

**The District of Columbia  
Citizen Review Panel for  
Child Abuse and Neglect**

**District of Columbia  
Child and Family  
Services Agency:  
Preparing Older  
Youth for  
Independence**

Findings and Recommendations  
of the Citizen's Review Panel

**October 2021**

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## A NOTE ON THE CITIZENS REVIEW PANEL

The District of Columbia Citizens Review Panel for Child Abuse and Neglect (CRP) is mandated by District<sup>1</sup> and Federal<sup>2</sup> law to serve as an external, independent oversight body for the District's child welfare system. The CRP evaluates the strengths and weaknesses of District government agencies involved in child protection as well as neighborhood-based services provided by organizations under contract with the Child and Family Services Agency (CFSA). The Panel examines “the policies, practices, and procedures of the Agency and any other District government agency that provides services to children at risk of abuse and neglect, or to children under the care of [CFSA], including, as appropriate, the review of specific child cases.”<sup>3</sup> Based on this monitoring, the Panel evaluates the extent to which agencies that serve children at risk of abuse or neglect, or that are responsible for children in foster care, are effectively discharging their child protection responsibilities.<sup>4</sup>

The members of the CRP are politically appointed in part by the Mayor and in part by the Council of the District of Columbia. Panel members must be residents of the District and cannot be employees by District government.<sup>5</sup> Local law requires that the panel be “broadly representative of the community and includes members who have expertise in the prevention and treatment of child abuse and neglect. The Mayor and Council shall seek to include a diversity of professional backgrounds on the panel, such as children’s attorneys, child advocates, parents, foster parents, and other consumer representatives, social workers, educators, and health and mental health professionals who are familiar with the child welfare system.”<sup>6</sup> The research and writing of this report was conducted by a sub-group of the CRP committed to examining the policies and practices in place to support older youth in the care of the District of Columbia. Members of the Older Youth Services Working Group (hereinafter, “the Working Group”) represent decades of professional experiences in social work, foster parenting, and legal services for foster youth.

The work of this report was prompted by concerns of the Working Group members that older youth in DC leave the child welfare system needing additional resources for financial readiness and educational and vocational support. The challenges faced by older youth in care are well documented both on the local<sup>7</sup> and national<sup>8</sup> level. As such, the Working Group sought to evaluate the current programming offered by CFSA to older youth; and, further, to develop recommendations for strengthening the services and supports for this population of foster youth. Specifically, the Working Group hoped to shed light on the nature, quality, and efficacy of the services provided to youth aged 15-21 in the areas of financial readiness and educational/vocational achievement.

Over the course of more than a year, the Working Group conducted interviews of foster youth and resource parents, reviewed agency and program data, spoke with Agency employees,

and reviewed best practices in the realm of older youth in child welfare. The present report uses the data gathered over the course of the Working Group’s work to compare current CFSA practices to best practices, to identify gaps, and to recommend opportunities for the Agency to improve the services offered to older youth in care.

Importantly, the COVID-19 pandemic required this project to be flexible considering changing circumstances and to adjust priorities and expectations. While many of the concerns raised in this report long predate the pandemic, it would be unfair to neglect the ways in which the health emergency affected the Agency and its programming. For example, this report discusses the YVLifeSet program offered by CFSA. This program was adopted by the Agency in April 2019. As such, this program was in operation for less than a year prior to the onset of the pandemic and, as of the time of this writing, has spent more time than not operating in pandemic conditions. While this report does not specifically address the difficulties and complications caused by the COVID-19 pandemic, it does acknowledge the reality of the pandemic and its effects on both this research and the work of child welfare.

## PROJECT OVERVIEW

### Background

While the goal of child welfare systems across the country may be to connect children with families, national data shows that half of foster youth aged 16 or older exit care through emancipation, rather than through a reunification, adoption, or guardianship placement.<sup>9</sup> Because these young people are aging out of care without stable or well-defined familial support system, it is crucial that child welfare agencies ensure that older youth heading for emancipation are prepared for independent living.

In the District of Columbia, the child welfare system is led by the Child and Family Services Agency. Within this agency, the needs of older youth are managed by the Office of Youth Empowerment (OYE). On their website, OYE outlines one of their critical obligations as follows:

“While [] young people remain in foster care, CFSA has an obligation to prepare them for adulthood. Although a public agency can never be the optimum parent, these young people are growing up in the child welfare system. Along with the same developmental needs as all modern teens, youth in foster care face a host of special challenges through no fault of their own. These young people especially need and deserve quality nurturing, guidance, and support and all the same opportunities good parents provide for their own children.”<sup>10</sup>

The Working Group commends the efforts that the Agency makes to reach reunification for as many children in care as possible. However, our oversight role is to examine the programming and policies affecting those youth currently in care. As such, the Working Group sought to

evaluate the extent to which CFSA, through OYE programming, prepares youth to live independently once they exit care. We decided to focus our research on two areas of independence: financial literacy and vocational readiness.

In the District of Columbia, 75% of older youth (defined as youth aged 14 or older) exit care through emancipation.<sup>11</sup> The struggles faced by this subset of foster youth are made apparent through CFSA's annual performance oversight responses. For example, data on education outcomes show that high-school aged children in the care of CFSA in FY2020 had grade point averages (GPAs) ranging from 0.0 to 3.81, with an average GPA of 1.98 and a median GPA of 2.0.<sup>12</sup> Additionally, the graduation rate for students enrolled in 12<sup>th</sup> grade or a GED program was only 69%.<sup>13</sup>

Based on their personal and professional experiences with the child welfare system in DC, the Working Group observed that older youth often leave the care needing additional resources for housing, financial readiness, educational support, and services to assist parenting youth. In view of these concerns and opportunities, the CRP aimed to shed light on the nature, quality and results of services provided to youth aged 15-21 in these areas - beginning with financial readiness and educational/vocational achievement (diploma, GED, trade certification).

Later sections of this report will elaborate upon why these issue areas were chosen as focus, background research on best practices in that area, descriptions of current programming offered by CFSA, and an analysis of that programming. Finally, each section will conclude with a set of recommendations, drawn from our research findings, that we believe will improve the experiences and outcomes of older youth in foster care.

## Research Questions

The Older Youth Services Working Group submitted the Older Youth Services Proposal to CFSA on May 11, 2020. CFSA acknowledged receipt of the proposal on May 19, 2020, and provided a thorough response to the proposal on June 9, 2020. The proposal included the following sets of research questions:

- 1) What kind of financial readiness programs do youth currently participate in, and what do the youth who have aged out think they need? What do the youth say about the programs available, such as the Making Money Grow program? What are the participation rates and amount of savings? What tweaks can we recommend improving the program? Are youth taught to file taxes? Budget? How is this done? Is it enough?
- 2) What is OYE doing to ensure youth graduate high school/get a GED/go on to college or learn a trade? Is current OYE programming resulting in improved achievement? What are the statistics of youth who achieve these goals by age 21

compared to the general population in DC schools? How does the District compare to other similarly sized cities? What are other cities doing that we could try here?

## Methodology

In seeking to answer the above research questions, the working group employed three primary means of investigation including 1) background research on best practices for programming offered to older youth in foster care, 2) interviews with current foster youth, current CFSA employees, and current CFSA contractors and 3) a series of data requests from the Agency. Each of these investigatory methods is detailed further in each section of analysis below.

For the interviews of current older youth in care, the Working Group spoke with eight (8) youth. Due to the COVID-19 pandemic, interviews were conducted virtually. Each youth provided informed consent to participate in the interview and for inclusion in this report. Upon completion of the interview, each youth was compensated for their time with a \$50 Visa gift card. Notably, the youth who were interviewed for this project were chosen by CFSA for participation in our research. The Working Groups is unsure how these youth were chosen or what sorts of selection bias may consequently be built into any conclusions drawn from those interviews. Additionally, because so few youths were identified by the Agency for interviews, we make every effort to anonymize their responses within this report.

