

Primeros Pasos



“Meeting newcomers where they are to help them get where they want to be”

HISPANIC AUSTIN LEADERSHIP FINANCIAL LITERACY TEAM 2020 FINAL PROJECT REPORT

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Table of Contents

Executive Summary	2
Background	3
Target Population	3
What financial stability challenge do they face?	3
Project Design	4
Project Ideation	4
Implementation	6
Identifying Community Partners	6
How were they engaged	6
Videos Topics	10
Marketing and Communication	11
Budget	12
How we shifted due to COVID-19	13
Outcome and Impact	14
Data Collection and Tools	14
Impact	14
Highlights of Impact	15
Key Findings and Recommendations	16
Immigrants Value, Need Financial Information	16
Access and Agency	16
Partnerships	17
New Voices	17
Next Steps	18
Appendix	19

Executive Summary

The Financial Stability Group of the 2020 Hispanic Leadership Program was tasked with filling a gap that currently is impacting the financial sustainability of our community. We reached out to 38 community leaders or organizations and successfully connected with 33 to find that gap and build out a project that would empower and educate our community.

Through our research and community assessment we found that there was a lack of accessible and language appropriate education that would be beneficial to newcomers to making informed financial decisions on their path to finding financial stability. From those findings our team developed Primeros Pasos with the following intended goals:

- Promote financial education in Spanish and with the **cultural** context that is relevant to their own immigration journey (e.g. topics include securing an Individual Taxpayer Identification Number, setting up a banking account and establishing credit).
- Make materials easily **accessible** and understandable (as opposed to printed materials, which may assume an existing educational level for reading or which may not be culturally adapted)
- Empower immigrants with the introductory **educational** information they will need to embark on their own path to financial literacy and sustainability in video format.

To reach these goals, Primeros Pasos sought out to empower Spanish-speaking immigrants to embark on their own path toward financial stability by creating a series of web-based, educational videos on how to enter and begin to navigate the American financial system. As more immigrants have access to smartphones, we opted to utilize a digital platform, such as YouTube, that would allow us to meet newcomers where they are to help them get where they want to be—on their own terms and own time.

The use of this platform places the power in the palms of their hands, by allowing them to access the videos from their own device. These videos were introduced to our targeted population with the help of community organizations that provide education, support, and services to immigrants. These introductions were planned to be made over scheduled showings of our videos at the sites of our partnering community organizations. While our original intent was to introduce our target audience to this content via in-person sessions, due to the pandemic our world has been faced with, the digital format of our presentation allowed us to quickly pivot and distribute our content with digital pushes from our partners and via social media.

We are thankful that the core of our program relies heavily on a virtual platform which has allowed us to continue our plans of partnering with the appropriate community organizations who will continue to use the videos as informational resources in their programs, as well as promoting them among their communities and stakeholders using their existing communications channels, such as hosting the Primeros Pasos YouTube link on their websites. We believe that now more than ever our videos are helpful and crucial to the financial stability of our targeted population.

Background

Target Population

After speaking to many community members and organizations one recurring population we heard about were immigrants, specifically newcomers. We found that newcomers to Austin Texas were struggling to be financially stable. Most of the organizations we spoke to shared that their clients did not have access to basic and essential financial education such as, how to open a bank account, the importance of reporting your taxes, what does credit mean and how can they work on that without falling into debt or predatory lenders. With that knowledge our team began to brainstorm how we could begin to fill that gap so that this population would have the correct information.

What financial stability challenge do they face?

Spanish-speaking immigrants often do not have easy access to culturally and linguistically relevant information about how to navigate the American financial system. Many educational programs that promote financial literacy are delivered in-person and in English by community organizations to program participants. Immigrants may not be aware of these opportunities or familiar with these organizations. And, due to polarizing perspectives on immigration, some newcomers may not feel comfortable reaching out to—or sharing information with—community organizations.

Project Design

Project Ideation

Before finalizing our project objectives we started by doing an assessment of our community and began researching if anyone else in the community was addressing the problem in the way that we intended to or if any of the previous Hispanic Austin Leadership teams had created a project similar to what we envisioned.

We reached out into the Austin community to have one-on-one meetings, attend events and visit organizations to not only understand what the needs are, but to also learn what these organizations' efforts are doing to help address financial stability for their populations. (Appendix II) Our research showed that-

The Financial Literacy Coalition of Austin offers an Adult Financial Literacy Academy and works with partners from non-profit organizations, libraries, refugee centers and churches to integrate financial education into existing community channels. Some entities and organizations share information to promote financial literacy among Spanish-speaking communities, including immigrants, who participate in their programs (e.g. Maestro en Casa through the Austin Independent School District). Financial institutions offer educational programs through community organizations who serve Spanish-speaking communities, including immigrants, but these informational sessions are limited to program participants. In addition, financial institutions partner with community organizations as part of their marketing strategy, focusing on a sales approach that calls for participants to open bank accounts with them

We also found that previous HAL classes primarily have focused on providing in-person educational programs to a limited number of participants through existing community channels, as well as distributing printed informational materials about financial topics to a targeted set of communities. In 2019, the Helping Others Live Affordably project team worked with Blackshear Bridge and other partners to provide an educational course to about 14 people and distribute about 500 guides to neighbors. In 2018, the Making Financial Cents team worked with Maestro en Casa at AISD, Wells Fargo and other partners to promote financial literacy to program participants.

Lastly, we learned that according to the Pew Research Center, the "digital divide between Latinos and whites is shrinking" ¹due to the use of smartphones and tablets. Specifically, immigrant and Spanish-dominant Latinos are "driving the narrowing of the gap in Internet use." For example, 78 percent of foreign-born Latinos report using the Internet in 2015. Since then, the smartphone market has continued to expand.

