

HOW TO USE THIS BOOK

This book contains five curricular modules, each covering a different topic (budgeting, banking, credit, taxes and benefits, career choices). Each module begins with an introduction that orients you to the content of the module, its outcomes, and any considerations you should take into account. After the introduction is a list of activities, which you can use as a menu. You can mix and match activities depending on your time constraints and audience.

The EEP activities all follow the same format:

- **Activity:** title of the activity
- **Objectives:** what the activity aims to accomplish
- **Time Needed:** suggested time to allot for activity
- **Materials:** things needed to have on hand
- **Considerations:** things to keep in mind for delivery
- **Description of Activity:** explains the task at hand

Interspersed with the activities, you'll find:

- **Handouts:** informational resources to review with participants, for their reference.
- **Activity sheets:** "worksheets" for participants to complete during some of the activities.
- **Facilitator's Guides:** background for *your* reference; answers to specific questions raised in an activity.

PLANNING YOUR EEP WORKSHOP

You do not want to fall into the trap of thinking that you need less time to prepare because you have the curriculum with pre-prepared activities. The participatory method on which the material is based requires that you are ready to engage in a range of activities and questions.

Timing

This curriculum is based on a five-workshop series; WIHED staff currently delivers this curriculum in weekly 1.5 hour sessions (one session on each topic) to small groups of shelter residents. But the curriculum can be adapted any way you want-you could do a day-long EEP extravaganza with five back-to-back workshops, or do fewer more in-depth workshops spread out over a longer time span.

Materials

All the activities require the use of a flip chart and markers or other large writing surface. We recommend limiting the use of overhead projectors, PowerPoint and other electronic devices simply because of the extra time, complexity, and expense associated with their use. When materials other than flip charts/markers are needed, we've indicated this in the activity description. Be sure to factor in time for copying handouts and activity sheets in your prep time.

If you're planning an EEP series, in which you'll be working with the same group of participants for several sessions, we recommend distributing a binder or folder at the first session so that participants can compile and keep their materials. It's helpful to include in this binder a welcome and statement of philosophy, schedule/syllabus, and your contact information (see the samples). Handout materials one by one so that they don't become overwhelming, and be sure to take into account participants' literacy levels.

At the end of the series, participants really appreciate receiving a certificate of completion or achievement. This helps build self-esteem and motivate attendance.

Space

These workshops can and have been delivered pretty much anywhere-but ideally they should be delivered in a space with a writing surface (such as a chalk board) or easel that is easily visible, and participants can sit around one or a series of tables. Strive for a set-up in which participants can see one another and communicate easily.

SETTING UP THE FIRST EEP SESSION

We recommend incorporating these five components into your first workshop (factor about 10 minutes into your agenda).

1. Ice breaker, introductions

Begin by introducing yourself and getting everyone acquainted through a fun icebreaker (see "sample warmups"). This is worth doing even if the members of the group already know each other. You don't know them yet!

2. Congratulations and welcome

Welcome the participants to the workshop and congratulate them on their willingness to take control of their finances! Acknowledge that it's scary to take stock of our finances and that presence at the workshop is the first step on the road to financial security.

3. Introduction of EEP philosophy

Explain the concept of Economic Empowerment and review the principles upon which the curriculum is based. Emphasize that the workshops will be based on personal economic choices and NOT on your telling participants what to do.

- People of all income levels can benefit from this curriculum and learn to make better choices about financial management.
- Financial management is based on individual choices, values, and priorities. There are no absolutes and no magic answers.
- Homelessness and poverty are not caused by poor financial management alone, but by societal forces.
- Knowledge is power. By understanding the barriers to economic security, we can surmount them and eliminate some of the self-blame that stands in our way.
- 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.
- We value the experience all of us bring into the room.

4. Personal Economic Plan (PEP)

Distribute a blank PEP to participants (see sample) and explain that over the course of the workshop series, participants will be working on setting goals for themselves in each content area. For example, a participant's budgeting goals might be: now (write a spending plan); 3 months (adapt spending plan to life outside the shelter); 6 months (begin saving for car). After each session, ask participants to set goals for themselves in the corresponding column of the PEP sheet.

5. Ground rules

Work with participants to establish ground rules for the workshop. The list should touch on: confidentiality, respect, punctuality, and use of technology (cell phones and beepers).