It is also important to note that the impact of the COVID-19 public health emergency began in March 2020 and persisted through the entirety of the research period covered by this report (May 2020 - Oct. 2021). Diversions from the research plan are attributed to the complications of the pandemic. As the full CRP and the working group shifted to online meetings, delays affected the timeline presented in the initial research proposal. Interviews with foster youth and CFSA employees were held virtually through video and telephone conferencing. The group ultimately decided to postpone the analysis of CFSA's educational programming and instead focus on financial readiness and vocational support programming.

## **FINANCIAL READINESS PROGRAM EVALUATION**

For all young adults, regardless of child welfare involvement, financial capabilities are key to obtaining and sustaining housing, acquiring, and maintaining employment, reducing stress, and decreasing reliance on government agencies and the families from which youth were removed. To support themselves financially, youth must exit care equipped to earn income and to manage it such that they are able to cover their necessary living expenses and to save for emergencies.

Guiding the evaluation of the financial readiness programs offered and implemented by

CFSA is a framework for financial literacy curriculum published by the Consumer Financial Protection Bureau (CFPB).<sup>14</sup> The CFPB guide examines the building blocks of financial literacy and creates a model for teaching financial literacy that pairs the necessary elements of financial capability with the developmental stages of children and youth. This section will briefly outline the framework established by the CFPB's developmental model and then use that framework to analyze the programs implemented by CFSA for youth in their care.

### Best Practices for Teaching Financial Readiness

The guide developed by the CFPB provides a comprehensive analysis of the issues of financial readiness in youth. Their guide most directly addressed those concerns that all caregivers and educators face in trying to build financial capability in the children and youth in their care. From the start, it is important to note that this report is not specific to children and youth in the child welfare system. However, the Working Group believes that the guidelines and the recommendations made in the report are appropriate guides by which CFSA could further develop its financial literacy programming.

The CFPB defines financial capability as “the capacity, based on knowledge, skills, and access, to manage financial resources effectively.”<sup>15</sup> Further, they advise:

“To be financially capable, individuals must be able to understand and apply financial knowledge. Individuals also have to acquire healthy money habits, norms, and rules of thumb (automatic, mental shortcuts that simplify decisionmaking), as well as the ability to stick to a plan and successfully complete financial tasks.”<sup>16</sup>

The CFPB identified three building blocks that comprise the foundation upon which children learn these crucial skills – executive function, financial habits and norms, and financial knowledge and decision-making skills.<sup>17</sup> While the full CFPB report details each of these building blocks, brief definitions are included here:

1. “Executive function – a set of cognitive processes used to plan for the future, focus our attention, remember information, and juggle multiple tasks successfully.”<sup>18</sup>
2. “Financial habits and norms – the values, standards, routine practices, and rules of thumb used to routinely navigate our day-to-day financial lives.”<sup>19</sup>
3. “Financial knowledge and decision-making skills – familiarity with financial facts and concepts, as well as conscious and intentional decision-making skills. These

include budding versions of skillful money management, financial planning, goal setting, and financial research.”<sup>20</sup>

Below, Table 1 from the CFPB report<sup>21</sup> explains each of the building blocks and how they apply to financial capability in adults.

**TABLE 1: THREE YOUTH BUILDING BLOCKS OF FINANCIAL CAPABILITY**

	<b>1</b> <b>Executive function</b>	<b>2</b> <b>Financial habits and norms</b>	<b>3</b> <b>Financial knowledge and decision-making skills</b>
<b>What it is</b>	Self-control, working memory, <sup>12</sup> problem-solving	Healthy money habits, norms, rules of thumb	Factual knowledge, research and analysis skills
<b>What it supports in adulthood</b>	Future orientation, <sup>13</sup> perseverance, planning and goal setting, general cognitive flexibility <sup>14</sup>	Decision shortcuts <sup>15</sup> for navigating day-to-day financial life and effective routine money management	Deliberate financial decision-making strategies, like financial planning, research, and intentional decisions
<b>Examples of financial application in adulthood</b>	Saving, setting financial goals, developing and executing budgets	Having a system to pay bills on time	Effective comparison shopping

Additionally, the CFPB report notes that there are several pathways to acquisition of these building blocks – early experiences and environment, parental influence, financial socialization, experiential learning, and direct explicit instruction. These pathways to acquisition may be found at home, in school, or through other programs such as extra-curriculars, community programs, or private offerings.<sup>22</sup>






Here we acknowledge that CFSA is not, and should not be, responsible for the financial literacy programming made available in the community or in schools. However, this does not diminish the impact of financial learning that takes place in the home and by parental example. As such, it is crucial that the Agency ensure that youth in care are receiving the necessary building blocks for financial readiness, regardless of their placement. An emphasis on financial readiness is especially important for foster youth who age out of care and are more likely to experience unstable housing and homelessness<sup>23</sup> and are less likely to complete high school<sup>24</sup> than their peers without child welfare system interactions.

Due to the intersection of unstable housing and under education among other detrimental outcomes, youth with foster care involvement earn less over their lifetime. For this



reason, it is of the utmost importance that these youth in care be prepared with the building blocks of financial capability throughout their childhoods. The nature of child welfare is such that the Agency cannot predict when youth will enter care and for how long they will remain. While this report was focused on programming for older youth, financial literacy is a skill that must be built through childhood and adolescence. The CFPB report details how each of these pathways to acquisition are introduced to children as they progress through the three main developmental stages of childhood. Below, Table 2 from the report<sup>25</sup> outlines how the building blocks of financial capability align with and progress during early childhood, middle childhood, and adolescence. Because later financial literacy skills are built upon foundational skills that an older youth in care may or may not have acquire, it is necessary for CFSA to ensure that their financial readiness programming includes an opportunity for youth to acquire the foundational skills before they are expected to be successful in the matched savings program.

**TABLE 2: PRIMARY DEVELOPMENTAL STAGES FOR YOUTH BUILDING BLOCKS OF FINANCIAL CAPABILITY**

	<b>1</b> <b>Executive function</b>  <i>Self-control, working memory, problem-solving</i>	<b>2</b> <b>Financial habits and norms</b>  <i>Healthy money habits, norms, rules of thumb</i>	<b>3</b> <b>Financial knowledge and decision-making skills</b>  <i>Factual knowledge, research and analysis skills</i>
Early childhood (ages 3–5)		Early values and norms	Basic numeracy
Middle childhood (ages 6–12)	 		Basic money management
Adolescence and young adulthood (ages 13–21)	Development continues	Development continues	

[Current CFSA Programming: Making Money Grow](#)

In CFSA's response to our initial project proposal, the Agency noted that the only financial readiness programming offered to youth is Making Money Grow (MMG). This program is managed by Capital Area Asset Builders (CAAB), a local non-profit with a stated mission "to create opportunities for low- and moderate-income individuals in the greater DC region to build financial security, savings, and wealth for the future."<sup>26</sup>

According to CFSA's Office of Youth Empowerment (OYE), this financial literacy program "teaches youth how to manage their finances, save for the future and transition out of care with up to \$12,000."<sup>27</sup> The program is open to all interested foster youth ages 15-20.5. Upon opening an account, the youth are registered for an orientation session. According to CFSA, this orientation entails an introduction of the program manager of MMG, an understanding of the participant's personal saving's goal, a perception of how achievable it is, barriers that could potentially affect the participant from saving, a review of the MMG handbook, as well as how to use the MMG savings account.<sup>28</sup> As of July 1, 2021, participants must also complete a 1.5 hour in-person financial education session within two months of opening their account, and, for participants over 18 years old, participate in a credit coaching session within two months of opening their account.