With this information we found that we had our web-based video idea was a unique approach to targeting the issue and the identified population. Our project was designed to be:

¹ Digital Divide Narrows for Latinos as More Spanish Speakers and Immigrants Go Online. *Pew Research Center*. July 20, 2016. <https://www.pewresearch.org/hispanic/2016/07/20/digital-divide-narrows-for-latinos-as-more-spanish-speakers-and-immigrants-go-online/>

- Culturally and Linguistically appropriate
- Easily Accessible
- Educational
- Easy to scale to within and outside our community

With these four objectives in mind we then embarked on the following process to make sure our web-based videos covered the appropriate topics, where reaching the right people and could effectively live on after our project was completed. The process included:

- **Focus Groups**- To ensure we were hearing directly for the population as to what their experiences have been like to ensure that our video topics touched on the most common issues, misconceptions, and myths.
- **Experiment Groups**- Once videos have been produced, we would have showings within selected community organizations that would help Primeros Pasos assess if the video topics were information, helpful, accessible, and empowering.
- **Hosts**- Primeros Pasos team would identify key community organizations that would help our project be sustainable and accessible in our community through their own communication platforms.

Implementation

Identifying Community Partners

Our community partners were identified as a result of the first connections we made out in the community when we began to research and assess what financial stability gaps existed in our community. Our HAL coach, Luke Martinez, helped us put a list together of community leaders (subject matter experts) who would be able to talk to us about our community regarding our assigned topic. As we made our way around the community, speaking to the experts, we began to narrow down the issue and design our project. Along the way we were able to identify the community organizations that would be a good partnership fit as well as the community leads who would become our subject matter experts for our videos.

The common theme between the organizations we identified as “good fit” partners was that they served predominantly newcomers to the country or had a high population of immigrant clients (new and settled), had the space for us to do one or more of the following; host a focus group, experimental group, or host of project on their communication channels.

How our community was engaged

Once the assessment and the project design were complete, we needed to narrow down the details. In order for our videos to be educational, helpful, and successful we needed to answer the following questions- What are the specific questions, concerns, or fears that our target population is experiencing that enables them to reach financial stability? Who are the experts/reliable sources that can answer those questions behind a camera? How will we know that our videos have addressed those questions, concerns, or fears? How do we ensure that our project has a long-lasting impact and reach? With these questions in mind we knew the following was needed from our community.

Focus Groups

We needed to talk to our targeted population and for that we asked our community experts to give us access to their clients or point us in the direction of organizations who served our targeted population.

We asked those organizations to allow us to come to their spaces to conduct market research through focus groups made up of their clients. These focus groups were about 45min to an hour long, where we asked the groups the following questions, in Spanish:

1. **What has been your experience with financial services such as banks?**
 - a. Sometimes they cannot find anyone that can speak in their language.
 - b. Identified their experience as Traumatic. Instead of receiving money, they are told they owe money because their account over drafted due to fees. “No sabemos nada” (*we know nothing*) and “No ahi nadie que

nos informa hasta que vemos la cuenta” (*There is no one to inform us, until we see the account*).

- c. Do not receive transparent information and are not aware of rules for minimum deposits and balances, fees, automatic payments, closing accounts.
- d. When they arrive, it’s the first time they learn about what types of documentation they need. Example- passport to open a bank account.
- e. Their first exposure to a bank might oftentimes be because their job has asked them for a direct deposit number.
 - i. Other than that, they use paycheck cashing services, which have fees.
- f. Movement from paper checks or cash to electronic payments via direct deposit, which requires a bank account.

2. What do you know about federal taxes/IRS?

- a. Taxes. Not aware of the process or that they can file taxes.
 - i. Some found out through family or friends that they can/should file taxes or what an Individual Taxpayer Identification Number (ITIN) is.
- b. Very few know that an ITIN is used to establish income history and show an intent to stay in the country and seek citizenship.

3. How did/do you learn about options, opportunities, requirements (e.g. ITIN)?

- a. Word-of-mouth, relying on family and friends (“comadre a comadre”).
- b. At the bank, when trying to open an account so they felt unprepared and had to go back a second time.

4. Other topics or informational needs?

- a. Do not know where to find credible sources of information.
- b. Have been victims of fraud. (e.g scam calls)
- c. Do not know what credit is or how to build it
- d. Understanding banking account terms and requirements (e.g. minimum deposits and balances, fees, automatic payments, closing accounts).
- e. General questions about managing finances.
- f. How to use ATM or electronic platforms (i.e. services without a customer service representative)?
- g. How to get/purchase a house.
- h. How to deal with needs as renters (e.g. needed repairs, apartment fees).

5. Raise your hand if you have access to a computer or smartphone, as well as the Internet?

- a. Compiled data showed over 95% of participants raised their hand.

6. General Feelings/Comments

- a. It is difficult to discuss finances, especially details and negative experiences.
- b. There is a reluctance to share personal information due to fear of rejection or deportation.
- c. Worried about scams and fraudulent telemarketers (e.g. one participant said she had a lawyer and the calls stopped).

Exhibit 1.

Focus Group Partners			
Group Name	Location	Attendees	Facilitator
Maestro En Casa Parent Class	Linder Elementary	10	Christian Clarke Casarez and Karen Gonzalez
Parent Group	Oak Hill Elm.	6	Karen Gonzalez
Con MI MADRE	CMM Office	15	Karen Gonzalez
RAICES	Carver branch public library, 1161 Angelina St, Austin, TX 78702.	35	Tara Cunningham and Adriana Quiroga

Asked to be our Video Experts

Once we collected information and experiences from our targeted population, we revised the list of community leaders, that through previous conversations, we knew would be the ideal representative to address the issues. We identified the following people:

- Eduardo Miramontes- Branch Manager at A+ Federal Credit Union
- Miguel Soto- Mexican Consulate
- Lourdes Zúñiga- Executive Director for Financial Literacy Coalition of Central Texas
- RAICES Lawyer- (We did not get to meet him due to COVID-19 impact)

Experiment Groups

As our videos were in the process of being recorded and edited, we began to follow up with organizations that we had either connected with during our research or that were suggested to us by other community members as potential sites that could benefit from videos such as ours. We asked those organizations for access to their clients so that we could invite them to a special showing of our videos. At these showings the goal was to-

1. Present our videos directly to the community
2. Gather pre and post data of the impact of videos (Appendices VII & VIII)
3. Bring awareness to the issue our community faces

The showings were scheduled to happen the last week of March and early April at Casa Marianella, Con Mi MADRE, RAICES, Catholic Charities, Linder Elementary, and Oak Hill Elementary. We sent out flyers to a few of these organizations (Appendix VI) as well as offered to provide light refreshments. These showings were however impacted by unprecedented global pandemic, COVID-19, that led to the cancellation of all of our showings.