Facilitator's Checklist

TO DO LIST

	Review module content
	Plan session
	Prepare written agenda to post or distribute
	Prepare flip charts/visuals
	Buy/order snacks
	Assemble binders
	Make copies
	Assemble materials, markers, pencils, calculators

BEFORE YOU LEAVE ... DO YOU HAVE?

	Address of workshop site
	Directions to workshop site
	Phone number of site contact
	Materials for workshop (binder, handouts)
	Markers
	Pencils
	Calculators
	Flip charts
	Snacks
	Toys for unexpected children
	Scrap paper

SAMPLE WELCOME HANDOUT



Congratulations! You're taking control! Taking this course is your first step towards economic empowerment and financial security.

Economic Self-determination (or Economic Empowerment)

Economic self-determination is the ability to *control and make choices* over what kind of work we do, how much money we earn, what kind of products we can buy in our neighborhoods, and what the government buys with our taxes. Knowing how we fit into the “big economic picture” is the first step to achieving economic self-determination.

Financial Security

Most individuals and families are seeking financial security. But financial security is a vague term. We all put a different price tag on it. Researchers found that *perceived adequacy* of family income contributed more to satisfaction with life than did the family's actual income. Whatever your definition of financial security the following four steps can help you reach it.

Step 1: Fix in your mind exactly what it will take to make you financially secure. Clearly identify the amount of savings, property, income or employment that will make you financially secure. If you will write out what is needed for you to be financially secure, you are on the way toward achieving your goal.

Step 2: Determine exactly what you are willing to do to reach your desired goal of financial security. Are you willing to spend time, limit spending, invest in your education?

Step 3: Set a specific date for reaching your financial goal. Picture in your mind that date and see your self having achieved financial security as you defined it. Talk about your goal to a few select people who will encourage you as you work to achieve it.

Step 4: Develop a plan for reaching your goal. Break your plan in to small pieces. Identify the action steps you need to take and the information you'll need. Once you have made a plan, act on it immediately. Begin saving money or researching interest rates at banks. There will never be a better time to start than now!



MY PERSONAL ECONOMIC PLAN (PEP)

	BUDGET	CREDIT	BANKING	TAXES	CAREER
Now					
3 months					
6 months					
1 year					
2 years					
3 years					

SAMPLE SCHEDULE/SYLLABUS



Economic Empowerment Program Acme Family Shelter Thursdays, 6:30

Jane Doe, facilitator
555-555-0000

June 27: Intro and Budgeting Basics

- Economic empowerment overview
- Wants, needs, priorities
- Making a budget and spending plan

****NO WORKSHOP ON JULY 4 ****

July 11: Banking and Financial Institutions

- Choosing a bank
- Banking services
- The account that's right for you
- Making your money work for you—savings and compound interest

July 18: Credit

- Intro to credit
- Credit reports, credit history, and credit repair
- Choosing a credit card

July 25: Taxes

- Where your tax money goes
- Filing taxes
- Earned Income Tax Credit

August 1: Career Choices

- Career choices and ladders
- Salaries

EVALUATING THE IMPACT OF EEP

Why evaluate?

Evaluating our work provides us with important information about how we improve and/or expand on what we're doing well. It's useful to conduct regular evaluations of your economic empowerment sessions, as well as general program evaluations.

Evaluation also captures data about your participants that is useful in targeting outreach and/or fundraising efforts. Collecting data about participants' ethnic and economic backgrounds can be very useful in reports and grant proposals, as well as in shaping the content of your workshops to meet the needs of different groups.

How?

You can evaluate the impact of your sessions by informally requesting feedback from participants, and by asking them to complete questionnaires. It's important that you request information that reflects the goals of the program, and that the questions you ask align with the indicators of success you identified before you started delivering the workshops.

Too often, program staff spends hours identifying indicators of success (for example, increased savings, better understanding of credit repair), and then limits questionnaire content to questions about the snacks provided or the facilitator's skill. While it's useful to get feedback about the logistical aspects of the workshop, it's more substantial from an evaluation standpoint to assess whether the program has impacted participants' lives. Even if participants indicate that the workshop was "fun" or "interesting," it's would be more useful to know how or if the workshop had an impact on their thinking, their behavior, or their lives. The best way to determine this is to ask for your participants' feedback with a good assessment tool.

