenage years and into adulthood; the website could be a valuable life-long learning tool for all building blocks of financial success.

By combining connectivity and content from one education platform, students will have a direct access point to thousands of resources. When students have connectivity and a device (i.e. computer, iPad, iPhone) this can play an active role in creating a self-determined successful path to adulthood. Money Smart KC has the goal to provide any resource a student needs in a very strategic design to meet the needs of Metropolitan Kansas City students.

Success of the Money Smart KC youth and teen websites has already occurred. After presenting the website to multiple school districts in Metropolitan Kansas City, some are using the Money Smart KC website resource directly. Other school districts have decided to expand their own websites to create or expand a student stabilization and financial education resource section, allowing the school district to have full autonomy over the resources. Money Smart KC has no desire to be the premier youth and teen resource site in Metropolitan Kansas City but rather wants to showcase how vetted student stabilization, financial education, banking, economic inclusion and economic mobility resources can be presented and replicated for teens and youth in every school district.

## Creating a Culturally Competent Spanish Language Website!

In February 2017, a Money Smart KC Executive Committee member presented the Money Smart KC website to El Centro, Inc., a community-based organization that serves low- and moderate-income Spanish speaking clients. A group of approximately 25 practitioners listened as the Money Smart KC representative outline the innovative model of resource classification and how with one easy click; El Centro clients could use the Google translator feature to easily translate the website into Spanish.

After presenting all of the unique features of the website, the presenter asked for questions or feedback. The feedback was simple, respectful, and very direct. The practitioners stated that the current Money Smart KC adult website would not work for their clients, and they would probably not use it much. Surprised by the feedback, the presenter asked the leaders to explain their reasoning. The practitioners estimated that 60 percent of the website resources did not have resources specifically for Spanish speakers. That meant that even if the user utilized the Google translator, the translated resource would not be of much use. The practitioners stated that they needed a culturally competent website specifically for Spanish speaking individuals in Metropolitan Kansas City. They stated two very specific parts to their request. First, the culturally competent site must be completely applicable to their Spanish-speaking clients. Their clients must see themselves in the pictures, understand the dialect, and be interested in the subject matter. Second, Money Smart KC could not just translate the current adult website. Every resource they clicked on must take them to a resource already in Spanish.

The feedback was brought back to the Money Smart KC Executive Committee and the group decided to build another website within their current website. Two partners volunteered to help with the project: Blue Valley CAPS and the Mexican Consulate in Kansas City. A website plan was drawn, and it was decided that the groups would share the design of the new website. A Money Smart KC Spanish website committee was also created for review and testing.

Representatives from the Mexican Consulate reviewed the Money Smart KC website and liked the layout. They were excited that the innovative style was being copied for Spanish-speaking families. They also stated that if the site was successful, they would like to explore replication in the other 50 cities in the United States that host a Mexican Consulate.

In March 2018, the Spanish language website was released in Metropolitan Kansas City. Improvements are being made every day, and both Money Smart KC and the Mexican Consulate are reviewing analytics to consider further expansion of the Kansas City culturally competent Spanish language website.

Money Smart KC is currently in the process of finalizing a Spanish language website marketing plan and hopes to have marketing information distributed in Metropolitan Kansas City by June 2018.



### Spanish Website Topics

*(translated for readers)*

*Consumer Protection (CFPB)*

*International Wire Transfer*

*Shipment of Household Goods*

*Salary and Wages Protection*

*Power of Attorney*

*Contingency Household Plan*

*Programa 3X1*

*Mexican Consulate*

*National Resources*

*Housing*

*Banking 101*

*Emergency Resources*

*Employment*

*Career and College*

*Credit*

*Disability*

*Financial Coaching*

*Fun and Free in KC*

*Government Services*

*Immigrant Services*

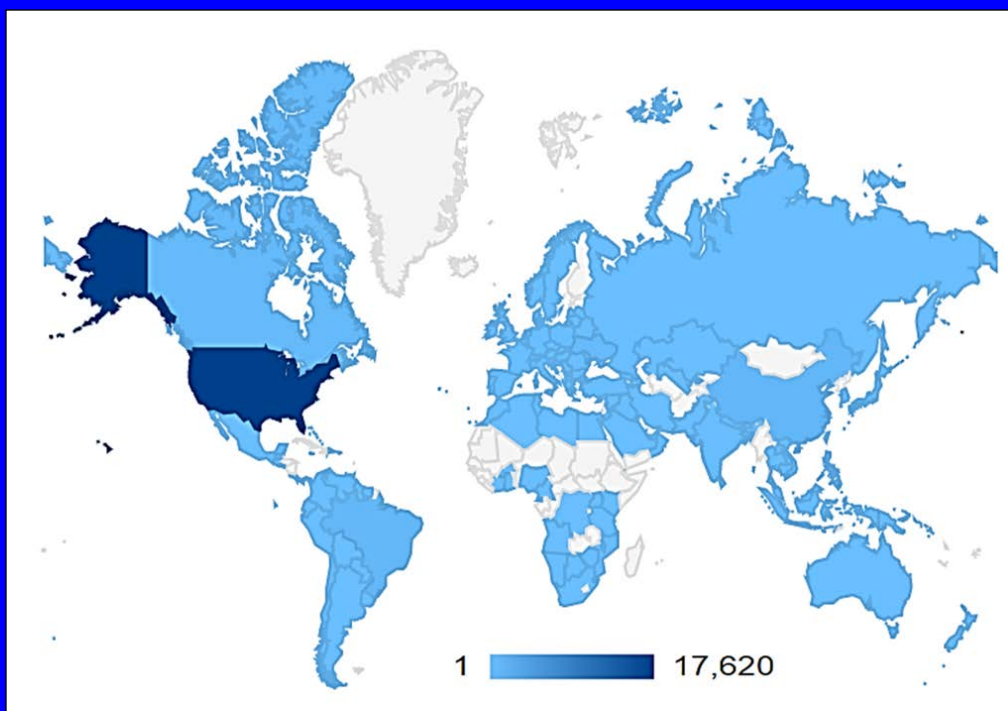
*Parent Resources*

*Senior Resources*

*Small Business and Entrepreneurship*

*Transportation*

# International Impact



## International Website Traffic

Top 20 Countries accessing the Money Smart KC website by descending website visits (March 2016-2018):

