

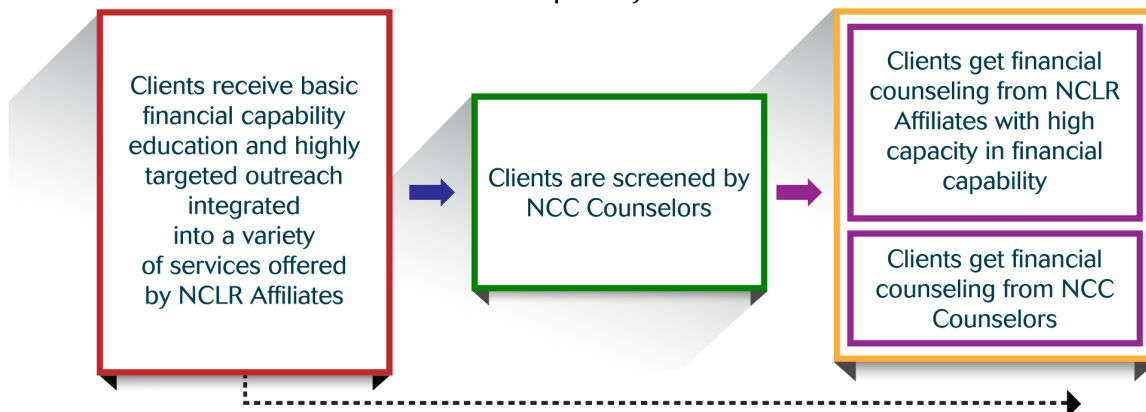
## Financial Capability Network

NCLR has been engaged in financial capability services for many years as the service is an effective element of comprehensive housing counseling services that help families achieve homeownership in the long-term. This core provided a strong base to evolve the programming to meet a greater breadth of needs and led NCLR to expand its programming in this area substantially. The [NCLR Financial Capability Network](#) is the culmination of three years of experimentation to incorporate several affiliate models that collectively provided more than 1000 individuals with financial capability services. The aim of this work is to improve the economics of delivering the services as well as discover strategies to improve its adoption by Affiliates and use by community members.

The Financial Capability Network builds on a unique NCLR capacity: combining the best of its program, policy, and Affiliate-focused resources into a powerful strategy to address the complex economic challenges facing the Hispanic community. The FCN delivers financial capability services that will efficiently educate and coach more people, resulting in a better-informed community and more families in control of their financial futures. This model will engage and build on the capacity in NCLR Affiliates providing education, health, and workforce programs across the country, and link them to one another by leveraging and building on existing NCLR infrastructure to serve clients.

A pilot model currently underway will engage up to 20 Affiliates, reach more than 40,000 families with targeted financial education and outreach, and result in approximately 2,500 families engaged in ongoing financial coaching.

Financial Capability Network Model



### Network Summary:

NCLR brings its expertise as a network convener, organizer and manager—as well as its influence as a national leader and in the advocacy arena. NCLR promotes frictionless collaboration from local and national entities committed to improving financial well-being in their communities.

NCLR identifies effective community service providers and provides training, funding and technical assistance to incorporate financial capability into existing programs.

Participants in search of ongoing support will connect virtually or telephonically with NCLR’s telephonic counseling program (NCC) where Affiliates and counselors work as agents. As a central point in the network, NCC facilitates optimal referrals to coaching, asset-building programs and financial products according to client need and compiles client data. From the NCC, clients will be referred for financial coaching at Affiliate organizations with capacity to do this. To ensure seamless connections, NCLR will invest in technology to facilitate virtual coaching and to support secure sharing of client data.

NCLR also organizes information about safe financial products available to low-wealth consumers into a database that will be used by the NCC and financial coaches to help clients improve financial behaviors.