Host Groups

We wanted to have a product that not only was easy to share (link based) and accessible to our target populations but we also wanted to make it easy for our community partners to use and share the informational resource as part of their own programs, as well as promote the information through their own communication channels among their stakeholders and community members. This helped in expanding the reach of the videos and promote consistency among the introductory information shared with immigrants as well as ensures the sustainability of our project.

Exhibit 2.

Confirmed Hosts	
Organizations	Method of sharing
AFL-CIO	On website
Casa Marianella	Direct resouces and showing it during their ESL cources
Con Mi MADRE	Will utilize it as a resouces and share via email blast, and post on social media.
Foundation Communities	Will utilize it as a resouces
Greater Austin Hispanic Chamber of Commers	On website and share out to network
RAICES	Website and will be shared with all Texas Chapters
Mexican Consulate	Will utilize it as a resouces
AISSD	Will be sharing with in specific departments/programs such as Maestro en Casa, Parent Support Specilists, and one time share via department of Innovation and Partnerships next communication.
Univision	Shared our first video and will be chronologically sharing the rest via website and social media
First Workers- City of Austin	Will play videos in their waiting room and hand out as a resource
Oak Hill Elementary	share as resouces to parents
Linder Elementary	share as resouces to parents

Video Topics

Through our community assessment we were able to not only identify the gap that we were going to focus on and the target population but we were also able to narrow down the specific issue areas that our targeted population was facing that would then become our video topics. We then reviewed the list of subject matter experts that we connect with during our assessment and we were able to reach back out and ask if they would be part of videos by sharing their knowledge on camera.

Working with immigrant communities and partners, the Primeros Pasos project team created this four-part series as part of the Hispanic Austin Leadership program (2020) to demystify the first steps to establishing a financial footprint in the United States, including:

Video #1- How to open a bank account

Eduardo Miramontes, a financial services expert, discusses how to open a bank account—focusing on creating accounts for both spending and saving, selecting where to deposit your money and what type of identification you will need.

Video #2- Importance of an ITIN

Miguel Soto, press officer for the Consulate General of Mexico in Austin, discusses **the importance of an ITIN, an Individual Taxpayer Identification Number**—focusing on how the ITIN is used to report income for tax purposes, as well as how the consulate can help answer questions.

Video #3- Credit: How to establish and Maintain

Lourdes Zúñiga, executive director of the Financial Literacy Coalition of Central Texas, discusses **how to establish and maintain credit**—focusing on different types of credit, the importance of making regular payments, as well as how credit may affect a person applying for a job or buying a home.

Video # 4- Pay Day Loans

Lourdes Zúñiga, executive director of the Financial Literacy Coalition of Central Texas, discusses **the realities of pay-day loans, including check-cashing services**—focusing on the cost to borrow money (interest rates), the importance of reading the details of the contract, as well as options for loans from smaller banks or credit unions.

Video #5- Demystifying the financial footprint

This video did not make it to production. Unfortunately, we were days away from the recording of this video, we were pending the name and connection to the lawyer that RAICES had identified as someone who could speak to the topic. Our goal for this video was to hear from an Immigration lawyer, from a non-profit to help with trust and credibility, who could provide education to the importance of having a financial footprint in the United States, not only to be a good member of your community but because it also was tremendously helped during immigration cases. Secondly, after speaking to them about their importance, we were planning on hopefully decreasing some of the fears that our targeted population faces when it comes to making the first steps in building a financial footprint.

Timeline

The following timeline and task tracker (appendix III) were utilized to ensure that we stayed on track with our project deadlines and implementation.

November – finalize concept, define client base & video content

December – We will hold focus groups with clients & will identify video presenters, begin producing video content

January – begin recording videos production and finalize marketing plan

February – Distribute the 4 educational videos and upload to YouTube

March – follow up interviews with clients, continued marketing push

April – Finish final video which is a history of the project and upload to YouTube channel. Analytical data to be evaluated.

May – Community presentation.

Marketing and Communication

YouTube Channel

The platform selected to share our video was YouTube. We decided this would be a familiar platform to use that would allow us to house our videos in one location to make the marketing and distribution easier and accessible to the community we were targeting. Not only did this give us the access to share our channel with one sole link but we are also able to have specific links to each video which helps with social media posting and sharing videos depending on need.

Flyers

We produced flyers to help with the advertisement of our showings. These flyers were created so that our community partners who agreed to host showings would have the ability to easily hand them out hard copy, via text, and or email to their clients. We

announced the date and location but also what would be offered, such as refreshments and raffle to entice participation.

Social Media

Our team as well as community partners used social media to expand our reach outside of the showings. We shared on our personal Facebook accounts, encouraged others to share, and community organizations and partners posted on their accounts as well to their networks.

Email Lists

Our team sent out emails to market our channel across various organizations in our community, specifically with our places of employment to encourage our coworkers to help us spread the word or if fitting, with their own clients are resources. This gave us access to spread the word with individuals we may have not been able to connect with during our design or implementation phases.

Budget

Our budget (appendix IV) for this project was minimal. We were fortunate that one of our classmates had the expertise and resources to help produce our videos, which would have been our biggest expense to fundraise for. We ultimately identified our expenses to be materials that would enhance our project and presentation. We identified those items to be:

- Logo Production
- Refreshments/raffle items for our Community Showings
- Materials for Graduation presentation
 - T-Shirts
 - Swag for our table
 - Binding and printing of binder

With those expenses in mind we began to brainstorm the best way to raise our funds and we decided on a raffle of in-kind donations.