- |                                      |                      |
|--------------------------------------|----------------------|
| 1. <b>USA</b> (over 370,000 views)   | 11. <b>Germany</b>   |
| 2. <b>China</b> (over 10,000 views)  | 12. <b>Australia</b> |
| 3. <b>Brazil</b> (over 10,000 views) | 13. <b>Mexico</b>    |
| 4. <b>Canada</b>                     | 14. <b>Thailand</b>  |
| 5. <b>Ukraine</b>                    | 15. <b>France</b>    |
| 6. <b>Philippines</b>                | 16. <b>Indonesia</b> |
| 7. <b>United Kingdom</b>             | 17. <b>Japan</b>     |
| 8. <b>India</b>                      | 18. <b>Malaysia</b>  |
| 9. <b>Italy</b>                      | 19. <b>Austria</b>   |
| 10. <b>Portugal</b>                  | 20. <b>Peru</b>      |

# Money Smart KC Partner Resources

## 1,000 Partners Changing the World!

Kansas City is a unique city of dedicated leaders, initiatives, and organizations that have a goal to help low- and moderate-income families! Over 1,000 Money Smart KC partners have been working to stabilize, financially educate, bank, and promote economic inclusion and economic mobility with low- and moderate-income families for over 10 years.

This playbook outlines some large class and event attendance, extensive website usage, and a large centralized calendar, but has there been success from this modern partnership? From 2013 to 2015, many of the 1,000 partners were working on banking the unbanked. In 2013, the unbanked household rate in Metropolitan Kansas City was 12.1 percent. Over 500,000 fliers and almost 600,000 e-mails were sent to partners about the effort to bank the unbanked. In 2015, the unbanked household percentage decreased by an estimated 59,000 families to 5.0 percent. Although this decrease could not directly be attributed to any single partner or initiative, many believe it was the collective efforts of 1,000 Money Smart KC Partners.

Partners receive strategic, effective, and efficient marketing messages. Approximately 1,000 AEI and Money Smart KC partners receive messaging once a week. An additional 6,300 Metropolitan Kansas City leaders receive messaging bi-weekly.

The Money Smart KC website contains eight partnership topics. These topics have specific resources for the practitioner. The resources include professional groups, complex research and mapping tools, and other resources that would only be applicable to a specific group of professionals.

Money Smart KC is attempting to create a hub for professionals to receive resources and more. It is a goal of Money Smart KC to create message boards and blogs for partners in the third quarter of 2018. By encouraging practitioners to utilize the websites, we hope they will encourage their clients, students, congregations and employees to also utilize it.



**Community-Based  
Resources**



**Educators**



**Employers &  
Entrepreneurs**



**Faith-Based  
Organizations**



**Banks**



**Housing**



**Re-entry & Law  
Enforcement**



**Parents**



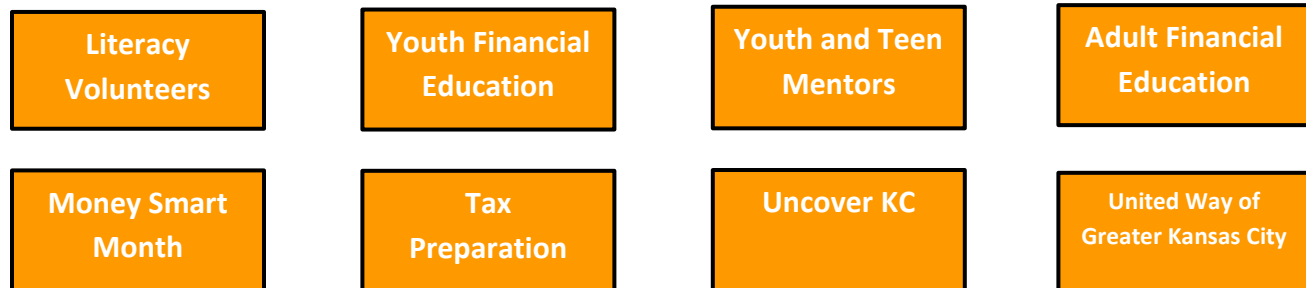
# Volunteer Recruitment: A Key to Partner Success!

Money Smart KC has attracted many partners by facilitating volunteer recruitment. This not only attracts the partners that need volunteers but also partners that want to volunteer. The Money Smart KC website has one of the biggest volunteer portals in Metropolitan Kansas City. Originally launched in 2016, it is estimated that between 1,500 and 2,000 people volunteer annually through the Money Smart KC portal.

As part of the original plan to create a centralized resources database, it was also proposed to create a central volunteer database that revolved around financial education volunteer initiatives. AEI members created the database in 2015, and it was released along with the expanded Money Smart KC website in March 2016. It was a five-year goal of AEI members and Money Smart KC to drive 10,000 volunteers towards financial education delivery opportunities.

Although most of the volunteer opportunities are related to financial education, Money Smart KC also lists volunteer opportunities for youth and adult literacy programs. According to the Annie E. Casey Foundation, 66 percent of low- and moderate-income 4<sup>th</sup> grade students nationwide are not proficient readers. Further, according to Literacy KC, approximately 225,000 adults in Metropolitan Kansas City are labeled as functionally illiterate. Money Smart KC representatives theorize that it is almost impossible to achieve financial resiliency, economic inclusion and economic mobility with literacy challenges. Therefore, Money Smart KC and AEI members have volunteered to read and donated hundreds of financial education-themed books to youth literacy initiatives.

## Money Smart KC Supported Volunteer Initiatives:



In the past two years, Money Smart KC has helped drive partners to host Money Smart Month events and classes, to support tax preparation, to teach Junior Achievement and Children to Save classes, to support youth literacy programs, and to join the Money Smart KC Ambassador's Program (speakers' bureau). The 2018 Money Smart KC calendar averages over 200 financial education classes and events per month taught by volunteers.

The Money Smart KC initiative also lists volunteer opportunities from the United Way website and Uncover KC. Uncover KC is a volunteer organization in Kansas City that connects compassionate students and other groups of volunteers with local organizations in need of them. By cultivating a volunteer mentality in individuals of all ages, they become great resources for Money Smart KC initiatives and other Metropolitan Kansas City volunteer opportunities in the future.