A key benefit of the MMG program is the promise of matched savings. For youth 15-17 years old, deposits are matched 1:1 up to \$500 annually.<sup>29</sup> For youth 18-21 years old, deposits are matched 2:1 up to \$1000 annually.<sup>30</sup> Youth in the program are limited in how they can use the matched funds in the MMG accounts. Youth can request that CAAB issue a payment using matched funds for:

- Education: Tuition, textbooks, and school fees
- Apartment: rent or security deposit
- Vehicle expenses: purchase, expenses, insurance, taxes, and fees
- Start-up business pursuits (you must have a business bank account to use matched funds for small business & attend a meeting with a small business advisor to create a business plan)
- Healthcare, health insurance or other medical expenses<sup>31</sup>

Once a youth has opened an account through the MMG program, they receive monthly account balance statements by email. However, when youth change email addresses, the Project Manager has utilized text messaging to update youth on their account balances. It was noted that the bulk of contact that CAAB has with youth revolves around inquiries as to account balances. CAAB also offers financial literacy classes to participants but reports that these classes are not well attended. CFSA could do more to advertise this opportunity and to encourage or incentivize youth to participate.

Another important aspect of the program is that youth can keep their MMG accounts and continue to receive matched savings up to age 21, even if their case closes.<sup>32</sup> However, youth must utilize matched funds prior to their 23<sup>rd</sup> birthday.<sup>33</sup> At this time, CAAB encourages

youth to use the matched savings for allowable expenses (e.g., rent or tuition). However, it is not clear what would happen to match savings if they are not utilized prior to the 23<sup>rd</sup> birthday. The updated handbook states that “[i]f funds are not used during the time the youth is eligible for the match, the match will be returned to the funders and the youth will only receive the amount they saved plus any interests earned since they made their first deposit.”<sup>34</sup>

We recommend that youth who reach age 23 be able to withdraw their funds in full, along with the matched funds, without the oversight or limitations of the Agency or CAAB. This may be in the form of issuing a check to the former foster youth, or in converting their account into a traditional savings or checking account. Regardless, by age 23, the Agency should no longer have control over how the youth spends their money. Hopefully by that point the youth has absorbed the lessons of financial literacy offered by OYE programming. However, even if they have not, it is no longer the role of the Agency to make decisions about the youth’s best interest.

### [Review of CFSA’s Financial Readiness Program](#)

Given that the Agency has acknowledged that MMG is the only programming offered to prepare youth for financial capability, the analysis of their efforts in the realm of financial literacy is rather straightforward. Per CFSA’s responses to FY19 Performance Oversight Questions, 121 youth were enrolled in the MMG program through the Office of Youth Empowerment.<sup>35</sup> This represents a 44% utilization rate.<sup>36</sup> Again, given that this is the only financial literacy program available to foster youth, and participation eligibility is limited to youth aged 15-21, a 44% utilization rate is concerning. This would indicate that very few children and youth in CFSA’s care are receiving any financial readiness preparation whatsoever.

Because the publicly available information on the MMG program is limited to a single page flyer published by OYE<sup>37</sup>, it is difficult to determine what procedures or practices that CFSA has in place to support youth in participation. From our youth interviews, responses were mixed about whether and to what degree youth were aware of MMG. Some youth noted that they were aware of the program, but either chose not to be involved or faced barriers to participation.

Additionally, for those youth who do participate, the MMG program does not address all three building blocks of financial capability and engages only two of the five pathways to acquisition. From the CFPB report’s analysis of financial skills learned across developmental stages, starting financial literacy at 15 is too late. This draws into question the efficacy of the MMG program for youth who participate without first acquiring the building blocks that undergird financial capability. Without first investing in the foundational skills in early and middle childhood, the sort of financial literacy provided by MMG is likely unable to provide meaningful financial readiness for older youth in care.

Beyond the pedagogical weaknesses of the MMG program, our conversations with youth and practitioners indicated that there were several practical barriers that make the program unnecessarily cumbersome for youth. Namely, the process by which money is withdrawn from an account takes several days (up to two weeks) and leads to youth missing opportunities. While we understand a desire for accountability regarding how youth use the funds contributed to their accounts by the Agency, attaching so many strings to the use of their matched savings appears to do more harm than good.

For example, imagine a youth seeking to use their savings to buy a used car. The youth find a car posted online and reaches out to the owner to negotiate a sale price. Once the price has been agreed upon, the youth must then submit a request to withdraw the amount agreed upon. The request is considered by CAAB who then consults with CFSA. CFSA investigates and decides upon the purchase, then notifies CAAB. Only then can CAAB process the withdrawal and cut a check to the payee – the seller of the car. However, because this process takes several days, the seller has since found another buyer and sold the car. Now the youth must start their search all over again. Further, this delay or interruption in the youth's plan can cause tangible harm. Imagine a young person who makes scheduling commitments to a boss anticipating that they will have personal transportation. However, after the car purchase falls through, the youth miss several days of work and gets fired.

Per an interview with the MMG Project Manager from CAAB, emergency withdrawals are permitted for funds that were deposited by the youth (i.e., not matched savings). However, these withdrawals are subject to approval by the Project Manager and CFSA and may take up to 48 hours after both are approved. CAAB noted that they do not see this process as seeking permission for youth to use their own funds, but rather as an opportunity to counsel youth on the differences between wants and needs. Importantly, the Project Manager did not believe that these limitations on use of matched funds contributed to the low participation in the program. Instead, the Project Manager attributed low utilization to a larger distrust of the mainstream banking system by the community.

The Working Group's interviews of youth in care revealed a common refrain, namely that youth desired more information on how to save, budget, and manage their money earlier. In one interview, a youth noted that they struggled with the discipline to save money. Specifically, they cited examples of burning through money faster than it could be saved. When asked how CFSA could support them, the youth expressed a desire for help being more stable and learning to manage money. Further the youth noted that the only money they had saved was the \$300 in matched savings in an MMG account and that the only reason this money was saved was because they could not touch it. This speaks to the value of the limitation of uses for which youth may withdraw matched savings, but also highlights weaknesses in the financial literacy curriculum offered to youth who participate in the program. Unprompted, this youth noted that they saw it as a problem that education, vocation, and finance topics were not addressed until foster youth are close to aging out of care. This lived experience is consistent

with the CFPB's findings that financial capabilities are built upon foundational skills that must be supported in early and middle childhood as well as in adolescence.

In addition to interviewing youth about their experiences with the MMG program, the Working Group conducted a survey of eight (8)<sup>38</sup> resource parents.<sup>39</sup> Responses to this survey indicated that only three of the surveyed resource parents knew about the MMG program and less than 20% of the foster youth placed with the survey parents had ever, to their knowledge, been enrolled in the program.<sup>40</sup> Furthermore, of these 31 youth, only one took full advantage of the program by making regular deposits to maximize the matched savings. Our primary takeaway from these results was that resource parents are largely not aware of the MMG program and, thus, cannot provide support or encouragement to the youth in their care to take advantage of this opportunity.

### Recommendations to Improve Financial Readiness Programming

In developing recommendations for financial readiness programming, the Working Group first acknowledges that CFSA is responsible for youth of all ages and that no one program will be right for all children and youth in CFSA's custody. As such, the Working Group presents an overarching recommendation that the Agency expand their efforts to prepare youth for financial capability in adulthood. The Working Group finds that MMG is a program that offers excellent advantages and opportunities to the youth who participate, but it is not sufficient to stand alone as CFSA's sole financial readiness programming. Hence, the below recommendations represent a menu of options from which CFSA could expand their offerings in support of financial readiness in foster youth.