With the support of A+ Federal Credit Union, H-E-B, Milagro Tequila, Monkey Shoulder Scotch, and Univision we were able to secure valuable “in kind” donations for our raffle, such as Marc Anthony Concert tickets, 2 \$50 H-E-B gift cards, Milagro Tequila basket, Monkey Shoulder Scotch basket, and A+ swag bag. Each team member was responsible for selling raffle tickets to reach our \$200 fundraising goal, which we exceeded by 25%.

As previously mentioned, the plan was to spend the funds on providing refreshments and raffle items for those organizations hosting showings but that plan has been slightly altered due to current circumstances surrounding COVID-19. We pivoted and decided to split the money up

between 4 organizations (appendix V) that were in constant communication with us serving as thought partners and giving access to their client base.

How we pivoted due to COVID-19

As briefly mentioned in a few of the previous sections, our project was built on a platform that we were able to easily transition from in person showings to a more intentional virtual push. Because of this pandemic, so many individuals have been pointed in the direction of virtual learning, sharing, and collaborating that our team had a great opportunity to reach out to more organizations than we originally had on our list and confirm more host sites, such as AFL- CIO.

Now more than ever, because of the financial impact this pandemic has had in our community and around the world, the immigrant population is suffering because “the COVID-19 crisis compounds issues that have existed for years, exposing immigrants to a barrage of political, social, and economic storm...”²These videos will assist in the empowerment and education of this community.

² Allyssa M.G. Scheyer, We Are Killing Them: The Heavy Toll COVID-19 Takes on Undocumented Immigrants, JURIST – Student Commentary, April 22, 2020, <https://www.jurist.org/commentary/2020/04/allyssa-scheyer-covid19-undocumented-immigrants/>

Measuring Outcome and Impact

Data collection and tools

We had a few methods of data collection and tools that were utilized and ready for implementation. We successfully implemented our focus groups which were facilitated by team members utilizing a set of guiding questions and open discussion. From these focus groups we were able to collect valuable data to ensure our project targeted the need identified.

Secondly, we developed a set of pre and post surveys that were to be utilized during our experiment groups to measure the impact of the videos. As previously mentioned, considering the COVID-19 pandemic, our scheduled showings were cut short having us transition completely to digital outreach. This pivot meant changing our planned workshops and relying instead on our relationships with community partners to promote and share with us personal or client-based testimonials.

Testimonials

“WOW!! This is wonderful! I can’t wait to show them in class”

“This information is a response to a big need in our Spanish-speaking community. I will promote them on Educa...”

Impact

Although our experiment groups would have been the ideal source for data collection and impact, we are thankful that our project is shareable and lives on a virtual platform. This has allowed us to make a great push to our community partners, find new host partners, and share within our networks. It allowed participants to join in on their own schedule and just as we envisioned it, at the palm of their hand.

In the next few weeks, we anticipate that our pivot to focusing on digital outreach and once the hosts begin to share and make videos available on their websites, our number of views will increase. Now we are able to track reach by reporting on our views as of mid-April when our YouTube channel became live, after not being able to conduct the showings. Below are the total number of views by video up until the first week of May.

Exhibit 3.

Video Reach		
Video	Views	Link
How to open a bank account	26,026*	https://www.youtube.com/watch?v=XY-0LBomy60&t=87s
Importance of an ITIN	34	https://www.youtube.com/watch?v=95ADbV-h1Pw
How to establish and maintain credit	49	https://www.youtube.com/watch?v=z4M31GoW0N0&t=32s
Predatory Lending	40	https://www.youtube.com/watch?v=HZ6R5RKwJZU&t=20s

*The high number of views for video one is due to it being the first video shared by Univision, the other videos are to follow.

Highlights of Impact

Throughout the development and implementation of our project our team identified moments that we felt enhanced our project with either credibility or reach. Those moments were:

- Being able to reach out to 38 community leaders/organizations and making successful contact with 33 and partnering with 18 out of those in one of our 4 capacities.
- RAICES agreed to share our YouTube channel with all their Texas chapters.
- Univision shared our first video which reached over 26,000 views and agreed to share our remaining videos in the coming months.
- AISD- Maestro en Casa will be utilizing it as a resource at about 30 schools.
- Casa Marianella asking for the editable videos so they can add French subtitles.
- AFL-CIO (national organization) agreeing at the end of April to become a host after viewing our videos.
- AISD flyer announcing our project

Key Findings and Recommendations

Immigrants Value, Need Financial Information

For Spanish-speakers immigrating to the United States, learning a new language, culture and system can be an overwhelming experience. Specifically, immigrants have described navigating the American financial system as “traumatic.”

Throughout Primeros Pasos conversations with Austin communities, immigrants and community partners consistently confirmed the project team’s premise that Spanish-speaking immigrants do not have easy access to culturally and linguistically relevant information about how to navigate the American financial system. Often, immigrants rely on guidance based on the word-of-mouth experiences from family and friends (e.g. “comadre a comadre”).

Other times, if financial institutions offer educational programs through community organizations who serve Spanish-speaking communities, the informational sessions can focus on a sales approach that calls for participants to open bank accounts with the entities.

Access and Agency: Online Videos Inform, Empower First Steps

Beyond general educational programs for immigrants and sales pitches from financial institutions, all communities and partners confirmed the critical, ongoing need for easy-to-access introductory information about the important first steps to financial stability, as well as references to trusted resources and partners.

To this end, the project team found that posting educational videos online empowers immigrants who are conducting their own Internet research—as well as the community organizations that provide education, support, and services. And, as communities confirmed most immigrants have access to smartphones, the use of mobile, quite literally, places the power to learn in the palms of their hands.

Partnerships: Trusted, Authentic Relationships are Critical

When connecting with immigrant communities, it is critical to work with partners who have established authentic and trusted relationships. Given the polarized societal conversations about immigration, there must be a safe and neutral space in which to engage immigrants—from listening and learning to inform the topics and content of the videos to connecting to amplify the reach of the educational videos.