Assessment tools

The Community Scaling Tool is designed to allow local agencies to show the incremental progress that is made towards the achievement of long-term, complex goals. The task force that developed it created sets of indicators that can help program staff assess progress along different continuums—health, housing, employment, etc. WIHED has adapted their indicators of financial security as a framework for evaluating the impact of our economic development programs. Since participants come into the program at different levels, it makes sense to assess their individual progress. Even if we can't move all our participants into financial security, we can help them progress towards that goal—we consider movement from one level to the next a measure of success such as, someone moves from the level of "in crisis" to the level of "at risk." The scales and ladders matrices allow agencies to measure progress at every level.

Scales and ladders, most often, are used by family advocates or case managers to evaluate the progress of families over a period of time. A family advocate works closely with her clients, and can easily assess progress across the spectrum. Since workshop facilitators do not have the same level of information about their program participants, and because participation in a workshop alone cannot yield the same results as long-term, comprehensive family service work, we've developed a more general questionnaire based on some of the indicators in the matrix. In other words, we don't expect that merely participating in the workshop series alone will move a family from one level to another, but we use the indicators outlined by the matrix to define the learning

we hope will happen in the workshops. If you provide the workshops in addition to other services, it might make be beneficial to adapt the matrix itself for the evaluation of your program as a whole.

Analysis

It may be very useful to administer pre and post-tests to gather information that you regularly enter and analyze in a computer system. Part of the workshop planning and preparation process should include copying, entering, compiling, analyzing, and interpreting evaluation data. When you develop your questionnaire, think ahead to how you will analyze the data it will yield. The sample questionnaires in this manual are based on a pre and post-test model. The questionnaires are confidential, therefore reports can only be made in the aggregate, and there is no way to track individual progress or compare progress of sub groups. There are lots of ways of generating information—using post-test only, using scales to measure progress along a continuum, asking qualitative questions to measure learning. You may develop the best practices that fit your program.

Additional resources

- General resource list for nonprofit evaluations, from The Management Assistance Program for Nonprofits: <http://www.mapnp.org/library/evaluatn/evaluatn.htm>
- Download a copy of W.K. Kellogg Foundation Logic Model Development Guide at <http://www.wkkf.org/pubs/Pub3669.pdf>
- The National Community Services Block Grant Monitoring and Assessment Task Force's matrices and indicators: <http://iccs.csumb.edu/html/community/matrix/index.html>

Matrix for Housing, Employment, and Finances

	Housing	Employment	Finances
5: Thriving	Housing of choice without subsidy	Permanent, stable, sustaining employment	<ul style="list-style-type: none"> • Sufficient earned income to allow family choices for non-essential purchases; • Able to save 10% of income; • Established relationship with financial institution; • Expect continued income at current level or better for at least next year.
4: Capable	Affordable, satisfactory, without subsidy	Full-time, adequate pay, limited benefits	<ul style="list-style-type: none"> • Sufficient earned income to meet basic family needs; • Plan and stick to monthly budget; save when possible; • Able to obtain secured credit; • Pay bills on time; delay purchases to handle debt load; • Anticipate continuation of income level for next 6 months.
3: Protected	Affordable with subsidy	Under-employed, inadequate pay and benefits	<ul style="list-style-type: none"> • Minimally adequate income without regard to source; • Plan monthly budget; no savings; • Able to obtain limited secured credit; • Generally pay bills on time; • Aware of and use appropriate resources for help; • No foreseen major decrease in family income.
2: At Risk	Transitional/temporary	Temporary or part time employment	<ul style="list-style-type: none"> • Occasionally unable to meet basic needs; • Spontaneous, inappropriate spending; no savings; • Unable to obtain credit; • Limited knowledge of and access to resources for help; • Unpaid bills, overwhelming debt load.
1: In Crisis	Homeless, threatens health or safety	Unemployed with no prospects or skills	<ul style="list-style-type: none"> • No money; cannot meet basic needs; • No knowledge of available resources for help

INDICATORS OF ECONOMIC SECURITY:

- Income level in context of cost of living
- Long and short-term financial goals
- Budgeting skills
- Financial discipline
- Presence or absence of career goals
- Knowledge of and access to resources that support employment
- Relationship with banking institution

