Abstract

The present paper reports on the development of an Extension family finance program for Latinos. The program was offered in a western community, which is regarded as a new immigrant destination because it differs from the traditional immigrant gateways like New York, Los Angeles, and Chicago. The program consisted of a four-week series of financial education classes for Spanish-speaking members of the community. The goal of the paper is to document details of this program’s development and success in a step-by-step manner so Extension agents can replicate it in other non-traditional immigrant cities. The program’s development is
successful because it was culturally sensible, it made learning a family affair, and it has strengthened partnerships between the Latino community and Extension.

**Keywords:** Latino education, financial education of Latino families, Latino programming

**Introduction**

Meeting the financial education needs of Latino families requires more than Spanish language translations of existing financial literature. An understanding of their cultural backgrounds, definitions of family, and the underlying values that guide family financial decisions are critical to a successful program. In other words, a successful program requires a translation of the culture as well as the language. Efforts to help Latinos in local communities through Extension programs can be particularly challenging. Some of these challenges include (a) overcoming a lack of familiarity with Extension programs and how they can benefit Latino families; (b) attracting Latino families to evening Extension financial education classes, even after long work days; (c) meeting the practical concerns of families with demanding schedules and child care needs; and (d) retaining participants through the entire four-week series.

This paper presents a model carried out by Extension educators in a non-traditional immigrant destination in a Western State where about 10 percent of the population are Latino. The goal of the paper is to document details of this program’s development and success in a step-by-step manner so that it can be replicated by Extension agents in similar settings.

**What is the program?**

The Basics of Family Finance: Planning for the Future, or Las Bases de las Finanzas e Inversiones: Un Paraguas Para el Futuro, was offered as a four-week series of financial education classes for Spanish-speaking members of the community. Program topics included organizing financial records, managing spending plans, and learning about insurance, steps to homeownership, and investments. The main goal of these classes was to help Latinos become more knowledgeable about managing finances in the United States for the benefit of their families.

**Program development:**

Inspired by participatory research action, Extension agents responsible for implementing the program sought the help of Latino leaders to advertise the program through non-traditional outreach methods including placing flyers in key geographic locations such as churches, grocery stores, parks, and restaurants (Delgadillo 2003).
A focus group with Latino leaders was organized as part of program development. Members of the focus group did not need to be elected officials, but were respected leaders by the local Latino community. The focus group was conducted in an upscale restaurant and a meal was provided as an incentive to attend. An invitation was mailed two weeks in advance and required reservations for participation. The main goal of this focus group was to ask how to recruit participants to the classes, refine an advertising plan, provide feedback on the curriculum, and identify potential guest speakers for the workshop. Latino leaders also benefited from learning about these financial programs and helped spread word about the series. These meetings resulted in stronger partnerships and bridging forms of social capital (Coleman 1988) between Extension agents and Latino community leaders. Leaders at this focus group provided the following key recommendations regarding outreach to local Latinos:

- Do not hold the program at a government building. A local elementary school is best. Leaders from a local elementary school volunteered to host the classes.
- Provide childcare or child programming and food.
- Pass out flyers to local Latino businesses and let them pass on information about the classes via word of mouth.
- Provide person to person contact, which is the best way to advertise to this group.
- Indicate on the flyer that “Legal status is not important.”
- Teach the classes in Spanish rather than translating English into Spanish.
- Mention door prizes on the flyers.

The following curriculum development recommendations were provided:

- Include a section on insurance for auto, home, and health.
- Do not have presenters lecture. Facilitators should have planned activities such as interactive games, group work and open discussions.
- Provide the curriculum in both English and Spanish.
- Decide which education level to target among the Latino population.
- Provide information in simple terms using straightforward and concise language. If participants come to the first session and do not understand the curriculum, they are less likely to come back for the remainder of the course.
Program implementation:

The program was delivered over a four-week session in the Spring and in the Fall. Each session lasted about three hours and consisted of a meal, child activities, and financial training which are explained below.

**Meals.** Midday and evening meals are important family and social events for Latinos (Cutler and Nieto 2000). Thus, each session in the workshop started with a traditional Latino dinner for the whole family catered by a local Latino restaurant. The meal, which began at 6:00 p.m., encouraged most families to arrive on time. It was scheduled for about an hour so that participants would have time for a *sobremesa*, a time to linger and talk. This hour also enabled educators to begin classes promptly at 7:00 p.m.