By using digital assets, the Primeros Pasos project is scalable because community partners can use the videos to expand the reach of the content by using the informational resources in their own programs. Our partners will also promote them among their communities and stakeholders using their existing communications channels.

For example, the team has engaged trusted partners throughout Austin in such areas as business, community services, education, financial services, international relations, including A+ Federal Credit Union; the Austin Independent School District, including the Educa Austin radio show, Maestro en Casa program, parent support specialists team, all of which serve school communities throughout the city; Austin Voices for Education and Youth; Caritas; Casa Marianella; Catholic Charities; Con Mi MADRE; the Financial Literacy Coalition of Austin; First Workers Day Labor Center (City of Austin); the Hispanic Chamber of Austin; the Mexican Consulate; Raices and Univision.

Partners as Producers of Videos with New Voices, Topics

Moving forward, the Primeros Pasos project team recommends identifying partners who can help update and produce videos. It would be beneficial to add commentary directly from immigrants as peer educators and influencers—as personal experiences and perspectives will help further humanize and demystify the process. In addition, community members suggested topics for future videos, including financial considerations when preparing to rent an apartment or buy a house.

Next Steps

The overwhelming response to the first video posted on Univision (26,000 unique views) solidified future collaboration with our partner organizations who will use the videos during their community outreach programs. The collection of videos is hosted on the Primeros Pasos YouTube channel (https://www.youtube.com/channel/UCINr7xwFm4bOVQhWmAZKYKQ?view_as=subscriber) which can be shared via partner organizations and also found independently by a google search from anyone looking for financial literacy advice.

While the pandemic has curtailed current group viewings of the videos, our community partners are able disseminate the videos in virtual classrooms, emails, postings, ect. to continue educating their clients. Among the confirmed hosts is the Greater Austin Hispanic Chamber of Commerce which brings the project full circle as it is our hope that today's viewers are tomorrow's new chamber members.

Appendix

- I. Financial Stability Team
- II. Community Contact List
- III. Project Tracker
- IV. Budget
- V. Donation Receipts
- VI. Flyer template for showings
- VII. English Pre and Post Surveys
- VIII. Spanish Pre and Post Surveys
- IX. Community Sharing- Univision, community leaders online share, YouTube Channel, AISD announcement flyer.
- X. Project Pictures
- XI. Partner Thank You

APPENDIX I

PRIMEROS PASOS TEAM



Karen Gonzalez, LMSW- *Project Manager* was the first in her family to graduate with a bachelor's degree and masters degree from Texas State University. Karen gained the inspiration to pursue college and a career in social work through Con Mi MADRE while in middle school when she and her mother joined the program. Karen's passion is to empower young females the way Con Mi MADRE influenced her. Karen does this by holding a leadership position at Con Mi MADRE and being an active member of her community. Karen also enjoys opportunities for educational and professional growth, most recently Karen graduated from Leadership Austin's Emerge program and the Data Leaders Academy presented by Good Measure. Currently she serves on the Young Hispanic Professional Association of Austin, as their secretary.



Tara Coronado Cunningham, *Project Administrator*- is a Market Development Specialist focusing on multifamily and affordable housing with Texas Gas Service. Tara graduated from Rockhurst College and attended the University of Texas School of Law after serving two years in the Peace Corps in Namibia, Africa. While in law school, Tara helped establish the Immigration clinic and participated in the capital punishment clinic, co-defending individuals on death row. Tara serves on the board of MexicArte and the Texas Coalition to abolish the Death Penalty. Tara is also the chair for the Hispanic Employee Resource Group at ONE Gas, the parent company of Texas Gas Service. Tara has four children and spends her free time attending their sporting events and volunteering with various local non-profits.



Cesar Flores, *Marketing Lead*- originally from Monterrey, Nuevo Leon, Mexico, grew up in McAllen, Tx. Journalism has always been his passion. He attended the University of Texas Pan American in Edinburg, Tx. Cesar started his professional career at Univision in McAllen, Tx. Through hard work and dedication, he quickly learned the skills necessary to build a successful career as a reporter, weather anchor, anchor. News anchor and producer, Cesar Flores has worked in other markets such as Washington, D.C., New England, Tampa and Orlando Florida as a presenter of Tiempo and is now part of Univision 62 in Austin, Tx.



Christian Clarke Casarez, Communications Lead- For more than a decade, has advised leadership teams on strategic communications and community engagement—from promoting binational opportunities at the University of Texas at El Paso to spearheading international public affairs at the University of Texas at Austin. At Austin ISD, she serves on the business and operations team, promoting the promise of public education to ensure equity and excellence for all communities. Christian serves on Mindpop’s board and leads the LBJ Future Forum's film cluster. She earned a journalism degree from the University of Texas at El Paso and a law degree from the University of Texas at Austin. She has studied in Germany and Mexico and taught English in Haiti.



Shannon Gleason, Finance Lead- is a Member Services Officer II at A+ Federal Credit Union, focusing on helping those in the community fulfill their Financial goals and dreams. She has been with the credit union for over four years and was previously with another local Austin credit union. Shannon graduated from Austin Community College with her Associates Degree in General Studies while working full time. Her passion is helping those in the community learn about Financial Literacy. Shannon has taught numerous Financial classes and hosted presentations for all ages in the Local Community. Shannon's passion extends as far as volunteering in her spare time to help local organizations and schools thrive. Some of these organizations include Junior Achievement of Texas, Austin Independent School District, Hadassah of Austin, and Austin Community College.



Anival Valadez, Information Lead- has helped out his Austin area community by being a part of H-E-B for more than 12 years. Through his work within store operations and as part of an internal Spirit Corps volunteer group, Anival has volunteered countless hours at various events, including spearheading the Volunteer Liaisons for Austin’s Feast of Sharing committee which provides 14,000 meals in the 6 hours every year during the Thanksgiving holiday time. Through his work, Anival has been nominated for various awards including the David Ashworth Community Service Award and the Harvey Mabry Excellence in Management Award. Anival has completed a School of Retail Management program at H-E-B and continues to strive to positively impact Texans’ lives daily through his leadership efforts.