Based on our research, the Older Youth Services Working Group recommends that CFSA:

1. Provide regular, accessible opportunities for all youth to engage in financial literacy curriculum – rather than just the single orientation provided as part of the MMG program.
  - a. CFSA could use the Consumer Financial Protection Bureau's research and resources discussed above to develop this training or collaborate with CAAB to adapt their community trainings to the needs of youth.
  - b. This curriculum should be available to youth whose cases are managed by CFSA, as well and any contracting agency including, but not limited to, the National Center for Children and Families (NCCF), Lutheran Social Services (LSS), the Latin American Youth Center (LAYC), and Children's Choice.

- c. All financial readiness programming implemented by CFSA, however, should be developmentally appropriate and meet children and youth where they are.
2. Provide financial literacy curriculum to resource parents so that they can serve as positive financial role models and contribute to the financial socialization of youth in their care.
  - a. Provide training sessions for resource parents that teach them how to instill financial capability in youth.
  - b. CFSA could use the Consumer Financial Protection Bureau's research and resources to develop this training or collaborate with CAAB to adapt their community trainings to the needs of resource parents and the youth in their care.
  - c. Provide training to resource parents regarding the CAAB/MMG programming available to older youth.
  - d. Link resource parents to the financial literacy courses regularly offered by CAAB.
  - e. CFSA could incorporate financial readiness programming into the discussions and planning that happen when a youth begins to receive an allowance. The social worker could encourage foster parents and youth to develop an agreement that a certain portion of their monthly allowance will be deposited directly into a savings or MMG account to demonstrate the importance of developing savings habits.
3. Increase supports to older youth to increase enrollment and participation in the MMG program.
  - a. All social workers who manage the cases of youth committed to DC should be familiar with the MMG program, requirements, and how to enroll youth on their caseloads.
  - b. Social workers should proactively help youth access the vital documents necessary to open an account and increase their follow-up with youth who express interest in the program.
4. Improve MMG policies, technical infrastructure, and procedures.
  - a. CFSA and CAAB should develop a protocol and procedures that are realistically workable for youth.
    - i. Purchasing a used car with MMG funds, for example, is not possible with a two-week delay. Perhaps the youth could consult with their social worker, project manager, and CAAB

representative about the desire and plans to purchase a used car. This would be an opportunity to offer guidance, discuss reputable sellers, educate regarding legal requirements (transferring title, etc.), and clarify the eligibility and amount available for this purchase. Then, the youth could schedule a day to purchase the car in which someone at CAAB is on standby to write a check or transfer the money electronically to the seller.

- b. MMG's technical infrastructure should be improved to mirror the experience with a typical bank and thus prepare the youth for future transactions.
  - i. The currently available information on the internet is broad and the handbook is frequently out of date. The procedure to request the withdrawal is clunky and difficult for youth to implement.
  - ii. A website should make it possible for youth and resource parents to verify up-to-date procedural information (e.g., how to withdraw money, which purchases are eligible for using matched funds, program rules, who the current CAAB contact for MMG is and how to reach them).
  - iii. A participant should be able to use their phone to verify a desired purchase is eligible for using matched funds, request the withdrawal, and have a clear timeline for when the payment will be approved or denied.
  - iv. A participant should be able to log in to a website or app and easily check their balance (with clear delineation of the amount the youth deposited and the amount that will be matched).
5. Ensure that youth for whom CFSA receives SSI payments understand how and when they can request to become their own payee. Youth should also know the amount they will receive and any restrictions/conditions that apply.

## VOCATIONAL PROGRAMMING EVALUATION

As discussed above, financial stability is key to obtaining and sustaining housing, reducing stress, and decreasing reliance on government agencies and the families from which youth were removed. To support themselves financially, youth ought to exit care equipped to earn and manage income. To earn sufficient income to support themselves, youth ought to be employed or poised to be employed on a full-time basis. This is more likely to be true for youth who achieve their high school diploma, education beyond the diploma, or vocational training.

Adults who have achieved a high school diploma reported median weekly earnings of \$781, while their peers without a diploma reported a median weekly earnings of \$619.<sup>41</sup> Those with a diploma reported a 9% unemployment rate as opposed to the 11.7% unemployment rate for those without the diploma.<sup>42</sup> Earning a high school diploma is a necessary requirement to being accepted at a college or university, and adults with a college degree reported median weekly earnings of \$1305 and an unemployment rate of 5.5%.<sup>43</sup> As such, CFSA should aim for every youth in care to obtain their diploma and have programming targeting individual barriers accordingly. The Working Group hopes to address the educational research questions and relevant CFSA programming in a future report.

Vocational training can similarly promote financial independence by providing the training necessary to be hired in fields with higher pay. The most recent Survey of Income and Program Participation found that median monthly earnings for someone with a professional certification or license only was \$4,167 compared to \$3,110 for someone without any alternative credential.<sup>44</sup> CFSA reported that 35 youth were enrolled in a vocational or certificate program in FY 2018 and 18 were enrolled in FY 2019. CFSA reported that 21 youth in care completed a vocational or certificate program in FY 2018 and 9 completed a vocational or certificate program in FY 2019.

### Vocational Programming: YVLifeSet

In April 2019, CFSA replaced their Career Pathways Unit with the YVLifeSet Program.<sup>45</sup> YVLifeSet now serves as OYE's primary vocational and life skills service delivery model. The program provides intensive one-on-one supports to help youth achieve individualized goals. According to CFSA's most recent Needs Assessment:

"YVLifeSet specialists meet with participants at least once a week and are readily available to help the youth. The goal is to have highly individualized services in the youth's natural environment, including the home, place of employment, and community. The unit consists of one supervisor and four specialists.

"The program has key program indicators, tracking positive outcomes monthly in the following areas: Education, Employment, Reduction in legal involvement, length of time in the program, housing stability, and staff caseload. Participants also work on developing positive coping and healthy emotional regulation skills. Review of data also show an average program participation rate of 31 youth, and average caseload of eight, and an average length of stay in the program of 214 days. The YVLifeSet Unit has a capacity to serve 32 youth at a given time. Youth typically participate in the program for 6-12 months, based on their needs. Between April 2019 and March 31, 2020, the YVLifeSet program has served 54 youth."<sup>46</sup>



CFSA has provided the below data regarding youth discharged from the YVLifeSet program in FY19 and the first quarter of FY20.<sup>47</sup> It is unclear whether “discharged youth” represents all youth that are connected to YVLifeSet or only those who completed the program.

Measure	FY19: 10 discharged youth	FY20: 33 discharged youth
Education advancement	75%	88%
Obtained employment	23%	37%
Reduction in legal involvement	92%	100%
Length of time in program	100 days on average	240 days on average
Housing stability upon discharge	100%	87%
Staff caseloads	6 youth per staff on average	7.5 youth per staff on average

Source: OYE manual data

Finally, the Agency reports that, as of the start of FY 2021, the YVLifeSet program had no waiting list which indicated to them that the program meets the identified need.<sup>48</sup>

### Other Vocational Programming

When asked in May 2020 what designated staff, programming, or assistance is available to foster youth who wish to identify and enroll in a vocational training program, but do not wish to (or are not eligible for/otherwise able to) enroll in YVLifeSet, CFSA reported that the vocational specialists did this prior to 2019 and then provided information about YVLifeSet. When asked the same question in July 2021, CFSA reported that:

“Youth who pursue vocational programming are connected to an OYE Educational Specialist, to ensure that they have that one-on-one guidance and ongoing support while completing their program. This guided assistance will include support with program preparation (i.e., resume building and soft skill training) program enrollment, financial assistance with Education and Training Voucher (ETV) funding, as well as regular monitoring and check-ins throughout the duration of the vocational program. Consistent monitoring with an Education Specialist helps ensure youth are on track for program completion and provides extra support for addressing any challenges that may arise... Check-ins between the youth and assigned education specialist may be made in the form of in-person meetings, calls, text messages and emails. The education specialist works to promote and support the youth’s career exposure, exploration and development and their successful completion of the vocational program.”