The free meal proved to have other practical benefits that attracted Latino families to the classes. It was one less night of meal preparation for parents; it freed the time to come for educational training after a long day at work, and it provided the family with a free entertainment night. Organizers and volunteers also participated in the dinner.

**Children’s program:** Providing a children’s program during the adult classes was another important aspect of this series. Organizers recruited volunteers from religious student organizations, service clubs, and other campus outreach programs. This service experience was a perfect match for many students who needed volunteer hours serving in the community. Student volunteers were provided free dinners and movie passes (depending upon budget). Organizers capped the number of volunteers at 30 in order to have manageable numbers to work with the children.

During each class series, Latino youth were split into six equal groups that rotated through stations supervised by volunteers and interns. Each station had an educational activity focused around various topics including nutrition, physical health, arts and crafts, and basic financial information for children. The success of the child care was very important to the success of the overall program. When parents came to pick up their children at the end of the night, children were happy and content. Based on initial feedback, program leaders believe the children’s program played a role in parent’s decision to participate for the rest of the class series.

**Classes.** The financial curriculum consisted of four basic modules presented on different nights. Topics included goal setting and organizing financial paperwork (night 1); budgeting and insurance (night 2); credit and banking (night 3); and homeownership and retirement (night 4). The Extension agent who organized the workshop was not bilingual. But all of the presenters were bilingual Latino professionals who volunteered their time to educate and explain the topic assigned by the Extension educator. The ideal class size depends on how much help is available.
for child care and bilingual presenters. In a large county, organizers recommend the group be about 35 adults and 50 children. In a small county, between 15 and 20 adults and 35 to 30 children is recommended.

Participants received a Financial Information Binder (FIB) translated into Spanish at the start of each class series. The FIB provided a quick reference to their entire financial situation and helped them manage their financial affairs. It also helped families be prepared to have someone else manage their financial affairs in the event of a serious illness, death, or deportation.

The FIB provided a place for participants to take notes and file handouts and taught them one way to organize all of their financial paperwork. The binders included at least 16 index dividers labeled with topics such as: financial accounts; contact information directories; financial goals list; personal property inventory; budget and special expenses; legal documents (loan papers, income tax information and documents, rental or lease agreements, insurance policies, birth certificates, immunization records, Social Security cards); retirement information (Social Security Benefits Statement, pension/retirement benefits statement) and other financial information such as credit reports and paycheck stubs.

Location of facilities: All workshops were conducted in a local elementary school. Schools provided an unthreatening and natural environment to educate participants and supplied parking space, accessible restrooms, and were considered safe places to meet. Participants were likely to have had their children enrolled in these schools. Volunteer teams toured the facility in advance to get acquainted with space and working areas for the meal, childcare, and classes.

What are the impacts?

Perhaps the most significant impact of the Latino workshops has been the consistency of attendance for the workshops. Attendance averaged 10 to 15 families per night, even as the series progressed. Formal and informal evaluations were conducted and used to improve aspects of the program in different sessions. Providing child care and food to the participants is critical. When children were happy, parents were happy and returned the following week to learn more. So far, the program has served about 50 Latino families.

The experience was very positive in promoting Extension education. Because the program was offered in the same county where the land grant university is located, many Latino families seemed very pleased to be taking a "university course." Extension logo was on everything possible from financial binders to budget envelopes to handouts. The Latino families might not have been familiar with Extension prior to the program but by the time they finished, they understood much better the goal of helping people improve their quality of life.
The program has "proven" that an English speaking Extension agent can provide an Extension program for the Latino community as long as he/she has bilingual volunteers, presenters, and interns. Extension Agents often "shy away" from providing educational programming for the Latino community because they don't speak Spanish. The key is to work with bilingual volunteers and advisory council. The agent needs to be the organizer, cheerleader, and facilitator for the group—but the teaching and much of the work can be done by volunteers.

The model used has been successful because it strengthened social ties within the community. The ability to incorporate suggestions from the Latino community facilitated the development of partnerships between Extension agents and community members. It also provided better accountability before Extension administrators. The program has been continually funded over the last two years because, in the administrators’ eyes, it has shown the value of Extension to the public.

References:


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