# Money Smart KC Calendar

## Events for March 2018

Budgeting/Financial Planning

Credit

Disability

Employment

Entrepreneurship/Small Business

Estate Planning

Financial Education

Foreclosure/Home Assistance

Frauds/Scams

Health Insurance/Medical Planning

Insurance

Retirement/Benefits

Saving/Investing

Youth/Children

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
18 Tech Coach Drop In at Waldo Daily Online Free Interactive Financial Literacy Classes for Kids at STEAM Village Innovation Lab Academy	19 Tech Coach Drop In at Waldo Advanced Social Security Planning Microsoft Excel to Manage Your Finances FREE Tax Preparation FREE Tax Preparation WORKING MONDAYS	20 Tech Coach Drop In at Waldo Tools for Job Seekers Tools for Job Seekers FREE Tax Preparation FREE Tax Preparation Meet & Eat Afterschool (4-5 PM) & Homework Help (4-6 PM) – Downtown Job Help with the Workforce Partnership Mobile Unit Job Help with the Workforce Partnership Mobile Unit Money 101	21 Tech Coach Drop In at Waldo KC Library Tech Coach Drop In Tech Coach Drop In at Plaza Library 1 Million Cups Live Stream Funding Options for Your Small Business FREE Tax Preparation FREE Tax Preparation WORKING WEDNESDAY Meet & Eat Afterschool (4-5 PM) & Homework Help (4-6 PM) – Indian Creek One Million Cups	22 Tech Coach Drop In at Waldo Tools for Job Seekers KC Library Tech Coach Drop In Tech Coach Drop In at Plaza Library Tech Thursdays MEDICARE 101 WITH SUSANA MARCOS Tools for Job Seekers FREE Tax Preparation Money 101	23 Tech Coach Drop In at North-East Library Tech Coach Drop In at Waldo Medicare 101 Tech Coach Drop In at Plaza Library	24 Tech Coach Drop In at Waldo Hire KC   2018 Job Fair Startup Basics with SCORE KC Marketing for Existing or Start-Up Small Businesses FREE Tax Preparation FREE Tax Preparation SNAP Food Assistance Application Help

The 2018 Money Smart KC calendar lists 200 to 235 public classes per month. AEI members, Money Smart KC partners, community leaders, and others are encouraged to list free and low-cost events, activities, and classes on the Money Smart KC website year-round. Many organizations and initiatives have listed the Money Smart KC calendar on their organizations' website landing page. This direct link has greatly increased calendar traffic.

Calendar listings have significantly increased after a community assessment of financial education calendars was completed in 2016. The assessment revealed that Metropolitan Kansas City had over 30 public calendars listing financial education events and classes, another 70 groups listing events on Facebook, and an additional 100 organizations teaching financial education throughout the community. Once we knew of all financial education efforts, volunteers worked to aggregate and list all classes, activities, and events on one central website calendar: the Money Smart KC website calendar.

Although it only takes five minutes to enter a class, activity, or event onto the Money Smart KC calendar, you will need a dedicated person to manage the system. First, someone has to approve each entry. Also, many organizations do not take the time to enter their own information. Only approximately 25 percent of classes, events, and activities are entered by the organization hosting or teaching the event while the other 75 percent are currently entered by support staff working approximately five hours a week on website calendar management.

# Money Smart KC Ambassador's Program (Speakers' Bureau)

Money Smart KC has developed an ambassador program to teach financial education, raise awareness of the Money Smart KC initiative, and represent Money Smart KC throughout Metropolitan Kansas City.

## Ambassador's Program (Speaker's Bureau):

**Financial Education Ambassador** – These Ambassadors will teach financial education classes upon requests from the community. Requests will come directly from the Money Smart KC website “REQUEST A SPEAKER” tab.

**Practitioner Ambassador** – These Ambassadors will provide presentations to professionals wanting to partner with Money Smart KC or utilize the Money Smart KC website with their students, clients, employees, or church members. These presentations will be made to practitioner staffs, executive staffs, or in a school setting to teachers or administrators.

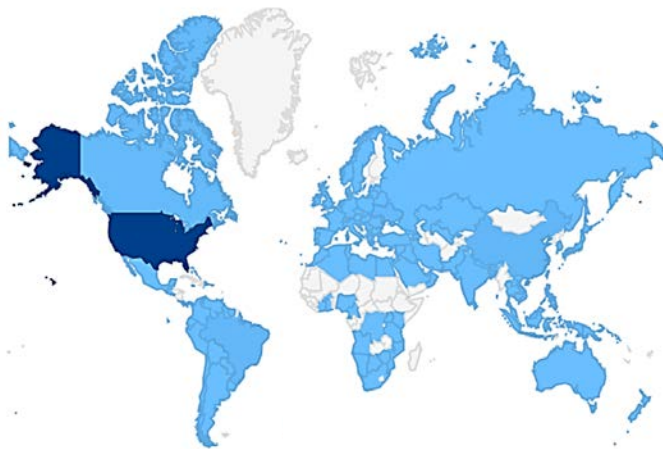
**Resource Tables** – These Ambassadors will fulfill community requests to host exhibit tables at conferences or other events.

**Special Events** – Starting in 2018, Money Smart KC will attempt to increase marketing outreach by participating in special events targeting the general public. These special events could include parades, sporting events, and other events where Ambassadors could raise awareness of the Money Smart KC initiative.

The Money Smart KC Ambassador's Program started in March 2018. Any teacher, social worker, human resources director, and others can log onto the Money Smart KC website and request a financial education teacher for their classroom, client group, or employee training.







In 2017, the Money Smart KC website was viewed 25,000 times by nations around the world.

## Looking for More Options



Join The Movement – Uncover KC. Want to Whether you're looking for ways to give by your talents and help others in need. If you



Check Out United W matches volunteers overview of how ea

1,500-2,000 volunteers are estimated to have been generated from the Money Smart KC website.

# Results of a Modern Partnership of 1,000 Partners!



## Fun and Free in KC

Discover 500+ attractions including museums, zoos, music events, sports and many other things to do for Family Fun in Kansas City right at your fingertips!