When asked in July 2021 what companies, organizations, or trades CFSA currently has relationships with to provide vocational training for foster youth, CFSA responded:

“CFSA partners with public and private organizations, to include the DC Department of Employment Services (DOES), in connection with vocational training programs for youth in care. CFSA also partners with various community organizations for vocational training programs, including but not limited to the following: Bennett Cosmetology, Hair Academy, Goodwill Security, VMT Education Center DC, Youth Build Public Charter School, and RCM of Washington.

“CFSA continues to reinforce the importance of any variety of career and vocational paths for youth. Given such, youth have the option to present the vocational trade or training opportunity in which they are interested and OYE will work closely with them to explore this option and get them registered/enrolled. CFSA further partners with the University of the District of Columbia (UDC) to make available workforce development training for youth completing high school and transitioning to the vocational track. For youth in college, CFSA partners with local businesses to provide paid career-path internships during the summer months.”

When asked (also in July 2021) what that relationship looks like (e.g., is there a designated Rehabilitation Services Administration worker to be a point of contact for OYE, does a particular OYE staff person maintain contacts at certain vocational institutes?), CFSA responded that:

“OYE engages in the ongoing inquiry and outreach for youth who are interested in a vocational, technical, or educational path. OYE through the Resource Development Specialist connect youth to internships, vocational training, and employment in the youth’s field of interest. The Resource Development Specialist maintains relationships with existing organizations and works to create new relationships and opportunities for the youth. Staff also team around working with the youth and various programs, as youth may participate in a program where there is a pre-established relationship with CFSA, or they may have a different interest which will be explored thus creating a new connection.”

Over the past two years of researching this report, and through conversations with OYE staff, youth, and resource parents, the Working Group had not previously heard mention of Resource Development Specialists or Educational Specialists being involved in assisting youth with vocational training, so this appears to be a new development. The information from CFSA lacks the specificity required to evaluate its effectiveness.

## Review of CFSA's YVLifeSet Program

Overall, the YVLifeSet model comes well recommended by researchers who have evaluated its ability to improve outcomes for older youth preparing to age out of foster care.<sup>49</sup> An independent review of the YVLifeSet model found that the program “boosted earnings, increased housing stability and economic well-being, and improved some of the primary outcomes related to health and safety.”<sup>50</sup> Overall, they found, when YVLifeSet is implemented with fidelity to the program model,<sup>51</sup> that “the Transitional Living program was better able to improve outcomes related to immediate needs—such as housing, food, clothing, and avoiding violent relationships—than less immediate outcomes, such as education attainment.”<sup>52</sup> Importantly, researchers noted that the limited time frame (two years) of their evaluation meant that data are not yet available to assess the long-term impacts of YVLifeSet for youth who complete the program.<sup>53</sup>

While research shows the potential of the YVLifeSet model, the specifics of the program as implemented by CFSA were difficult to come by. There is little easily accessible information about YVLifeSet on the Agency’s website or in responses to oversight questions from the DC Council. The metrics by which CFSA reports their outcome data are not defined. For example, is a youth considered to have “obtained employment” if they have been hired but never manage to start? Or if the employment is terminated within a week? What is considered “educational advancement?” Maintaining enrollment or moving from high school to higher education? What does “housing stability upon discharge” mean? Does this mean that a youth is in in the same foster home for more than a certain number of days, weeks, or months? It should be noted that, according to the Agency’s FY 2020 Needs Assessment, Youth Villages conducted a six-month review of CFSA’s YVLifeSet program [... and] found that “within CFSA, the YVLifeSet program has maintained high fidelity to the evidence-based model.”<sup>54</sup> Additionally, the Agency reports that “[v]oluntary youth surveys show that youth feel heard, respected and productive as participants in the program.”<sup>55</sup>

These preliminary reviews are encouraging. By implementing the program with fidelity, CFSA improves the likelihood that youth will experience the positive outcomes associated with the model. However, beyond the youth survey responses and the table noted above, there are few data to demonstrate outcomes for youth who have participated in YVLifeSet since its adoption by CFSA. This may be a consequence of the program being a rather new addition to OYE’s menu of offerings. YVLifeSet was in operation for less than a year prior to the onset of the COVID-19 public health emergency, which – as of the time of this writing - is still ongoing. We hope that OYE will soon provide updated information regarding outcomes for youth who have completed participation with YVLifeSet.

As for the youth who do not participate in YVLifeSet, either because they are deemed not to meet the eligibility criteria, because there is no capacity within the program when a youth needs assistance, or because the youth is not interested in this model of services,

questions remain. The Working Group was pleased to learn that there is now designated staff, Educational Specialists and Resource Development specialists, to provide individual youth with the outreach, information, and support they require to identify, apply to, enroll in, and complete vocational training programs. As such, the Working Group was left with the following outstanding questions:

- Who is advising these youth, social workers, and resource parents about what vocational opportunities exist and how to finance these opportunities?
- What does it mean that CFSA has a relationship with a specific vocational training program?
- Who works with youth who successfully complete a YVLifeSet term but have further goals they need assistance in achieving?

### Recommended Improvements to Vocational Programming

Since the suspension of the Career Pathways unit, OYE currently offers no full programming to support youth interested in vocational training who do not meet the criteria for or are not interested in YVLifeSet. OYE reports that Educational Specialists will support youth in identifying and applying to vocational programs, but it does not appear that this is clearly and widely communicated to youth, resource parents, or social workers. The youth served by OYE have varying abilities, interests, and relational styles. As such, the Older Youth Services Working Group recommends that CFSA's Office of Youth Empowerment:

1. Develop and implement programming designed to ensure that youth, social workers, and resource parents are aware of the vocational training opportunities available. This programming should include:
  - a. Support in securing admission and funding to participate in these training opportunities
  - b. Monitoring and support as youth work to complete the programs.
  - c. Creation of a specialist role devoted to identifying vocational programs, developing relationships with contacts at these programs, and ensuring that youth, families, and social workers are aware of and supported while exploring these programs.
2. Report publicly, at regular intervals, with clearly defined metrics, the outcomes for youth in the YVLifeSet Program – including those who leave the program prior to completion.

## **ADDITIONAL RECOMMENDATIONS & OUTSTANDING QUESTIONS**

After reviewing the current programming for older youth offered through the Office of Youth Engagement, the Working Group has concluded that OYE lacks a clearly defined mission or vision for older youth in care for whom reunification or adoption is unlikely. Without a clear goal in mind for youth headed toward emancipation, it becomes increasingly difficult to determine if and to what degree any program or service furthers the mission of the office with respect to outcomes for this group of young people.

1. Develop a clear mission statement for older youth in care, specifically those for whom emancipation is the most likely path to exit from care. This mission statement ought to include a culturally responsive definition of “success” on the part of the Agency in preparing youth for independence.
2. Develop a strategic plan for older youth programming that includes, among other things, a tool for measuring the success of programming offered to older youth in helping them reach their goals prior to emancipation.
3. Create a comprehensive guide or policy manual on programming available to older youth in care which includes eligibility requirements for each resource. This guide should be publicly available and regularly updated.