SAMPLE ECONOMIC EMPOWERMENT PRE-CLASS QUESTIONNAIRE

1. Please check the appropriate box for the following statements:

I have the information I need to choose a bank that's right for me.	YES	NO	N/A
I have a bank account or plan to open one.	YES	NO	N/A
I cash my checks in a way that costs me little or nothing.	YES	NO	N/A
I know about the different methods of filing taxes.	YES	NO	N/A
I don't understand where my tax money goes.	YES	NO	N/A
I know about the earned income credit and how to claim it.	YES	NO	N/A
I have a personal economic plan that is written down.	YES	NO	N/A
I know how to work towards my long-term savings goal.	YES	NO	N/A
I know how to work towards my short-term savings goal.	YES	NO	N/A
I feel like I spend my money without knowing where it goes.	YES	NO	N/A
I know my spending tendencies and how to handle them.	YES	NO	N/A
I have requested a copy of my credit report.	YES	NO	N/A
I know how to identify a "credit trap."	YES	NO	N/A
I have a written personal budget.	YES	NO	N/A
I stick to a written personal budget.	YES	NO	N/A
I have identified my career goals.	YES	NO	N/A
I have a plan to reach my career goals.	YES	NO	N/A
I can access resources to help me reach my career/financial goals.	YES	NO	N/A

2. What topics or questions do you want the facilitator of this course to address?

3. Background Information

Birth Date:	Ethnic/Cultural Identity:
Number of dependents:	Average Annual Family Income: \$

4. If you currently receive benefits, please check which type(s) of support you are receiving. **(If you don't receive benefits, skip to question 4)**

TANF SSI Food Stamps Section 8 Child Care Other:

5. Are you in danger of losing your benefits? Yes No Why?

6. Are you currently employed? Yes No (If no, skip to question 7). If Yes, Full-time Part-time

Do you have benefits? Yes No

If Yes, which? (Check all that apply)

Health/Dental Savings Retirement Disability Ins. Life Ins. Other_____

7. What is the highest level of education you have completed? **(Check one answer only)**

College 2-year Some Vocational Job H.S. GED Other
degree Degree college certificate training Diploma certificate



SAMPLE ECONOMIC EMPOWERMENT POST-CLASS QUESTIONNAIRE

1. Please check the appropriate box for the following statements:

I have the information I need to choose a bank that's right for me.	YES	NO	N/A
I have a bank account or plan to open one.	YES	NO	N/A
I cash my checks in a way that costs me little or nothing.	YES	NO	N/A
I know about the different methods of filing taxes.	YES	NO	N/A
I don't understand where my tax money goes.	YES	NO	N/A
I know about the earned income credit and how to claim it.	YES	NO	N/A
I have a personal economic plan that is written down.	YES	NO	N/A
I know how to work towards my long-term savings goal.	YES	NO	N/A
I know how to work towards my short-term savings goal.	YES	NO	N/A
I feel like I spend my money without knowing where it goes.	YES	NO	N/A
I know my spending tendencies and how to handle them.	YES	NO	N/A
I have requested a copy of my credit report.	YES	NO	N/A
I know how to identify a "credit trap."	YES	NO	N/A
I have a written personal budget.	YES	NO	N/A
I stick to a written personal budget.	YES	NO	N/A
I have identified my career goals.	YES	NO	N/A
I have a plan to reach my career goals.	YES	NO	N/A
I can access resources to help me reach my career/financial goals.	YES	NO	N/A

2. Please rate your agreement with the following statements: 1: strongly disagree 5: strongly agree

As a result of this course ...

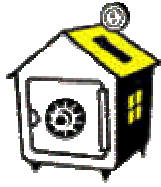
I've developed the skills I need to take control of my finances.	1	2	3	4	5	N/A
I have a better understanding of how I fit into the "big economic picture."	1	2	3	4	5	N/A
I have the knowledge I need to take control of my finances.	1	2	3	4	5	N/A
I know where to turn for help with my financial situation.	1	2	3	4	5	N/A
I feel like I can make more informed choices about my finances.	1	2	3	4	5	N/A

3. What was the most useful part of the course?

4. What could we do to improve the course?

THANK YOU FOR YOUR VALUABLE INPUT!





ECONOMIC EMPOWERMENT PROGRAM EVALUATION

1. How much do you agree with the following statements?
Please rate on a scale of 1 Strongly disagree - to - 5 Strongly agree

As a result of this course ...

I've developed the skills I need to take control of my finances.	1	2	3	4	5	N/A
I have a better understanding of how I fit into the "big economic picture."	1	2	3	4	5	N/A
I have increased my understanding of where my tax money goes.	1	2	3	4	5	N/A
I have the knowledge I need to take control of my finances.	1	2	3	4	5	N/A
I know where to turn for help with my financial situation.	1	2	3	4	5	N/A
I feel like I can make more informed choices about my finances.	1	2	3	4	5	N/A
I will take action to improve my financial situation.	1	2	3	4	5	N/A
I plan to start saving.	1	2	3	4	5	N/A
I understand how to manage and repair my credit.	1	2	3	4	5	N/A

2. What was the most useful part of the course?

3. What could we do to improve the course?

4. Additional feedback?

THANK YOU FOR YOUR VALUABLE INPUT!

