

Principle

Developing sound financial management skills is one of the most powerful ways that people with limited income can attain and maintain economic security. In 1997, the Women's Institute developed an economic literacy program for people transitioning from homelessness to economic stability. The curriculum is based on popular education principles and is especially designed to meet the needs of adult learners from a range of ethnic, economic, and educational backgrounds. It can easily be adapted to meet the needs of any group. Our staff has delivered this curriculum to hundreds of participants, and learned a lot along the way. Our revamped and upgraded curriculum, consisting of five modules (Budgeting, Banking, Credit, Taxes and Benefits, and Career Choices), will be released on September 25, 2002.

Our Niche

We call our program Economic Empowerment because we aim to give participants the information and skills they need to make informed choices about their finances. Because we want our participants to explore the external forces that create economic insecurity in the first place, our curriculum emphasizes skill building within a greater societal context. It includes information about the relationship between personal finance and politics and about the barriers to financial security.

Our curriculum is based on the following principles:

1. All of us, regardless of our income, can benefit from the information in this curriculum and use it to make better choices about our finances.
2. Financial management is based on individual choices, values, and priorities. There are no absolutes and no magic answers. This curriculum presents financial institutions and services as tools for building a secure financial future. Participants know best which tools are most useful and beneficial to them.
3. Homelessness and poverty are *not* caused by poor financial management alone. Societal forces (soaring housing costs, absence of a living wage, inadequate access to benefits) and choices that lead to harmful consequences are the real culprits. Neither society nor behavior will change as a result of one workshop series. EEP teaches information and skills; it's up to participants to change behavior and habits, and up to all of us to create a society that makes economic security attainable for all.
4. Knowledge is power. By understanding the barriers to economic security, we can surmount them and eliminate some of the self-blame and stigmatization that stands in our way.
5. Workshop participants and facilitators are part of a greater community of learners struggling to end poverty. We learn from each other as equals and share our learning.
6. People learn best when their experiences are explored, honored, and respected. We value the diverse wisdom and experiences that participants bring into the room.