APPENDIX II

Community Contact List and Partnerships								
Organization	Contact Name	Successful Contact?	Community Expert	Community Partner	Appeared in Videos	Focus Group Site	Experiment Group Site	Long Term Host
AFL-CIO	Montserrat Garibay	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
A+ Federal Credit Union	Eduardo - Branch Manager	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AISD Educa Austin	Norma Garza Mittank-Community Engagement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
AISD Innovation and Development	Juliana Castillo - Partnerships	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
AISD Maestro en Casa	Norma Garza Mittank-Community Engagement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
AISD Parent Support Specialists	Leonor Vargas - Parent Programs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
American Gateways	Edna Yang	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Austin Voices for Education and Youth	Julie Weeks - Family Resource Centers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Bank of America	Nikki Graham - Austin Market President	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank of America	Lillian Gray	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brazos Higher Education	Debra Urias	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caritas	Adelita Winchester- Chief Program Officer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caritas- CEO	Jo Kathryn Quinn- Chief Executive Officer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catholic Charities	John Paci	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Casa Marianella	Kathleen P.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Con Mi MADRE	Priscilla Mozzie- Central Texas Program Director	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
El Buen Samaritano	General Email	No Response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Independence Initiative- Austin	Ivana Neri-Salinas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Literacy Coalition of Central Texas	Lourdes Zúñiga- Executive Director	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Workers- City of Austin Day Labor Center	Jay Thibodeaux	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Foundation Communities	Walter Moreau- Executive Director,	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Greater Austin Hispanic Chamber of Commers	Stephanie Bazan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hungry Souls	Chris King- Executive Director	No Response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Holistic Defense	Katy Jo Muncie- Lawyer	No Response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Linder Elementary	Maria	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lobb Law	George Lobb- Immigration Attorney	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mexican Consulate	Miguel Soto	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mobile Loafs and Fishes	Alan Graham- Chief Executive Officer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oak Hill Elementary	Victoria Tharpe- Parent Support Specialist	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
RAICES	Adriana Quiroga- Legal Assistant Refugee and	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SAFE Alliance	Melinda and Yvette	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Texas Appleseed	Ann Baddour- Director of Fair Financial	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Todos Juntos	Christina Collazo- Founder & Executive	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Univision	Ismael Martinez- News Director	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
US Representative	Chip Roy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workforce Solutions	Leah Meunier	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workers Defense Project	Juliet Barbara	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

APPENDIX III

HAL Project TRACKER

To be done by:	Milestones and Actions	Status	Due on
October	Assign project team roles	Done	-
October	Establish project team meeting routines	Done	-
October	Ensure mentor is included in routines/schedule	Done	5/6/2020
October	Establish high-level timelines for your project, where info will be stored, ect.	Done	10/21/2019
October	Conduct research on your assignment subject area to understand issue	Done	10/21/2019
October	Identify community leaders and schedule meetings with them	Done	
October	Meet with community leaders to gain their perspective	Done	
October	Begin narrowing your focus to the critical and un-met community need	Done	
November	Determine which need you will address and brainstorm project ideas	Done	
November	Socialize project ideas with your mentor, HAL alumni and other community leaders	Done	
November	Finalize your project selection and ensure that it meets the necessary criteria	Done	
November	Submit project proposal to Luz	Done	11/8/2019
November	Start a loose outline of binder and gradually add content throughout implementation	Done	
December	Add additional detail to your project timeline including key milestones and action items	Done	
December	Identify resources and partnerships that will be needed to implement your project	Done	
December	Prepare information that will be needed to share with the potential partners and/or donors	Done	
December	Plan for/begin fundraising and outreach efforts	Done	
December	Determine how you will document/measure your progress	Done	
December	Begin implementation- Focus Groups	Done	
January	Implementation- Focus Groups and start video recordings	Done	
January	Documentation- begin to gather all records of assesment and meetings	Done	
January	Start Binder outline	Done	
February	Implementation- Video recordings continued, identify experiment groups	Done	
February	Documentation continued	Done	
February	Binder progress	Done	
March	Implementation- videos should be finished and showings scheduled	Done	
March	Binder progress	Done	
April	Implement showings with experient groups and collect data	Done	
April	Complete all project related tasks	Done	
April	Finalize and turn in final project binder	Done	5/6/2020
May	Present project to the community/ Graduation	In progress	5/14/2020

APPENDIX IV

Primeros Pasos Budget			
Revenue			
Item	Revenue Goal	Actual	
Raffle Ticket Sales	\$200	\$250	
Expenses			
Item	Budgeted Amount	Actual Cost	
Logo production	\$30-\$50	\$40	
Showing materials	\$100	\$0	
Graduation materials	\$40	\$0	
Donation to non-profits	\$210	\$210	COVID-19 Shift
Totals	\$370-\$390	\$250	
In- Kind Donation (Value)			
Item	Value		
Video Production	\$5,000		
HEB Gift cards (2- \$50)	\$100		
Adams Design discount	\$100		
Milagro Tequila Basket	\$100		
Monkey Shoulder Basket	\$100		
A+ swag bag and visa gift card	\$100		
Total	\$5,500		

APPENDIX V

Donate Now

In Kind

Stock/Planned Giving

Vehicle Donation

Giving Campaigns

We are grateful to those who have and continue to respond to our call to help families. Thank you for entrusting your financial gifts to the mission of Catholic Charities. We are honored and look forward to showing you the impact of your gift. If you have any questions about making a secure, online donation please contact [Brook Teoli-Phelps](#) or call 512-651-6126. Thank you!

Transaction Successful

Shannon Gleason, thank you for your submission in the amount of \$50.00 to Catholic Charities of Central Texas. A confirmation email will be sent to shannongleason78@gmail.com.