Organizations and Web Sites:

Consumer Credit Counseling

8 Winter Street, 10th Floor
Boston, MA 02108
800- 208-2227

<http://www.ccsintl.org> or <http://www.debtadvice.org>

Offers personal financial counseling, debt management plans, housing counseling and financial education programs. Counseling is available online, by telephone, and in person - in Spanish and in English.

Higher Education Information Center

Boston Public Library
Copley Square, Boston
877-332-4348

<http://www.heic.org>

A division of TERI, a national non-profit organization offering education loans for undergraduate, graduate, and professional study. HEIC promotes college access and awareness for people of all ages, especially first generation college students, by providing information, counseling and advocacy.

Boston Empowerment Center (SCORE)

Thomas P. O'Neill Federal Building
10 Causeway Street, 2nd fl.
Boston, MA 02222-1093
617-565-5591

<http://www.scoreboston.org>

A nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. SCORE is a resource partner with the U.S. Small Business Administration. Local chapters provide free counseling and low-cost seminars in their communities. Both working and retired executives and business owners donate their time and expertise as business counselors.

The Department of Labor, Women's Bureau

[http:// www.dol.gov/wb](http://www.dol.gov/wb)

Promotes profitable employment opportunities for women, empowers them by enhancing their skills and improving their working conditions, and provides employers with more alternatives to meet their labor needs by advocating for equitable employment standards, policies, and programs. They seek to empower women to enhance their potential for securing more satisfying employment as they seek to balance their work-life needs

Department of Labor, Bureau of Labor Statistics

<http://www.bls.gov/opub/ted/2000/Jun/wk2/art03.htm>

The Bureau of Labor Statistics is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics.

Tax Equity Alliance of Massachusetts

37 Temple Place, 3rd Floor
Boston, MA 02111
617-426-1228

<http://www.massteam.org>

A statewide organization dedicated to advocating for tax fairness, economic justice, and socially

IRS Taxpayer Education Coordinators

<http://www.irs.gov/faqs/display/0,,i1%3D54%26genericId%3D15541,00.html>

<http://www.irs.gov/pub/irs-pdf/p724.pdf>

District Taxpayer Education Coordinators (TPEC) are a link to the wide variety of volunteer assistance and education programs offered by the Internal Revenue Service. A local TPEC is available to help with



any questions, arrange for speakers for classrooms, assist with ordering tax forms and provide basic tax information. A local District Taxpayer Education Coordinator can also provide information on Volunteer Income Tax Assistance (VITA) sites in a local area. Sites offer free tax assistance to a variety of taxpayers. Also, some VITA sites offer free e-file services in their communities. Local Taxpayer Education Coordinators and their staffs are available to assist year round with any questions or problems people may have.

The Jump\$tart Coalition for Personal Financial Literacy

<http://www.jumpstartcoalition.org>

Seeks to improve the personal financial literacy of young adults. Their purpose is to evaluate the financial literacy of young adults; develop, disseminate, and encourage the use of standards for grades K-12; and promote the teaching of personal finance. They believe that all young adults need to have the financial literacy necessary to make informed financial decisions. Provided on the site are links to free and low cost educational materials.

National Institute for Consumer Education

<http://www.nice.emich.edu/>

This site is an excellent resource, providing additional curriculum materials for free, online. NICE is a professional development, training, and research institute and resource clearinghouse in personal finance and economic and consumer education.

Helping People in Your Community Understand Basic Financial Services

<http://www.fms.treas.gov/eft/educ/helping.html>

The guide is intended for community educators for use with a variety of audiences who currently do not have accounts with financial institutions or who need basic information about how to use accounts.

United for a Fair Economy

37 Temple Place, Fifth floor

Boston, MA 02111

617- 423-2148

<http://www.ufenet.org>

Founded as a “movement support” organization to provide media capacity, face-to-face economic literacy education, and training resources to organizations and individuals who work to address the widening income and asset gap in the country.