Fun and Free in KC was released in 2017 and is the most popular topic on the website

## Events for March 2018

Events for March 2018						
Budgeting/Financial Planning	Credit	Disability	Employment	Entrepreneurship/Small Business	Estate Planning	Financial Education
Fraud/Scams	Health Insurance/Medical Planning	Insurance	Retirement/Benefits	Savings/Investing	Youth/Children	Foreclosure/Home Assets
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Tech Coach Drop In at Waldo	Certified Warehouseman and Material Handler Program	Tech Coach Drop In at Waldo	Tech Coach Drop In at Waldo	Tech Coach Drop In at Waldo	Tech Coach Drop In at North-East Library	Tech Coach Drop In at Waldo
Only Once Free Introductory Financial Literacy Classes for Kids... a STEAM Village - Innovation Lab Academy	Tech Coach Drop In at Waldo	Money Smart	Money Smart	KC Library Tech Coach Drop In	Tech Coach Drop In at Waldo	YAC: Young & Advisory Council
	Budgeting: Breaking Your Money Account	10 Steps to Selling Your First Product in Store	Tech Coach Drop In at Plaza Library	Tech Coach Drop In at Plaza Library	Tech Coach Drop In at Plaza Library	FREE Tax Preparation
	FREE Tax Preparation	FREE Tax Preparation	FREE Tax Preparation	FREE Tax Preparation	Entrepreneurship Crash Course - Kansas City	FREE Tax Preparation
	FINANCIAL PLANNING SERIES: PLANNING IN THE SHADOW OF GEMINI	Meet & Eat After-school (4-5 PM) & Homework Help (4-8 PM) - Downtown	Credit: Get Scored	Fair Housing: Know Your Rights		
	FREE Tax Preparation	Money 101	1 Million Cash Live Stream	Money 101		
	FREE Tax Preparation	Job Support	Food Math			
	New Year, New Career	Money 101	FREE Tax Preparation			
	FINANCIAL PLANNING SERIES: WORKING WOMEN	NEXT CHAPTER KANSAS CITY FORUM	FREE Tax Preparation			
			WORKING WOMEN			
			Meet & Eat After-school (4-5 PM) & Homework Help			

The Money Smart Financial Education Calendar topped 640 public classes and events in 2017.



## April is Money Smart Month

Learn more about all of the Event's Activities and Volunteer Opportunities.

**Money Smart Month exceeded 280 partners hosting 1,284 classes and serving over 27,300 attendees.**



### Buying With Discounts

Buying at the lowest price is made easy when you know what technology and tools are available.

[LEARN MORE](#)



### College Prep

In this section, we will outline the aspects that you need to take while preparing yourself to go to college.

[LEARN MORE](#)

**In June 2017, a teen website was released that included 21 tabs containing an estimated 900 resources and over 35 call centers.**

## 2017 HIGHLIGHTS



#### Be Safe - Stay Safe

Get information and links on Being Safe and 'Staying Safe'! Also included are information and links for finding help when you do not feel safe.

[LEARN MORE](#)



#### Emergency Help For Youth

Emergencies Happen, knowing who is there to help is one of the first steps to survive and prepare your children for an emergency situation.

[LEARN MORE](#)



#### Find A Mentor

Finding a mentor in life is a wonderful way to have additional people in your life to help you navigate some of life's challenges and celebrate life's successes!

[LEARN MORE](#)



#### Get Online

Find available information for how to get access to the internet, find the equipment needed to use it and the learn the skills needed to take advantage of it.

[LEARN MORE](#)



#### Money Choices

How do you make your spending choices? Have you ever thought about it? This section is simple. It is an activity for you to understand spending money a little better.

[LEARN MORE](#)



#### Money Games & Activities

Find hundreds of online money-based educational games that are available for students. We tried to pick some out for you that are fun and free.

[LEARN MORE](#)



#### Food & Personal Items

We want to help you find WHAT YOU NEED - food, school supplies, toothpaste, toothbrush, soap, shampoo, etc. There are people that want to help!

[LEARN MORE](#)



#### Plan & Save For College

It is never too early to start planning and preparing for college. Find helpful information and links about planning & saving for college.

[LEARN MORE](#)

**In June 2017, a youth website was released that included 12 topics containing an estimated 500 resources and over 25 call centers.**



**Money Smart KC representatives presented to state, national, and international groups.**

## MONEY SMART KC: 10 YEARS OF LESSONS LEARNED

Money Smart KC is a volunteer initiative. Although no one gets paid by the initiative, there are reasons why it has grown so large over the last 10 years. First, leaders like the Federal Reserve Bank of Kansas City, Google, Ewing Marion Kauffman Foundation, Mid America Regional Council, financial institutions, government organizations and many other large organizations participating in Money Smart KC or the Alliance for Economic Inclusion have their central or regional office located in Kansas City. These organizations have very strong partnerships and many provide leadership to Money Smart KC and the Alliance for Economic Inclusion. This also allows organizations to provide hands-on administrative support and volunteer and staff assistance for both initiatives.

Second, the Kansas City Alliance for Economic Inclusion and Money Smart KC have been close partners for over 10 years. Almost the entire 55-member Money Smart KC Steering Committee is comprised of AEI members. Money Smart KC provides various platforms for engaging the numerous AEI members in stabilizing, financially educating, banking, and promoting economic inclusion and mobility for low- and moderate-income families.

An additional reason for the size and consistent expansion of Money Smart KC is communication. The Alliance for Economic Inclusion provides consistent, effective, and efficient communication to 6,300 organizations that include 131 municipalities, 136 financial institutions, 46 high schools and charter schools, 2,000 non-profits, 36 colleges, 500 churches, multiple state and federal government entities, 250 human resource directors, and others about the Money Smart KC platforms. This enables a community to understand and participate in multiple Money Smart KC platforms.

Another effective partnership is with the Big 15 community service organizations in Kansas City. The Big 15 serve hundreds of thousands of low- and moderate-income residents. Representatives of these organizations serve as leaders for both the Money Smart KC and the Alliance for Economic Inclusion initiatives. Partnering with large organizations that serve such a large amount of low- and moderate-income families allows Money Smart KC resources to reach a significant number of end users.

The following pages discuss eight building blocks of concentration for the Money Smart KC initiative: leadership, competition, funding, innovation, volunteer support, marketing, platform redesign, and celebrating leaders. These are not the only areas of concentration for Money Smart KC leadership however, these were highlighted as they were key building blocks to understand and agree on before implementing the Money Smart KC initiative.





## LEADERSHIP

The greatest leadership lesson learned from the implementation of the Money Smart KC initiative is that the executive committee must efficiently and effectively manage the complexities of the steering committee. The Money Smart KC steering committee is made up of six subcommittees. The Money Smart KC executive committee works with the steering committee to recruit great leaders with outstanding skillsets and who are dedicated to serve and empower low- and moderate-income families

The Money Smart steering committee has significant experience as many of the same leaders have been involved with the Alliance for Economic Inclusion, Big 15, and Money Smart KC for the past 10 years. With a consistent, seasoned group of leaders who want to utilize innovation, technology, and future trends to determine future implementation, Money Smart KC continues to grow in size, efficiency, and effectiveness.