During any research and analysis, inevitably new questions arise. As a result of the current public health crisis and the limitations of our research timeline, we have a number of questions that have been left unanswered. We believe that the following question ought to be given further consideration in future oversight:

1. What programming exists to educate youth and resource parents about how to research, select, and apply for college/university? How to finance higher education without incurring unreasonable debt?
2. What programming exists to support youth attending college/university to completion?
3. How do educational achievement outcomes compare for youth linked to an Educational Specialist as opposed to youth not linked?

## CONCLUSION

In summary, the overall mission of CFSA focuses heavily on the prevention of abuse and neglect by supporting families before family separation becomes necessary. This admirable, forward-looking goal makes sense for the agency. However, by definition, it overlooks the needs and goals of youth already in care – especially those older youth for whom reunification or adoption is unlikely. For the Agency to ensure that their work is contributing to the success of

older youth, they must regularly examine progress toward their goals and be accountable for their results through transparent, public reporting.

## ENDNOTES

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<sup>1</sup> See DC Code § 4-1303.51

<sup>2</sup> 42 U.S.C.A. § 5106a (c)

<sup>3</sup> DC Code § 4-1303.51(b)

<sup>4</sup> Further information about the CRP can be found on its website at [www.dc-crp.org](http://www.dc-crp.org).

<sup>5</sup> DC Code § 4-1303.52(b)(1)-(2)

<sup>6</sup> DC Code § 4-1303.52(c)

<sup>7</sup> See Child Trends, “Transition-Age Youth in Foster Care in the District of Columbia,” *available at*: <https://www.childtrends.org/wp-content/uploads/2017/09/Transition-Age-Youth-District-of-Columbia.pdf> (citing data from the federal Adoption and Foster Care Analysis Reporting System (AFCARS) and the National Youth in Transition Database (NYTD)).

<sup>8</sup> See, e.g., Kristin Sepulveda & Sarah Catherine Williams, Child Trends, “Older youth in foster care need support to make a successful transition to adulthood,” (May 7, 2019), *available at*: <https://www.childtrends.org/blog/olderyouth-in-foster-care-need-support-to-make-a-successful-transition-to-adulthood>

<sup>9</sup> Annie E. Casey Foundation, “Fostering Youth Transitions: Using Data to Drive Policy and Practice Decisions,” at 2 (2018), *available at* <https://www.aecf.org/resources/fostering-youth-transitions/>

<sup>10</sup> <https://cfsa.dc.gov/page/office-youth-empowerment>

<sup>11</sup> Annie E. Casey Foundation, “2018 District of Columbia Profile: Transition-Age Youth in Foster Care,” at 3 (2018), *available at* <https://www.aecf.org/m/resourcedoc/districtofcolumbia-fosteringyouthtransitions-2018.pdf> <sup>12</sup> See Brenda Donald, Child and Family Services Agency, “Performance Oversight Hearing Fiscal Year 2020-2021: Responses to Hearing Questions,” at 117 (February 119, 2021), *available at*:

[https://dccouncil.us/wpcontent/uploads/2021/03/FY20-21\\_CFSA\\_POH\\_PreHearing\\_Responses\\_FINAL2.pdf](https://dccouncil.us/wpcontent/uploads/2021/03/FY20-21_CFSA_POH_PreHearing_Responses_FINAL2.pdf)

<sup>13</sup> *Id.*

<sup>14</sup> See generally Consumer Financial Protection Bureau, “Building blocks to help youth achieve financial capability: A new model and recommendations” (Sept. 2016) *available at*

[https://files.consumerfinance.gov/f/documents/092016\\_cfpb\\_BuildingBlocksReport\\_ModelAndRecommendations\\_web.pdf](https://files.consumerfinance.gov/f/documents/092016_cfpb_BuildingBlocksReport_ModelAndRecommendations_web.pdf)

<sup>15</sup> *Id.*, at 7 (citing U.S. Department of the Treasury, “Charter of the President’s Advisory Council on Financial Capability,” (2010) *available at* [treasury.gov/resource-center/financial-education/Documents/PACFC%202010%20Amended%20Charter.pdf](https://treasury.gov/resource-center/financial-education/Documents/PACFC%202010%20Amended%20Charter.pdf)).

<sup>16</sup> *Id.*, at 7.

The report further notes that “rules of thumb” are defined as “go-to” responses we have to particular environmental cues that simplify the decision-making process and yield a reliably “good enough” solution. Also called cognitive heuristics, rules of thumb are mental shortcuts we use to quickly make decisions or resolve challenges when we have limited information. *Id.*, at 7, n. 6.

<sup>17</sup> *Id.*, at 9.

<sup>18</sup> *Id.*

<sup>19</sup> *Id.*

<sup>20</sup> *Id.*, at 10.

<sup>21</sup> *Id.*, at 11. <sup>22</sup> *Id.*, at 15.

<sup>23</sup> See e.g., Annie E. Casey Foundation, “Future Savings: The Economic Potential of Successful Transitions From Foster Care to Adulthood,” at 9 (2019), available at <https://www.aecf.org/resources/future-savings/> <sup>24</sup> See e.g., *id.*, at 8.

<sup>25</sup> *Id.*, at 14.

<sup>26</sup> See <https://www.caab.org/en/who-we-are>

<sup>27</sup> Office of Youth Empowerment, “Making Money Grow,” available at [https://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/service\\_content/attachments/OYE%20Making%20Money%20Grow.pdf](https://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/service_content/attachments/OYE%20Making%20Money%20Grow.pdf)

<sup>28</sup> *Id.*

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<sup>29</sup> *Id.* <sup>30</sup> *Id.*

<sup>31</sup> MMG Saver’s Handbook (updated 07/01/2021), page 2. Included in Appendix 2

<sup>32</sup> *Id.* <sup>33</sup> *Id.*

<sup>34</sup> MMG Saver’s Handbook (updated 07/01/2021), page 3. Included in Appendix 2

<sup>35</sup> Brenda Donald, Child and Family Services Agency, “Performance Oversight Hearing Fiscal Year 2019-2020: Responses to Hearing Questions,” at 174 (January 31, 2020), available at <https://dccouncil.us/wpcontent/uploads/2020/02/cfsa20.pdf>

<sup>36</sup> See *id.*, at 174-75. This utilization rate was calculated by dividing the number of youth reportedly enrolled in MMG during FY19 (121) by the total number of youth aged 15-21 in CFSA care during the same time period (273). Both numbers were drawn from CFSA Oversight responses.

<sup>37</sup> This flyer is available at:

[https://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/service\\_content/attachments/OYE%20Making%20Money%20Grow.pdf](https://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/service_content/attachments/OYE%20Making%20Money%20Grow.pdf). The Working Group did receive the MMG handbook, updated July 2021 (see Appendix II), but is not clear on whether this is publicly available.

<sup>38</sup> Six of the surveyed resource parents were licensed with CFSA and two were licensed with NCCF.

<sup>39</sup> See Appendix 1 for copy of survey.

<sup>40</sup> The surveyed resource parents have, cumulatively, fostered 31 children. Of those, only 5 had been enrolled in the MMG program. Reasons for lack of participation were not indicated in the survey. Further, it is unknown if those youth have participated in the MMG program since leaving the care of these resource parents.

<sup>41</sup> U.S. Bureau of Labor Statistics, “Education Pays: Earnings and Unemployment Rates by Educational Attainment,” (2020), available at <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>

<sup>42</sup> *Id.* <sup>43</sup> *Id.*

<sup>44</sup> Ewert, S. & Kominsky, R. (2014). Measuring Alternative Educational Credentials: 2012. Washington, DC: U.S. Census Bureau, available at <https://www.census.gov/prod/2014pubs/p70-138.pdf>

<sup>45</sup> Child and Family Services Agency, “FY 2020 Needs Assessment,” at 97, (October 1, 2020), available at [https://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/publication/attachments/FY20\\_Needs\\_Assessment\\_FINAL.pdf](https://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/publication/attachments/FY20_Needs_Assessment_FINAL.pdf)

<sup>46</sup> *Id.*

<sup>47</sup> *Id.*

<sup>48</sup> *Id.*, at 98.