Dollars & Sense

740 Cambridge St

Cambridge MA, 02141

617- 876-2434

<http://www.dollarsandsense.org>

Provides left perspectives on economic affairs. It is published six times a year and is edited by a collective of economists, journalists, and activists committed to social justice and economic democracy.

Center for Popular Economics

Box 785

Amherst, MA 01004

(413) 545-0743

<http://www.populareconomics.org>

CPE is a non-profit organization that teaches economic literacy to activists for progressive social change. CPE creates and communicates economic theories that challenge systems of oppression based on class, race, gender and nation. Their programs and publications seek to demystify economics and provide alternatives to mainstream analyses. Best known among CPE's programs are the Summer Institutes in Popular Economics and their book, *The Ultimate Field Guide to the U.S. Economy*.



Highlander Center

1959 Highlander Way
New Market, TN 37820
865- 933-3443

<http://www.highlandercenter.org>

The Center aims to overcome poverty, bigotry and economic injustice in Appalachia and the South. Their strategy for doing so is based on a simple philosophy: that true social change goes beyond dealing with the symptoms of inequality and gets to root causes. Highlander remains committed to popular education; empowering cultural work; collective leadership; grassroots organizational power; and a bottom-up vision of economic justice and participatory democracy. They offer a library, which contains popular education materials, which will soon be available on the web site.

Project South

9 Gammon Ave SW
Atlanta, GA 30315
Phone: 404-622-0602

<http://www.projectsouth.org>

Project South seeks to eliminate oppression by education and action. Their program areas are popular education, action research and our local affiliates. Their methodology is popular education and our strategy is movement building. Offer popular education curriculums, which are available for purchase on the web site Other Popular Education Links

<http://www.flora.org/mike/links/poped.html>

Welfare Education and Training Access Coalition

Heller School
Brandeis University
60 Turner Street Second Floor
Waltham, MA 02453
781-736-3787

<http://people.brandeis.edu/~alex/wetac/index.html>

A statewide network of low income women, service providers, advocates, and educators whose aim is to maintain and improve access to education and training for women whose families receive Transitional Aid to Families with Dependent Children (TAFDC) benefits.

Family Economic Initiative

Greater Boston Legal Services
197 Friend St.
Boston, MA 02114
617-603-1626

<http://www.gbls.org/>

Provides free civil (noncriminal) legal assistance to low-income people in Boston and thirty-one additional cities and towns. GBLS offer a range of services from legal advice to full case representation, depending on client need.

Crittenton Women's Union

One Washington Mall, Boston MA 02108
Tel: 617-259-2930

<http://www.liveworkthrive.org>

Expands educational and economic opportunities and achieve social justice for all women. The Crittenton Women's Union advocates for and supports women's efforts to enhance their lives and the well-being of their families and communities.



Homes for Families

14 Beacon Street
Boston, MA 02108
617-227-4188

National Organization of Women

Legal Defense Fund
www.nowledf.org
<http://www.now.org/>

The largest women's rights organization in the United States, with a membership of over 500,000 contributing women and men in more than 550 chapters in all 50 states and the District of Columbia.

Center for Law and Social Policy

1015 15th Street, NW, Suite 400
Washington, DC 20005
202-906-8000
www.clasp.org

A national, nonprofit organization founded in 1968, conducts research, policy analysis, technical assistance, and advocacy on issues related to economic security for low-income families with children.

Center for Women's Policy Studies

1211 Connecticut Avenue, NW, Suite 312
Washington, D.C. 20036
202-872-1770
<http://www.centerwomenpolicy.org/>

The nation's first feminist policy research organization, the Center for Women Policy Studies has been on the front lines of efforts to promote justice and equality for women.

Wider Opportunities for Women

1001 Connecticut Avenue NW, Suite 930
Washington, DC 20036
(202) 464-1596 or 202-638-3143
<http://www.wowonline.org/>

Works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and girls.

The Economic Literacy Action Network (ELAN)

<http://www.economicliteracy.org> (not updated)
elan@economicliteracy.org

The Economic Literacy Action Network (ELAN) was founded in November 1996 to coordinate the work of national and regional organization and individual trainers who provide economic literacy and popular economics education programs. An informal, unstaffed network as of 1996.

Alternative Women in Development/New York

Alt-WID c/o MADRE
121 W. 27th St. #301
New York, NY 10001
212-627-0444
MADRE@igc.org
altwid_ny@yahoo.com
http://www.geocities.com/altwid_ny/index.html

Alternative Women in Development/NY (Alt-WID/NY) is a working group of feminist popular economics and human rights educators and activists who are working to bring a feminist analysis -



incorporating gender, race and class - to economic and social issues affecting women in the global North and South.

