

Central Region Community Collaborative

10/12/16

Notes

FSM Welcome: Maddy Day, 7 Life Domains Framework

Peckham, Inc. Welcome: Sarah Britton—Associate Director of Youth Services

Finances & Employment Overview

Relationship Building/Social Capital/reciprocal relationships identified by the students as very important in establishing connections for finances and employment.

These relationships are mutually beneficial as our students will be those who are working, leads to supporting the next generations.

Building Relationships provides greater opportunities for students

Finances & Employment one of the easiest domains to get stuck in, it is very stressful

Support students in learning to prioritize and problem-solving complex issues, how do you help young people develop this skill?

-Identifying needs, crucial conversations, asking what is going well, asking what is problematic, areas of striving and the areas of struggle

-Let youth identify what is important to them

-Break bigger picture down into smaller pieces

Even though we mainly work in a specific Life Domain, we actually work in all of them

Panel

Maddy: What role does the finances and employment domain play in your life?

Mercie: This is huge, I was college-bound, how was I going to pay for it, what are the employment opportunities while in college?

Keegan: Going to college, living in my own apartment for the first time, working two jobs, I had to learn how to manage my money

Susie: I help students put together their financial aid packages, how to navigate the tax process, how to transition into employment, assist in financial planning

Jennifer: I work in the financial aid office, I file FAFSA, help find housing during breaks, filing taxes, regular costs for life

Maddy Day: When I say Finances & Employment, how do you relate to it? How does it make you feel?

Jennifer: I love working with these students, I find them resilient and amazing. There is actually money to help these students, so it's one of the better things to work with through financial aid. You just have to ask the right questions and find the right resources. The FSM website has been very helpful.

Susie: I find the financial area is so challenging for our youth especially as they're transitioning out. Just understanding the finances can be very challenging, but it's an exciting area because working with the students and helping them navigate it, watching them own it and find their own independence, it's very rewarding. It's a piece they do so well with as long as they have a mentor to show them the resources.

Keegan: I started working when I was 16, I currently work at my church. That was the biggest struggle was holding down a job. That ties into the financial aspect as well. MYOI has helped me pay for everything I needed.

Mercie: I am petrified when I think of finance and employment. As a student, I'm not really at that point in my life where I feel confident that I can just go get a job. There are disadvantages associated with being in foster care. Funding for college is beyond hard. As well as employment, there is a lot of pressure on students to get a job and meet essentials in life.

Maddy Day: What challenges have you encountered related to this domain?

Mercie: Although I've had a job and have gotten mentored, finance was a challenge. There was health insurance, car insurance, other things that I needed to come up with money for. I have a car, car payments, housing needs. I worked too many hours and lost some funding, about \$8000 because I went over the low-income poverty level.

Keegan: Going to school and working was so stressful I failed my classes that first semester. My GPA was 2.0 so I had to pay out of pocket and had to pay for other things. It's challenging to budget for when things go wrong unexpectedly. Just working through it, you get to a point where you start helping others.

Susie: Students not having any knowledge about money management and not having any opportunity with guidance for financial learning. They come a few years behind in those skills. My students continually need help, but they take the driver's seat. School guidance counselors sometimes make mistakes on the FAFSA. Lack of information from foster workers, lack of necessary support. All the students I work with run into the same issues.

Jennifer: In theory financial aid is limited to financial expenses. These students are handed around \$5000 and they are expected to just manage it and pay their bills. Financial aid is not for a vehicle. These students have difficult decisions to make, financial aid is not for a car. You have to get creative. How do we fill in these gaps with something that can count as an educational cost?

Maddy Day: How is it that you can work yourself out of financial aid? There's a balancing act between work and school. Thank you for sharing that. I think those are honest and true examples, and I think that many students experience similar challenges. Keegan, what encouraged you to go back to school?

Keegan: Regret. When I dropped out and I started working I realized that I needed to go back. Investing time into where to be in the future.

Thoughts on Persistence:

Odds against youth with experience in foster care. Not letting the impact interfere with getting an education. College may not be for everyone. Trade school may be more appropriate for you. It's important to invest your time wisely.

Solutions

Susie: communication and collaboration between schools, helping get stronger supports

Jennifer: Being creative when we come up against challenges for money

Mercie: Asking for help

Keegan: having self-motivation

Maddy Day: What other things may need to exist to help students in foster care in this domain?

Keegan: Community and networking. I believe that's a big one. You will have moments of doubt. You need a strong network.

Mercie: It's really important to reach out to different organizations.

Jennifer: If I could wave a magic wand and get through some of the bureaucracy, judgement

Maddy Day: Questions?

Sarah Britton: What is the best way we can make sure we are communicating with foster youth so they know that Peckham exists?

Susie: I would like to see collaboration between Peckham and some of the organizations. MYOI, there are some exciting things you could do together.

Maddy Day: What would be helpful to our young adults?

Keegan: We have worked with Peckham before. Best way to get to us is to go through DHHS MYOI coordinators. Youth boards, we shadow the coordinator and we learn how to run meetings and how to network, communicate, how to get younger youth involved. We take on a part of their job by spreading awareness. Spread the awareness of foster care. Creating more opportunities for kids.

Mercie: Youth board works like any other political board, there are positions.

Sara Britton: What do you two want to do after college?

Mercie: Tough question, at first I wanted to be on a pre-med track, but then I decided I like working with people. I'm actually a major in psychology. I took up an internship at DHHS and I'm currently shadowing an MYOI coordinator to see if social work is an avenue I would like to go down.

Keegan: I started off wanting to be a psychologist, but then I, I have always had a passion for criminal justice. I couldn't figure out which one I liked more. My ultimate goal is to become a criminal behavioral specialist.

Maddy Day: What resources are you aware of related to this domain? What is your favorite resource?

Jennifer: FSM website, the FAFSA, various funding around college campuses. State of Michigan has wonderful funding, Fostering Futures scholarships, ETV. There is money for you to go to school.

Susie: I agree, FSM website. All the different funding pots. The people connected with these resources. There's always a great person to help you.

Keegan: ETV, TIP, YIT that's the one that has benefitted me the most. It's helped me with my car.

Mercie: Fostering Futures, it went towards my student loans which was a huge relief. I had more refund money, but I never had to touch it. It went straight towards my loans.

Maddy Day: the relationship building piece is so important. Working with a student to understand, to follow up, to ask the questions. The other piece is the job skills training, those soft skills, resume and interviewing, where to find jobs, social media. So crucial and becoming more and more important.

Periscope: What are acceptable expenses for financial aid?

Jennifer: It's going to vary, it's through a process called professional judgement. Unfortunately, that involves opinions. There are federal guidelines it's not just up to us. Medical expenses, daycare, travel costs, study abroad. We have increased our cost of attendance to help with BRIDGES medical insurance. We have come up with various things. Housing over winter break, MSU has Kellogg Center, there are international students too, we are fortunate enough to give students funding. It just depends, you have to go in and talk and sit down with a financial aid advisor. You need winter boots and a coat. Just go in and talk. We have to document everything. It's not hard for students to show they have spent more money than they have.