FOR YOUR TAX PURPOSES.

Your donation is tax deductible to the extent allowed by law. Please save this letter for your tax records as confirmation of your donation. RAICES is a 501(c)(3) nonprofit organization. If you have any questions, please email donations@raicestexas.org.

Donation From:

Shannon Gleason
11350 Four Points Dr. Apt B39
Austin, TX 78726

Date:

05/05/2020 4:37 PM Eastern Daylight Time

Contribution ID:

61840557

Item	Description	Amount
Online Donation	100% of funds go to RAICES efforts. We acknowledge no goods or services were provided to you in return for your contribution.	\$50

THANK YOU.



Donation Details



Con Mi MADRE's Giving Tuesday Now

Fundraiser by Con Mi MADRE



Con Mi MADRE

EIN 26-2034766

Amount Paid	USD 50.00
-------------	-----------

Donor Name	Karen Gonzalez
------------	----------------

Date	May 1, 2020 at 3:18:11 PM
------	---------------------------

Payment Method	Visa •8974
----------------	------------

Payment ID	2907396222710472
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You may print this receipt for your records. This receipt confirms that you have made this donation as a charitable contribution and you are not receiving any goods or services in return. As the tax laws vary by state and by country, please consult a tax professional regarding the deductibility of this donation.

[See Fundraiser](#) • [Get Payments Support](#)



Te invita a ver una serie de videos!

Aprende sobre el sistema financiero Estadounidense y informarte y empoderate para que embarques en tu camino hacia la estabilidad financiera



Los temas son:

1. Como abrir una cuenta de banco
2. Que es un numero de identificacion para reportar tus taxas (ITIN)
3. Cómo establecer y mantener su crédito
4. Cómo evitar préstamos predetorios
5. La importancia de establecer una huella fianciera

[Event Date] [Event Time]

[Event Address, City, ST ZIP Code]

APPENDIX VII



Meeting newcomers where they are to help them get where they want to be

Pre Program Survey

This survey is for improving the program and addressing needs observed in our community, with your honest answers. No personal information required in this survey.

Please answer the following questions honestly based on your experience.	Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree
I know how to open a bank account	1	2	3	4	5
I have a bank account	1				5
I trust banks with my money	1	2	3	4	5
I believe I know how to open a credit card account including what paperwork / IDs are required	1	2	3	4	5
I often use a debit card for daily purchases	1	2	3	4	5
I often use a credit card for daily purchases	1	2	3	4	5
I believe it's important to have savings	1	2	3	4	5
I know how much savings I need for emergencies	1	2	3	4	5
I trust the use credit cards	1	2	3	4	5
I know what a credit score is	1	2	3	4	5
I know what my current credit score is	1	2	3	4	5
I know what the importance of a credit score is for the future of myself and my family	1	2	3	4	5
I know how much I made last month	1	2	3	4	5
I know how much I spent last month	1	2	3	4	5
I have a loan	1				5
I understand how interest rates work	1	2	3	4	5



Encontrando recién llegados adonde están para ayudarlos adonde quieren ir

Encuesta Previo Al Programa

Esta encuesta es para mejorar el programa y para abordar las necesidades observadas en nuestra comunidad, basado en sus respuestas honestas. No habrá información personal requerida en esta encuesta.

Por favor responda a las siguientes preguntas en manera honesta, basado en su experiencia.	Totalmente Desacuerdo	Desacuerdo	No estoy seguro	De Acuerdo	Totalmente De Acuerdo
Se como abrir una cuenta bancaria	1	2	3	4	5
Tengo una cuenta bancaria	1				5
Confío en bancos con mi dinero	1	2	3	4	5
Se como abrir una cuenta de tarjeta de crédito, incluyendo el papeleo y IDs requeridos	1	2	3	4	5
Frecuentemente uso tarjeta de debito para compras diarias	1	2	3	4	5
Frecuentemente uso tarjeta de crédito para compras diarias	1	2	3	4	5
Creo que es importante tener ahorros	1	2	3	4	5
Se cuantos ahorros necesito para emergencias	1	2	3	4	5
Confío en el uso de tarjetas de crédito	1	2	3	4	5
Se que es un puntaje de crédito	1	2	3	4	5
Se que es mi puntaje de crédito corrientemente	1	2	3	4	5
Se la importancia de un puntaje de crédito para el futuro de sí mismo y mi familia	1	2	3	4	5
Se cuanto hice en el mes anterior	1	2	3	4	5
Se cuanto gaste el mes anterior	1	2	3	4	5
Tengo un prestamo	1				5
entiendo como funciona la tasa de interés	1	2	3	4	5

APPENDIX VIII



Post Program Survey

This survey is for improving the program and addressing needs observed in our community, with your honest answers. No personal information required in this survey.

Please answer the following questions honestly based on your experience.	Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree
I know how to open a bank account	1	2	3	4	5
I have a bank account	1				5
I trust banks with my money	1	2	3	4	5
I believe I know how to open a credit card account including what paperwork / IDs are required	1	2	3	4	5
I often use a debit card for daily purchases	1	2	3	4	5
I often use a credit card for daily purchases	1	2	3	4	5
I believe it's important to have savings	1	2	3	4	5
I know how much savings I need for emergencies	1	2	3	4	5
I trust the use credit cards	1	2	3	4	5
I know what a credit score is	1	2	3	4	5
I know what my current credit score is	1	2	3	4	5
I know what the importance of a credit score is for the future of myself and my family	1	2	3	4	5
I know how much I made last month	1	2	3	4	5
I know how much I spent last month	1	2	3	4	5
I have a loan	1				5
I understand how interest rates work	1	2	3	4	5



Encontrando recién llegados adonde están para ayudarlos adonde quieren ir

Encuesta Después del programa

Esta encuesta es para mejorar el programa y para abordar las necesidades observadas en nuestra comunidad, basado en sus respuestas honestas. No habrá información personal requerida en esta encuesta.