American Friends Service Committee

1501 Cherry St.
Philadelphia, PA 19102
215-241-7000

<http://www.afsc.org>

The American Friends Service Committee (AFSC) is a Quaker organization that includes people of various faiths who are committed to social justice, peace, and humanitarian service. Its work is based on the Religious Society of Friends (Quaker) belief in the worth of every person, and faith in the power of love to overcome violence and injustice. AFSC has 9 Regional Offices. The New England Office is:

2161 Massachusetts Ave, Cambridge, MA 02140, 617-661-6130, Afschero@afsc.org

Center for Ethics and Popular Education

333 Valencia St. Ste. 325
San Francisco, CA 94103
415-581-8000

<http://www.ceep.com>

The Center for Ethics and Popular Education provides values-based economic literacy training and leadership development to organizations who use this information to further their own goals of social change. The Center also provides technical assistance to groups who want to put economic context into their work.

50 Years is Enough Network

3628 12th St. NE
Washington D.C. 20017
202-IMF-BANK

<http://www.50years.org>

50 Years Is Enough: U.S. Network for Global Economic Justice is a coalition of over 200 U.S. grassroots, women's, solidarity, faith-based, policy, social - and economic- justice, youth, labor and development organizations dedicated to the profound transformation of the World Bank and the International Monetary Fund (IMF). Focused on action-oriented economic literacy training, public mobilization, and policy advocacy.

The Global Economy Working Group

4759 15th Ave. NE
Seattle, WA 98136
206-525-1218

<http://www.churchcouncilseattle.org/contactus.htm>

The Global Economy Working Group studies and educates others on the impact of the International Monetary Fund, the World Bank and the World Trade Organization's policies and programs on people's lives and the environment. It also organizes support for Jubilee 2000, the international movement to cancel the debt of the world's poorest countries.

JustAct- Youth ACTION for Global Justice

333 Valencia St. Ste. 325
San Francisco CA 94103
415-431-4204 x201

<http://www.justact.org>

JustAct is a national, nonprofit organization promoting youth leadership and action for global justice. Founded by students in 1983 as the Overseas Development Network, the organization has been a forum for thousands of young people to address global issues such as social inequity, human rights, and environmental sustainability.

Women of Color Resource Center



2288 Fulton St., Ste. 103
Berkeley, CA 94704-1449
Phone: 510-848-9272

<http://www.coloredgirls.org>

Established in 1990, Women of Color Resource Center is a non-profit education, community action, and resource center working on social justice issues that affect women of color. WCRC develops and distributes education and information resources about women of color that support, sustain, and advance social justice movements.

Publications

Barbara Ehrenreich *Nickel and Dimed On (not) getting by in America* Metropolitan Books, May 2001

Essayist and cultural critic Barbara Ehrenreich has always specialized in turning received wisdom on its head with intelligence, clarity, and verve. With some 12 million women being pushed into the labor market by welfare reform, she decided to do some good old-fashioned journalism and find out just how they were going to survive on the wages of the unskilled--at \$6 to \$7 an hour, only half of what is considered a living wage. So she did what millions of Americans do, she looked for a job and a place to live, worked that job, and tried to make ends meet.

The Self-Sufficiency Standard for Massachusetts, Prepared by Wider Opportunities for Women, Washington, DC for the Massachusetts Project for Family Economic Self-Sufficiency, convened by the Women's Educational and Industrial Union.

Available online: http://www.weiu.org/pdf_files/WMFSEFinalVersion.pdf
http://www.weiu.org/pdf_files/SSSReportOriginal.pdf

The Growing Divide, Inequality and the Roots of Economic Insecurity Trainers Manual, United for A Fair Economy, Boston MA 02111 December 1998

United for a Fair Economy has designed a very effective set of presentations and workshops called "The Growing Divide: Inequality and the Roots of Economic Insecurity." It looks at what has happened to the U.S. that caused such great inequality and insecurity. Order online: http://www.ufenet.org/econ/workshops/growing_divide.html

Nancy Folbre, *Field Guide to the U.S. Economy* New Press, 2000

A pointed critique of the US economy. Most of the information is culled either from government sources or from the corporations themselves. Provides the tools to find and understand economic information.