Money Smart KC is always working to add new leaders with creative ideas. It is very important that the initiative have diversity in race and gender and include younger leaders to innovate for the future. By adding professionals in their 20s to an existing seasoned leadership team, we are creating a multifaceted group ready to apply innovation, technology and consider future trends when leading the initiative.



## COMPETITION

In Metropolitan Kansas City, approximately 347,000 residents live in poverty and another 800,000 residents are low- and moderate-income. Although there should not be competition among organizations when dealing with individuals in poverty, there sometimes is. Funding is a big reason why similar groups may silo efforts and compete.

Money Smart KC addresses competition by building trust, having an agreed-upon goal, celebrating great leaders, and ensuring that all those involved understand how many people need assistance. The Money Smart KC website calendar outlines all partner classes and events, includes a volunteer section, and lists all organizations annually serving over 500 low- and moderate-income families.

Money Smart KC unites organizations to help low- and moderate-income families access the resources they need. It doesn't matter who provides the resources as long as all resources are safe, high quality and free or at a reasonable cost.

# 10 YEARS OF LESSONS LEARNED, CONT.

## FUNDING

Money Smart KC has local financial institution support and a dedicated, volunteer fund-raising team that includes members who have years of fund-development experience. Due to the growth in class and event participation, website usage, and development of “sub sites”, such as the youth, teen, adult, and Spanish-language sites, Money Smart KC strives to secure funding to add staff to manage its day-to-day operations. In order to maintain and manage the current Money Smart KC growth rate and to build future capacity, the initiative would be best managed by a paid staff that organizes volunteer support.

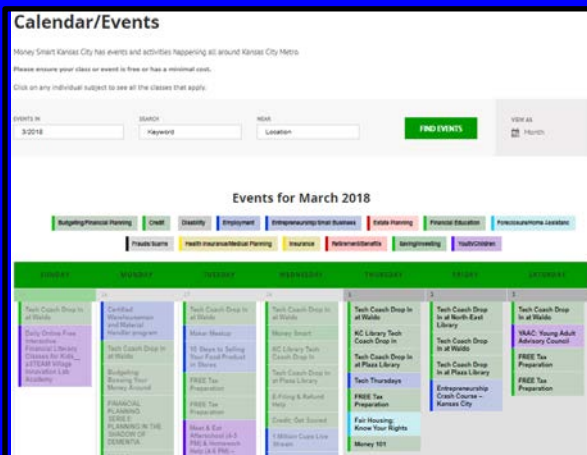


## INNOVATION

What is different about the Money Smart KC website? Money Smart KC uses innovation and technology to provide multiple resource platforms. End users average 9.5 page views and 3.47 minutes per session. This illustrates that end users can easily utilize the system and the classification of resources is on target.

Attempting to be on the cutting edge of innovation requires research. Understanding that virtual reality, 3-D hologram projectors and I-Phone projectors may be the learning tools of the future is very important. The key is to have a team that is continually exploring new options to achieve initiative goals.

In the past students reviewed sections of the website and told Money Smart KC leaders they just weren't cool enough. What they were really saying is that Money Smart KC platforms weren't innovative enough. That is why we now develop and test products with students. By directly incorporating the end user into the design process, Money Smart KC platforms can excel in innovation that directly targets the end user.



## VOLUNTEER SUPPORT

Money Smart KC helps by driving approximately two thousand volunteers annually to volunteer opportunities. Money Smart KC helps to strengthen initiatives that target low- and moderate-income families to stabilize, financially educate, bank, and promote economic inclusion and mobility by marketing volunteer opportunities to increase financial education initiatives. Marketing efforts are very strategic. Specifically, an annual calendar of promotion has been implemented for seven years that outlines an effective and efficient volunteer marketing plan with a goal to facilitate 10,000 volunteers to Money Smart KC supported opportunities in the next five years.





## MARKETING

Large-scale marketing is extremely hard to do with a volunteer group. The first step is to create a marketing committee of professionals with diverse backgrounds and some marketing experience. If a majority of people served are low- and moderate-income individuals, it could be beneficial to ask a financial institution for technical assistance as they may receive Community Reinvestment Act (CRA) consideration. The next step is to seek assistance from marketing or outreach personnel from innovative, community-based organizations. Books, such as Influencer: The New Science of Leading Change by Joseph Grenny, Kerry Patterson, David Maxfield, Ron McMillan and Al Switzler may help to understand how to make extensive social change in today's society. Further, reading about social change projects in other cities and throughout the United States could also be beneficial. Using marketing and social media for reaching end users is becoming increasingly specialized and having a dedicated marketing team is key.

## PLATFORM REDESIGN

A website can be outdated in 6 to 18 months if it is not updated in design, information, color scheme, and landing page. It is important to designate a group of dedicated individuals who are responsible for continuous website updates and improvements. Platform development must cater to current trends and plan for future innovation.

Specifically, Money Smart KC has one designer under contract and four volunteer designers. On average, the Money Smart KC design team spends up to 60 hours a week redesigning the website. Currently, designers make up to 500 changes per week on the Money Smart KC website.



## CELEBRATING LEADERS

The Alliance for Economic Inclusion celebrates 8-10 leaders per meeting (approximately 24-30 per year). The Money Smart KC initiative celebrates approximately 10 leaders and 10 organizations at their annual Money Smart Month celebration event.

It is important to regularly celebrate outstanding leadership with well-deserved awards and recognition. Over 1,000 dedicated partners are responsible for the creation and expanded success of Money Smart KC. As a result, we celebrate great leaders and organizations to bring attention to individual or organizational efforts and to promote partnership opportunities.

In 2018 Money Smart KC is creating a leader Hall Of Fame to be housed on the Money Smart KC website.





To date, Money Smart KC has not implemented an extensive marketing plan; however, there are plans to implement such a plan now that the website, speakers' bureau, and other Money Smart KC platforms have been completed. Below is a list of innovative marketing ideas that are being considered for 2018:

## **Public Service Announcement (PSA) Development**

Money Smart KC is looking at innovative PSAs with possible partners such as the Royals, Chiefs, Sporting KC, and other sports teams.

## **Partnership with Cities**

Money Smart KC wants to partner with large cities in Metropolitan Kansas City (Kansas City, Missouri, Kansas City, Kansas, Independence, MO and Overland Park, Kansas).