<sup>49</sup> See Erin Jacobs Valentine, et al., MRDC, “Making Their Way: Summary on the Youth Villages Transitional Living Evaluation,” 6-12 (December 2018), *available at* [https://www.mdr.org/sites/default/files/Youth\\_Villages\\_Short\\_Report\\_2018\\_final\\_web.pdf](https://www.mdr.org/sites/default/files/Youth_Villages_Short_Report_2018_final_web.pdf)

<sup>50</sup> *Id.*, at 7.

<sup>51</sup> *Id.*, at 6.

<sup>52</sup> *Id.*, at 2.

<sup>53</sup> *Id.*, at 7.

<sup>54</sup> “FY 2020 Needs Assessment,” *supra* note 45, at 97.

<sup>55</sup> *Id.*



# APPENDIX 1: RESOURCE PARENT SURVEY



The DC Citizen Review Panel under the auspices of the Mayor and DC City Council is conducting a survey of Resource Parents of older youth in care of the Child and Family Services Agency. The purpose of this survey is to evaluate the effectiveness of the programs and services offered by the Office of Youth Empowerment; and to gauge the Resource Parent’s understanding of these programs and services.

Participation in this survey is completely voluntary and confidential. No identifying information will be shared with CFSA, the Mayor’s office or any member of the DC City Council.

## Background

1. Which Agency are you licensed with?  
 CFSA     NCCF     Other
2. How long have you been fostering Older Youths?
3. What age range do you typically house?
4. How many foster children have you had?
5. How many foster children are currently with you?
6. What age(s)?
7. Do you foster Boys, Girls, Teen Moms?
8. Have any of the youth placed with you resulted in your adopting them, or becoming Guardian?
9. Have any of the youth you fostered Aged-Out (no permanency achieved)?
10. Do you keep in touch with any past foster youths?

## Life Skills

1. What Life Skills is the youth expected to know/learn while living with you?
2. Do you feel capable of teaching Life Skills to foster youth?
3. Do you teach foster youth to budget their money?
4. Do you help the youth to open a bank account?
5. Do you involve the youth in Menu Planning/Shopping Lists/Preparation of meals?

## **Education**

1. Do you attend Parent/Teacher Conferences for foster youth?
2. Do you participate in IEP Meetings?
3. Are there consequences if the foster youth does not attend school?
4. Do you speak to the foster youth about career planning?

## **Services Available to Foster Youth**

1. What support services have your foster youths utilized? (Therapy/Tutoring/Mentoring)
2. In general, is the Social Worker assigned to your youths the same from the time they are placed with you until they leave your home, or does the Social Worker change?
3. Are YOU familiar with services provided by Office of Youth Empowerment?
4. How many OYE programs can you name?
5. Do you encourage foster youth to be involved with OYE?
6. What services do you think need to be offered to prepare older youth that may not be available right now?

## **Services Used by Foster Youth**

1. Do your older youth(s) know about the Making Money Grow program?
2. Are they Enrolled?

3. Do they regularly make deposits?
4. What is their Savings Goal? (How will they use the matching funds?)
5. Do your older youth(s) work with an Education Specialist at OYE?
6. Does OYE give advice regarding college/career options?
7. Do they participate in college tours with OYE?
8. Does OYE provide assistance in completing college applications/Financial Aid applications?
9. Does OYE provide follow up monitoring once enrolled in college?
10. Are Youth Transition Planning Meetings scheduled to make a plan for the youth to Age-Out?
11. Are housing options after they age out explained and understood?

Do you have any suggestions as to how CFSA can do a better job of helping you and/or helping the youth you care for?

**Thank you for taking the time to participate in this survey**

# **APPENDIX 2: MAKING MONEY GROW SAVER'S HANDBOOK**



# CFSA Matched Savings Program



## MMG Saver's Handbook

Welcome to CFSA's Matched Savings Program. This Handbook is your reference guide for Program rules and requirements.

### **MMG Program Contact:**

1100 15TH Street, N.W., 4<sup>TH</sup>  
Washington, D.C. 20005  
(202) 419-1440  
E-Mail: [CFSA@CAAB.ORG](mailto:CFSA@CAAB.ORG)

### **MMG Program Manager:**

LaToya Cromwell  
(202) 960 – 9437  
E-Mail: [lcromwell@caab.org](mailto:lcromwell@caab.org)

\* CAAB and/or OYE Staff reserves the right to change or update this handbook when necessary

Updated 07.01.21

## MATCHED SAVINGS PROGRAM OVERVIEW

### How much can I earn in matching funds?

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The annual maximum that any individual can *earn* in CFSA matching funds is:

- Up to \$500 maximum per year (15 to 17 years)
- Up to \$2,000 maximum per year (18 to 21 years)

**\*The match resets on the participants' birthdate**

In other words, for an approved purchase you will get the money you save AND the matching funds:

- \$1,000 total (the \$500 you save and the \$500 you earn) for ages 15 to 17 years)
- \$3,000 total (the \$1,000 you save and the \$2,000 you earn) for ages 18 to 21 years)

Anything you save beyond the savings goal will still be yours, **but will not be matched.**

### How long can I save in my Matched Savings Account?

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All savers have until the **age of 21 to earn matched funds**, and until the **age of 23 to use** the funds toward an allowable use. **You must consistently save in your account for at least 6 months and have completed the following requirements:**

- Program Orientation
- 1.5 Hour In-person Financial Education Session
- Credit Coaching Session (participants over 18 years of age)

Regardless of your savings goal, **all requirements must be met before you can make a withdrawal for an allowable use.**

### What can I use my savings for?

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The matched funds can only be used for the intended asset purchases below.

Examples of what you **CAN** use your money for:

- **Education/Trade School**- tuition, textbooks and school fees

**\* CAAB and/or OYE Staff reserves the right to change or update this handbook when necessary**

Updated 07.01.21

- **Apartment**- Rent or Security Deposit
- **Vehicle** – purchase (from an individual or dealer) or expenses, insurance, taxes o \*Private sellers must provide a bill of sale
- **Small business** - you must have a business bank account to use matched funds for small business & attend meet with a small business advisor to create a business plan
- **Health/Dental Expenses**- health insurance, dental insurance

If you are unsure if a purchase qualifies, call your CAAB Program Manager. Examples of what you **CANNOT** use this account for:

- Paying off student loans
- Gas money to get to school
- Grocery money
- Traffic tickets or fines
- Clothes
- Telephone Bill
- Debt Collection

### How do I make a purchase?

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Follow these two easy steps to make a purchase:

1. Contact the Matched Savings Make Money Grow program by email at: [CFSA@caab.org](mailto:CFSA@caab.org) to request the withdrawal form. The program manager will process the form and request an approval from CFSA to issue the check. Remember that the request can take up to 14 business days to process.
2. E-mail, Fax, mail, or hand-deliver the Withdraw Request Form and required documents to [CFSA@caab.org](mailto:CFSA@caab.org), Fax to (202) 419-1447, or at our location: 1100 15<sup>th</sup> Street, N.W., 4<sup>th</sup> floor, Washington, D.C. 20005

**CAAB will then combine a portion of what you have saved with the matching funds you earned to issue a check to the vendor. Check are never written to you directly unless you are planning to leave the Program.**

(A vendor is the person or business from whom you are purchasing your asset. This could be your book store, your school's admissions office, or a landlord.)