Grassroots to Graduation: Low Income Women Accessing Higher Education, June 2002

This study was commissioned by the [Women's Institute for Housing and Economic Development](#) (WIHED), conducted by the [Wellesley College Center for Research on Women](#), and funded by the Nellie Mae Education Foundation. The report finds that women on welfare who acquire post-secondary education are 41% less likely to return to welfare, and significantly increase their earnings and self-confidence. www.wihed.org

Parents as Scholars: Education Works, Maine Equal Justice Partners, March 2002

This paper describes Parents as Scholars in the context of welfare reform, reports on recent research showing profound improvements in the lives of PaS graduates, and discusses the policy implications of these findings in light of the upcoming federal reauthorization of TANF.

<http://www.mejp.org/PaSeduworks.htm>

After Welfare Reform, Trends in Poverty & Emergency Service Use in Massachusetts, Center for Policy Studies, Umass Boston, June 2001

A survey of economic conditions in Massachusetts and the aggregate use of emergency services.
<http://www.mccormack.umb.edu/Publications/docs/umass%20welfare%20study.pdf>



Educating for a Change by Rick Arnold, Bev Burke, Carl James, D'Arcy Martin, and Bob Thomas. Between the Lines. 1991.

Offers theory and practical tools for consciously applying the principles of democratic practice to daily work in social education, anti-racism, and organizing as well as exercises, explanation and examples of a transformative approach to radical social change.

The Pedagogy of the Oppressed by Paulo Freire. Continuum, 2000

Details the role of education as a political force, for either liberation or domination. Argues that the process of liberatory education must be a process of unveiling, questioning the central issues of life: work, culture and the construction of knowledge.

Pedagogy of Liberation: Dialogues on Transforming Education by Paulo Freire and Ira Shor. Bergin & Garvey 1987

Demonstrates the effectiveness of dialogue in action as a practical means by which teachers and students can become active participants in the learning process. Illuminates the problems of the educational system in relation to those of the larger society and argue for the pressing need to transform the classroom. Demonstrates how vital the teacher's role is in empowering students to think critically about themselves and their relation, not only to the classroom, but to society.

How Do They Know they Know-Evaluating Adult Learning by Jane Vella, Paula Berardinelli, and Jim Burrow. Jossey-Bass, 1997.

Applies principles and concepts of popular education to evaluation, which is a critical piece in program development and training with adults. Using real-life case studies, the book shows how the model works in a variety of settings to help trainers evaluate adult learning.

Department of Labor Wages, Earnings and Benefits:

<http://stats.bls.gov/bls/wages.htm>

Information on wages, earnings, and benefits, categorized by geographic area, occupation and industry

Department of Labor Occupational Outlook Handbook

<http://www.bls.gov/oco>

Describes what workers do on the job, working conditions, the training and education needed, earnings, and expected job prospects in a wide range of occupations.

Riley Guide

<http://www.rileyguide.com>

A directory of employment and career information sources and services on the internet.

Division of Employment and Training, Commonwealth of Massachusetts

<http://www.detma.org/default.htm>

Administers a training fund for workers, operates one-stop career centers, gathers economic data and manages unemployment insurance.

IRS Teacher Education Toolkit

<http://www.irs.gov/businesses/display/0,,i1%3D2%26genericId%3D15554,00.html>

The Teachers' Toolkit is a collection of tax related resources to help teachers integrate lessons about taxes into a variety of classroom settings.

Center on Budget and Policy Priorities Earned Income Tax Credit Kit

<http://www.cbpp.org/eic2001/index.html>

A publicity and education kit developed by the Center on Budget and Policy Priorities to teach people about the earned income tax credit.



Official IRS publications on the Earned Income Tax Credit

These publications are written by the IRS to help people understand if they qualify for the Earned Income Tax Credit.

For individuals:

<http://www.irs.gov/pub/irs-pdf/p596.pdf>

Spanish:

<http://www.irs.gov/pub/irs-pdf/p596sp.pdf>

More detailed information for tax professionals:

<http://www.irs.gov/pub/irs-pdf/p3107.pdf>

Important Changes to the Earned Income Tax Credit, aimed at tax professionals:

<http://www.irs.gov/taxpros/display/0,,i1%3D5%26genericId%3D82843,00.html>

Promotional materials about the Earned Income Tax Credit, available for free by mail: Ordering info at:

<http://www.irs.gov/businesses/display/0,,i1%3D2&genericId%3D7144,00.html>