## **Website Redirect**

Money Smart KC is going to market the [www.moneysmartkc.org](http://www.moneysmartkc.org) website and use six additional website names to redirect traffic. There will also be a marketing attempt to promote the websites below to broaden the base of Money Smart KC users.

[www.kcyouthresources.org](http://www.kcyouthresources.org)

[www.kcteenresources.org](http://www.kcteenresources.org)

[www.kcadultresources.org](http://www.kcadultresources.org)

[www.kcseniorresources.org](http://www.kcseniorresources.org)

[www.kcdisabilityresources.org](http://www.kcdisabilityresources.org)

[www.kcspanishresources.org](http://www.kcspanishresources.org)

## **School Gymnasium**

Money Smart KC is considering partnering with school districts to provide resource banners for gymnasiums. It is a goal to have banners in every school gymnasium within Metropolitan Kansas City by 2020.

## **School Classroom**

Money Smart KC is planning to distribute posters to classrooms in every school and district in Metropolitan Kansas City for the start of the 2018-2019 school year.

## **Community-Based Organizations**

Money Smart KC would like to distribute marketing materials to every non-profit, library, and church in Metropolitan Kansas City.

## **Human Resource Directors**

Money Smart KC will distribute marketing materials to the 250 largest employers in Metropolitan Kansas City or upon request.

## **Financial Institutions**

Money Smart KC wants to partner with financial institutions to reference the Money Smart KC website to individuals denied credit and to link the Money Smart KC website to financial institutions' website landing page.

## **Law Enforcement**

Money Smart KC is planning to provide law enforcement with Money Smart KC resource cards to distribute to individuals in need of resources.

## **Strategic Marketing**

Money Smart KC is developing new and innovative marketing material for, youth, teens, and Spanish-speaking individuals.

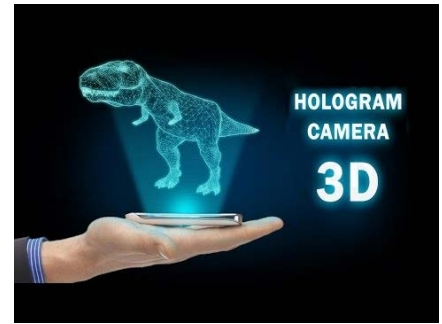
## **School Website Replication**

The Money Smart KC website has been presented to multiple school district staff, many of whom are already utilizing the website in part or in full. Others are adding family stabilization, financial education, economic inclusion and economic mobility resources to their existing website. Some are even creating a new resource website for their students.

# Looking to the Future

Money Smart KC must always look to the future to ensure that we are not a lagging adapter of technology. As pointed out earlier in this playbook, in 2013, 70 percent of students in the Kansas City School District did not have connectivity in their homes. Therefore, if we are able to help minimize these issues, more children could enter the school system with equal opportunity.

Travel back in time 23 years when Yahoo was invented in 1995. Then soon after came Google. However, it took 21 years for Metropolitan Kansas City to create a resource website that was not a geocoded, word search site. It took 21 years to design a two-click website specifically listing vetted resources for low- and moderate-income end users to promote stabilization, financial education, banking, economic inclusion and economic mobility with their families. We know we missed an opportunity to help an entire generation of individuals by waiting 21 years to develop the Money Smart KC website. Therefore, we are looking for proactive solutions for future resource distribution.



## Keys to Money Smart KC's Future Success:

1. Money Smart KC must be an initial adapter of new, exciting, and relevant technologies as they are implemented. Knowing that the middle- and upper-income schools and neighborhoods will quickly adapt to innovative technology, this could instantly disadvantage low- and moderate-income families.
2. Low- and moderate-income families must use computers, i-Pads or Kindles as their learning devices. Many students in urban schools do not have connectivity or a learning device at home. As a result, many try to use a smart phone (a communication device) to support their school work. If we want the same opportunity for low- and moderate-income students as the middle- and upper-income students, then we need to support initiatives that ensure every student has a computer and is connected to the Internet.
3. Money Smart KC has to explore virtual reality financial education options. Teaching directly from the Money Smart KC website is innovative, but how can we use virtual reality with financial education curriculum and cultivate more interest from students? Can students use virtual reality to walk into banks, stand on the floor of Wall Street, or tour the Federal Reserve Bank?
4. Groundbreaking 3-D hologram technology could create a virtual classroom. A hologram is a creative innovation that would completely transform electronic modes of teaching. It would give lecturers and students a technology-driven classroom where a teacher can beam in from a remote bank or office to teach financial education. In less than three years, Money Smart KC wants to record hologram financial education sessions and list them on the Money Smart KC website. They also want to prepare Money Smart KC ambassadors to teach live hologram classes. Money Smart KC wants to implement a proactive approach in which these recordings would be in place before the initial adoption of hologram technology in the classroom.
5. All adult, teen, youth, partner, and Spanish topic tabs will be redesigned to better reflect end-user needs. This design is centered on technology as we hope to add videos, blogging sections, and social media per topic and explore virtual reality and hologram technology for each topic.

# Money Smart KC Program Replication Initiative

Money Smart KC has been approached by several groups about replicating the year-round initiative in other cities. This playbook was created to communicate the Money Smart KC implementation process. When considering replication of part or all of the Money Smart KC initiative, you should first conduct a complete needs assessment of your community. Although Money Smart KC has many platforms (calendar, Money Smart KC, volunteer, speakers' bureau, website), the website development process will be reviewed in this section.

In the past five years, Money Smart KC has worked on creating website resource formats for youth, teens, adults, and Spanish-speaking individuals in the Kansas City area. This website was created by AEI members who outlined the need to create a database of vetted family stabilization, financial education, banking, and economic mobility resources for low- and moderate-income families.

AEI and Money Smart KC leadership met with other social service resource websites in Metropolitan Kansas City that did not have the functionality or classification that was preferred by the low- and moderate-income end users. The AEI and Money Smart KC representatives presented to the organizations how the community desired an end-user website created with a picture format and a simple two-click process for accessing needed family resources. However, the social service organizations did not have the capacity to change their current website format. After an attempt to work with these partners, AEI members and Money Smart KC leaders worked together to create the final product.

## **First step, establish a goal.**

**Create an innovative website in which any individual within Metropolitan Kansas City with at least a sixth-grade reading level, and basic computer skills, can access resources they need to help stabilize, financially educate, bank, and promote economic inclusion and mobility to their family.**

## **Items to consider when creating a plan to achieve your goal:**

### **Designate a spokesperson(s)**

Designate a leader or multiple leaders that represent your efforts with one centralized message. Their presentation needs to be concise, innovative, and interesting. Money Smart KC has a total of 17 PowerPoint presentations that vary in length and content depending on who is requesting the presentation. These presentations have been presented at numerous events, meetings, conferences, and webinars and to local, state, national and international audiences.