\* CAAB and/or OYE Staff reserves the right to change or update this handbook when necessary

Updated 07.01.21



**\*\*Please note, when funds are released for a purchase, it will be disbursed on a 1:2 ratio for ages 18 years or older and 1:1 ratio for ages 15 – 17 years old.**

**\*\*If funds are not used during the time the youth is eligible for the match, the match will be returned to the funders and the youth will only receive the amount they saved plus any interests earned since they made their first deposit.**

## **Bank Account Information**

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It is important for you to know that your Matched Savings Account is called an **escrow account** at Citibank and is opened in your name and CAAB's name. This means that permission from both you and CAAB is required to withdraw money from the account when you reach your savings goal, or **at any time** while you are saving.

## **How do I make a deposit into my CFSA Matched Savings Account?**

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You have multiple options for making deposits to your account, some of these options are:

**Option 1:** You may arrange to have your monthly deposits made by **direct deposit** from your paycheck (if you are working) into your account. This is a great option, because it saves you time, eliminates trips to the bank, and ensures that deposits are made automatically each month. Be sure to ask your employer if direct deposit is an option.

**Option 2:** You can make deposits at any Citibank branch office. **Be sure to bring your account number with you when you go to the bank.** Informing the bank teller that you

account is an **escrow account** will help in locating the account. A list of Citibank locations is online at [www.citibank.com](http://www.citibank.com).

**\*Clients should allow up to two weeks for the receipt and processing of the check if mailing.**

### How often do I make deposits?

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The first deposit must be made within **30 days** of your account being opened. Any deposits made after that can be made any day during the month. You must continue to make consistent deposits for the next **6 months** to be eligible for a matched payout. **Please be mindful that deposits made at the end of the month and fall on a weekend may not be posted until the following work week and may give the appearance of a missed deposit.**

### How much are the deposits?

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There is no minimum dollar amount on how much you must deposit in your account in each month. So, money received from scholarships or gifts can be deposited into your account to reach your savings goal faster. **Remember**, Citibank charges a small service fee for any deposit made for \$100 or more (approximately \$0.30).

### Missed Deposits

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Failure to make to make you initial deposit within 30 days of your account being opened Citibank will cause your account to close.

### Monthly Statements

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You will be able to access your account via your online portal:

<https://www.vistashare.com/p/CAAB/cfsa-making-money-grow-program/login/>

CAAB can send you an account statement via email when requested showing deposits you made to your Matched Savings account, interest earned, and matching dollars earned to date. **(Note: The matching dollars are held in a separate account until you are ready to make an approved purchase.)**

### Required Coaching

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**\* CAAB and/or OYE Staff reserves the right to change or update this handbook when necessary**

Updated 07.01.21

Savers are required to attend a one-on-one credit coaching session with a Financial Education Coaching Specialist at Capital Area Asset Builders (CAAB). **(Note: The required coaching needs to be scheduled within two months of your application.)**

## Required Financial Education Session

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Savers are required to attend one in-person financial education session at OYE with a CAAB Financial Education Coach. **(Note: The required financial education needs to be scheduled within two months of your application.)**

## Multiple Assets/Multiple Purchases

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You may save for and purchase more than one asset throughout the CFSA Matched Savings Program—as long as you stay within the limits of the program (the match amount depends on age group). For example, college students sometimes save for college courses and apartment expenses at the same time.

## Voluntary Leave

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If for any reason you choose to exit the program you may do so at any time. Savers will be entitled to receive their unused savings plus accrued interest, **without the match**. Savers must complete a Voluntary Leave Form and submit it to CAAB. Voluntary leave withdrawals will require **5 – 7 business days to process**. Savers who have taken a Voluntary Leave may reapply to the program again at a later date, if they meet all eligibility requirements.

## Emergency Withdrawal

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You must contact the Matched Savings Department at [CFSA@caab.org](mailto:CFSA@caab.org) to request an Emergency Withdrawal Form. Complete the form and submit to CFSA, ([CFSA@caab.org](mailto:CFSA@caab.org)) along with a detailed explanation of your circumstances. If approved by CFSA, allow **48 hours to process**. Emergency withdrawals are only granted on a case by case basis.

## Confidentiality

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All applications, bank statements, documents and other files related to your Matched Savings account will be kept confidential by CFSA, OYE, CAAB and its partner agencies. Your personal information will not be shared with anyone who is not affiliated with the CFSA Matched Savings Program unless you give consent. Many times, members of a participant's case team would like to

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Updated 07.01.21

check the status of your account. You can sign a release of information for at the end of this handbook to give access to your case team.

### **Non-Discrimination Policy**

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No person shall, on the grounds of race, gender, age, creed, ethnic origin, disability, or sexual orientation, be excluded from participation in, be denied the benefits of, or be subjected to discrimination in the CFSA Matched Savings program.

### **Death of Saver (Beneficiary Information)**

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The Savers Agreement that you signed indicated a Beneficiary Name, Address, Phone Number, and Email Address in case of your death. This is the individual who will receive the funds that you have saved in your escrow account. In the event of your death the Account will be processed as followed:

- The deceased account holder's savings (without match) will be issued to the beneficiary in the form of a check and the account will be closed.

### **Program Termination**

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Failure to adhere to the rules of the program or misusing any program funds could result in your termination from the program.

### **Incomplete Applications & Withdrawal Requests**

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Incomplete applications and withdrawal requests will be return within 5 - 7 business. In order to ensure requests are process, please make sure all documents are complete.

### **Account Reopening\***

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If your first account is closed for failure to make the initial or subsequent deposits, you will need a **\$25 money order** to reopen your account. The steps are as follows:

1. Obtain a money order for \$25 or more
2. Write your name as the payee
3. Submit the money order along with a 1) new application and 2) W-9 form for your new account

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If the second account is closed, we will be unable to reopen your account again.

\*All other program eligibility and requirements will still apply.

Thank you for being a part of the Matched Savings Program.

# HANDBOOK ACKNOWLEDGEMENT



I, \_\_\_\_\_, have completed the program orientation and received a copy the CFSA Matched Savings Account Handbook. Furthermore, I am aware of the program requirements, guidelines, and eligibility.

\_\_\_\_\_

\_\_\_\_\_

CAAB Staff Signature

\_\_\_\_\_

**CAAB** CAPITAL  
AREA  
ASSET  
BUILDERS  
Saver's Signature

Date

Date

## PERMISSION TO RELEASE INFORMATION

\* CAAB and/or OYE Staff reserves the right to change or update this handbook when necessary

Updated 07.01.21

Capital Area Asset Builders (CAAB) may use this release to request information from other organizations or individuals and release information to other organizations or individuals.

Participant Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

I give CAAB, its officers, agents and its employees permission to release/disclose the following information:

Match savings account information to include, but not limited to: balance, account number, monthly statements.

Other:

\_\_\_\_\_  
\_\_\_\_\_

-----BETWEEN-----

Capital Area Asset Builders (CAAB) Program: \_\_\_\_\_  
Address: 1100 15 Street, N.W., Suite 121  
Washington, D.C. 20005  
Telephone: (202) 419-1440 Fax: (202) 419-1447

-----AND-----

Name of Organization or Individual: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Telephone Number: \_\_\_\_\_  
Email: \_\_\_\_\_  
Fax: \_\_\_\_\_

I understand that I may revoke this consent at any time, in writing.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Witness Print: \_\_\_\_\_  
Witness Signature: \_\_\_\_\_ Date: \_\_\_\_\_

1100 H Street NW, Suite 200 Washington, DC 20005  
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