### **Put together a dedicated administrative assistant team**

You may need a support team that can assist you with things no volunteer can or wants to do. Many organizations provide volunteer administrative support for the Money Smart KC initiative.

### **Find two or three overly dedicated individuals**

Although there are many dedicated individuals working on the Money Smart KC initiative, there are two or three who go above and beyond for the initiative. Some leaders work late into the night, on weekends, and during vacations to provide extra support. Although you may not need this dedication for your initiative, be aware that the creation of the Money Smart KC program required many more hours than that of a standard 40-hour work week.

### **Be willing to accept criticism**

Money Smart KC started as a group of initial adapters using innovative technology to reach thousands of low- and moderate-income end users. We worked on this project for two years before we had any results. Although you may receive criticism along the way, remember to stay positive, have great communication, celebrate team efforts, and keep focus on your desired end goals.



## A step-by-step process of the Money Smart KC website implementation.

### 1. Develop A Great Team

Money Smart KC has a seven-member executive team, a steering committee comprised of six committees, and a total of 55 leaders. Team members are dedicated to the goals of Money Smart KC.

### 2. Value Research

Before developing your goal you need to do a lot of research. This is different from completing a community assessment. The Money Smart KC leadership studied mobile adaption rates, home computer adaption rates, and held focus groups to understand what format low- and moderate-income families were using to access online resources. Money Smart KC leaders held multiple focus groups and had professional research partners that evaluated their efforts to obtain accurate community information.

### 3. Develop A Goal

The goal is to stabilize, financially educate, bank, and promote economic inclusion and mobility for low- and moderate-income families.

### 4. Evaluate Talent and Look For Additional Expert Help

It would not be possible for 5, 10 or even 50 individuals to develop hundreds of topics in multiple sections of the Money Smart KC website. Money Smart KC partnered with financial institutions, non-profits, government entities, high schools, colleges, Latino/Spanish-language community-based organizations, and many others to complete the initiative.

### 5. Develop An Implementation Plan

There has to be a short-term, intermediate, and long-term plan that assigns leadership roles, responsibilities, deadlines, and projected outcomes. Money Smart KC had to ensure their plan matched their team's ability, otherwise they had to change the plan or find additional individuals with the desired skillset to complete the plan.

### 6. Communicate With Partners

All partners involved in the website design receive weekly e-mail updates. This progress report provides an update on the development of the website and excites and inspires leaders to keep moving forward to achieve the final product.

### 7. Strategic Fund Raising

Fund raising can be very complicated. How much money is needed? Who develops the fund raising plan?

### 8. Celebrate Efforts

Whether it is happy hour with the team or awards for outstanding leadership, remember to have fun and appreciate the team.

### 9. BETA Test The End Product

Money Smart KC had BETA-testing sessions with urban core high school dropouts, urban core seniors, and financial institution and community-based organization practitioners. In addition, the development team soft launched products and tested new products for 6-18 months before a comprehensive marketing plan is implemented.

### 10. Develop A Comprehensive Marketing Strategy

Money Smart KC has a goal to have 1 percent of those in poverty (347,000) to visit the website per day. With an average of 9.5 views per visitor, that would equal 32,965 views per day. This will only occur with a highly effective marketing plan and a multi-year approach. When developing a marketing strategy, consider that banks may receive CRA credit to help develop a marketing plan for your initiative. Central Bank of Kansas City has led Money Smart KC's marketing efforts for the past 10 years.

This playbook was created to give a very specific overview of how an initiative and leaders from a Metropolitan Statistical Area with a population of just over 2,000,000 can form a modern partnership with over 1,000 organizations to stabilize, financially educate, bank, and promote economic inclusion and economic mobility for low- and moderate-income families. These partners have built a new, innovative, and easy-to-use technological platform for the low- and moderate-income end user. Although not every idea worked, five parts did: volunteer recruitment, Money Smart Month, central calendar of events, speakers' bureau, and a comprehensive website. The key to the entire implementation is managing complexity with dedicated and talented leaders. These leaders are unselfish, kind, and supportive of each other when challenging situations present themselves. Your leadership team will be the predictor of your success.

# Money Smart KC – Collaboration with 1,000 Partners!

Money Smart KC has over 1,000 leaders providing support to the initiative. There is the Money Smart KC Steering Committee, speakers' bureau, website partners, organizations listing classes on the website, and 650 Alliance for Economic Inclusion partners.

For the Money Smart KC initiative to be successful and rapidly grow over the last 10 years there must be outstanding leadership from the top. Gigi Wolf, Senior Economic Specialist, Federal Reserve Bank of Kansas City, and Sarah Cousineau, Marketing Director, Central Bank of Kansas City, have provided magnificent leadership for the past 10 years. Ron Farmer, Vice President, CHES, Inc. and Greg Housel, manager of the Alliance for Economic Inclusion, have added innovation and website implementation support. Jackie Loya-Torres, Community Development Officer, Commerce Bank, and Trese Booze, Program Director, Greater Kansas City LISC, both contributed greatly to the strategic macro development and long-term planning of the initiative. This group made up the 2017 Money Smart KC Executive Committee and spent approximately 120 hours together in 2017 planning and implementing the Money Smart KC Initiative. The diverse skillset and dedication of the Executive Committee was multiplied by 50 Steering Committee members and the outstanding support of over 1,000 community partners, which has led to the continued success and expansion of Money Smart KC.

## Special THANK YOUs To A Few ROCK STARS!

**Alliance for Economic inclusion (AEI)** – The AEI has approximately 650 members and many host Money Smart KC events and classes, market Money Smart KC, participate on Money Smart KC committees, and participate in the Money Smart KC Speakers' Bureau. Approximately 131 AEI members participated in the development of the Money Smart KC website. AEI representatives have also distributed hundreds of thousands Money Smart KC print materials.

**Blue Valley Center For Advanced Professional Studies (CAPS)** – Blue Valley CAPS have supported Money Smart KC for the past five years. Because of the dedication of Corey Mohn, Executive Director, Gregg Brown, Network Coordinator, and Janet Graham, Global Business Instructor, Blue Valley CAPS has made a lasting impact on Money Smart KC. Eight student groups in the past five years have developed video PSAs, marketing materials, the teen website, and half of the recently implemented Spanish-language website. When given the task of attracting families to the website, a CAPS student developed the Fun and Free in KC topic tab. This tab combined 29 events calendars in Kansas City to list all information on one platform. It is now the most popular topic on the Money Smart KC website.

**Credit and Homeownership Empowerment Services (CHES), Inc.** – CHES, Inc. provides meeting space, event space, website development, marketing, volunteers, and has a representative on the Executive Committee. Because of their outstanding reputation, community leadership and dedication to the initiative, Money Smart KC transitioned to become a program under CHES, Inc. in March 2018.

**Federal Reserve Bank of Kansas City** – The Federal Reserve Bank of Kansas City has provided leadership to Money Smart KC since its inception in 2008. Representatives from the Federal Reserve Bank lead the Teach Children to Save program, Money Smart Day, and many other events and classes. The Federal Reserve Bank provides volunteers for serving on multiple Money Smart KC committees, for hundreds of events and classes, and for hosting many partner events and classes, including AEI meetings at the Federal Reserve Bank's conference center.

**Kansas City Public Schools (KCPS)** – The KCPS have representatives on Money Smart committees and have helped create multiple topics. The AEI and Federal Reserve Bank of Kansas City annually host two KCPS events in which 150 community partners serving the KCPS are updated about Money Smart KC programs. KCPS representatives have also organized, volunteered, and spoken at many Money Smart KC events and classes.

**Kansas City Financial Institutions** – Many financial institutions have taken both a leadership role and a funding role in Money Smart KC over the past 10 years. Central Bank of Kansas City and Commerce Bank provide volunteer leadership on the Money Smart KC Executive Committee, and UMB Bank has several volunteers serving on other committees. All three banks have funded the initiative for the past 10 years. We also are very appreciative of the Mazuma and Community America Credit Unions. Community America Credit Union has funded the Money Smart KC poster contest for many years. The Mazuma Credit Union was one of the first major contributors in 2016 to award a grant to support the website creation. Many other financial institutions teach, volunteer, and fund the Money Smart KC initiative, and approximately 20 financial institution representatives helped build and BETA-test the Money Smart KC website.

## THANK YOUs, Cont.

**Kansas City Public Library** – Kansas City Public Library staff serve on Money Smart KC committees. Money Smart KC receives the most hits on their website from Kansas City Public Library computers. This is because the library, like approximately 200 other organizations, has linked the Money Smart KC website to their public computer labs. The Kansas City Public Library system has also hosted many Money Smart KC programs and events including Money Smart Day. Finally, the Kansas City Public Library markets Money Smart KC electronically and in print.

**Mexican Consulate** – Money Smart KC all began because of the Mexican Consulate. In 2007, the Mexican Consulate approached the Alliance for Economic Inclusion leadership and Federal Reserve Bank of Kansas City and wanted to start a Money Smart Week in Kansas City. They were an original member of the 2008 planning team and have been a valued member for a decade. They have hosted multiple events, distributed marketing material, participated in committees, and currently have taken a lead role in the development of the Money Smart KC Spanish-language website.

**Mid-Continent Library** – In 2017, the Mid-Continent Public Library distributed approximately 30,000 pieces of marketing materials throughout 31 branches. They also invited Money Smart KC staff to present their website and programs at staff trainings. The Mid-Continent Public Library also hosts multiple Money Smart KC classes and events.

**United Way of Greater Kansas City** – The United Way of Greater Kansas City is listed over 50 times on the Money Smart KC website. Representatives from the United Way helped plan and implement the Money Smart KC classes and events throughout Metropolitan Kansas City. They have hosted committee meetings and encouraged Money Smart KC to add family stabilization as a part of the overall goal for the Money Smart KC initiative. Since 2008, the United Way has been an original founding member of Money Smart Week in Kansas City.

## 2017 Money Smart KC Sponsors

Academy Bank

Bank of Blue Valley

Capitol Federal Savings Bank

Central Bank of Kansas City

Central Bank of the Midwest

CHES, Inc.

Commerce Bank

Country Club Bank

Enterprise Bank and Trust

Federal Reserve Bank of Kansas City

First Federal Bank of Kansas City

Greater Kansas City LISC

Morrill & Janes Bank and Trust

UMB

U.S. Bank

## In-Kind Donations

Alliance for Economic Inclusion

Blue Valley CAPS

CHES, Inc.

Federal Reserve Bank of Kansas City

United Way of Greater Kansas City



*Every attempt was made to accurately recognize all financial contributors of this initiative for 2017. If we have overlooked any organization, we sincerely apologize.*





In 2018, the Money Smart KC initiative became a program of Credit and Homeownership Empowerment Services (CHES), Inc.



**CHES, Inc.**  
3125 Gillham Plaza,  
Kansas City, Missouri  
**Chesinc.org**

To ask any questions about this report or replication of a like initiative in your area, please contact us at the website address below.

<http://www.moneysmartkc.org/contact-us-3/>

**[www.MoneySmartKC.org](http://www.MoneySmartKC.org)**

**ANY resource, for ANY Family need, in Metropolitan Kansas City!**

Money Smart KC test marketed 155 URL addresses in 2017. This test marketing showed that many individuals were logging onto the website for financial resources and then transitioning to family stabilization resources. Money Smart KC also wants individuals to log onto the website for family stabilization services and find financial-related resources. Thus, Money Smart KC is co-branding with the URLs listed below to draw even more individuals to resources that stabilize, financially educate, bank, and promote economic inclusion and economic mobility for low- and moderate-income families.

**[www.kcseniorresources.org](http://www.kcseniorresources.org)**

**[www.kcdisabilityresources.org](http://www.kcdisabilityresources.org)**

**[www.kcspanishresources.org](http://www.kcspanishresources.org)**

**[www.kcyouthresources.org](http://www.kcyouthresources.org)**

**[www.kcteenresources.org](http://www.kcteenresources.org)**

**[www.kcadultresources.org](http://www.kcadultresources.org)**

*All website addresses link to specific sections of the Money Smart KC website.*

***Special Thank You to Professionals Who Helped Author This Playbook***

*Sarah Cousineau, Ron Farmer, Trese Robinson, Jackie Loya-Torres, Gigi Wolf, Alliance for Economic Inclusion members and the Money Smart KC Steering Committee.*

***Thank You to the Photographer - Sarah Cousineau***