Por favor responda a las siguientes preguntas en manera honesta, basado en su experiencia.	Totalmente Desacuerdo	Desacuerdo	No estoy seguro	De Acuerdo	Totalmente De Acuerdo
Se como abrir una cuenta bancaria	1	2	3	4	5
Tengo una cuenta bancaria	1				5
Confío en bancos con mi dinero	1	2	3	4	5
Se como abrir una cuenta de tarjeta de crédito, incluyendo el papeleo y IDs requeridos	1	2	3	4	5
Frecuentemente uso tarjeta de debito para compras diarias	1	2	3	4	5
Frecuentemente uso tarjeta de crédito para compras diarias	1	2	3	4	5
Creo que es importante tener ahorros	1	2	3	4	5
Se cuantos ahorros necesito para emergencias	1	2	3	4	5
Confío en el uso de tarjetas de crédito	1	2	3	4	5
Se que es un puntaje de crédito	1	2	3	4	5
Se que es mi puntaje de crédito corrientemente	1	2	3	4	5
Se la importancia de un puntaje de crédito para el futuro de sí mismo y mi familia	1	2	3	4	5
Se cuanto hice en el mes anterior	1	2	3	4	5
Se cuanto gaste el mes anterior	1	2	3	4	5
Tengo un prestamo	1				5
Se como sirve la tasa de interés	1	2	3	4	5

APPENDIX IX



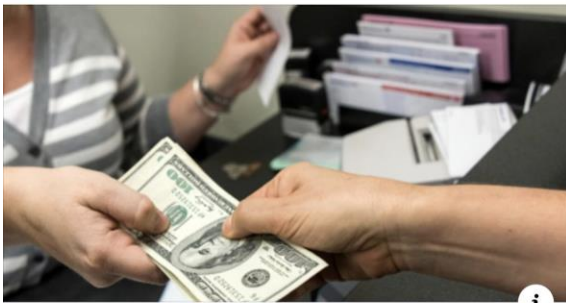
. Crédito: Getty Images

Al llegar a los Estados Unidos, muchas personas pueden entrar en duda sobre cómo establecer sus finanzas de la mejor manera. Un experto financiero, Eduardo Miramontes, habló con Univision 62 y ofreció algunos **consejos para abrir por primera vez una cuenta.**



Luz Lopez-Guerrero
Yesterday at 1:49 PM · 🌐

Another great project from the 2020 Hispanic Austin Leadership Financial Stability team.



UNIVISION.COM
Cómo abrir una cuenta de ahorro o de cheque en un banco si recién llegaste a Estados Unidos

👍❤️😂 Vanessa Fuentes and 9 others

1 Share

👍 Like

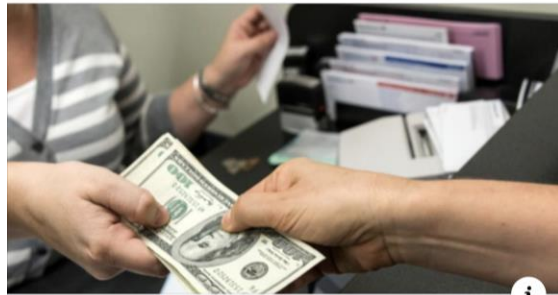
💬 Comment

➦ Share



Luis Rodriguez is with Christine Martinez Escobar and 6 others.
Yesterday at 6:24 PM · 🌐

Bravo to the 2020 Greater Austin Hispanic Chamber of Commerce Hispanic Austin Leadership team of Primeros Pasos for creating this informative video (topic: "Cómo abrir una cuenta de ahorro o de cheque en un banco si recién llegaste a Estados Unidos") with the generous help of our great friends at Univision 62. #HAL2020 #GAHCCfamilia



UNIVISION.COM
Cómo abrir una cuenta de ahorro o de cheque en un banco si recién llegaste a Estados Unidos

❤️ Love

💬 Comment

➦ Share

👍❤️ You, Nelly Garcia Caballero and 11 others

1 share



Rosa Rios Valdez
Love this

👍❤️ 3

17h Like Reply



Jovanny Garcia

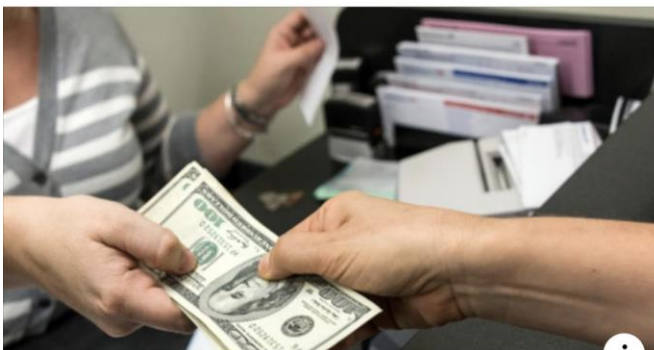
2 hrs · 🌐



Por favor de leer el artículo de:

Cómo abrir una cuenta de ahorro o de cheque en un banco si recién llegaste a Estados Unidos

Thank you to the wonderful program that created this much needed help for this community.



UNIVISION.COM

Cómo abrir una cuenta de ahorro o de cheque en un banco si recién llegaste a Estados Unidos



4:14

Como Establecer Credito (How to Establish Credit)

49 views · 1 week ago



2:22

Numero de ITIN (ITIN Number)

34 views · 1 week ago



2:39

Prestamos (Pay Day Loans)

40 views · 1 week ago



4:42

Abrir Cuenta De Banco (Opening Bank Account)

26 views · 1 week ago



Videos en español de Primeros Pasos: Navegando el sistema financiero de los Estados Unidos Navigating the U.S. Financial System

El equipo del proyecto Primeros Pasos creó una serie de videos de cuatro partes para desmitificar los primeros pasos para establecer una huella financiera en los Estados Unidos, que incluye:

The Primeros Pasos project team created a four-part video series to demystify the first steps to establishing a financial footprint in the United States, including:

- [Cómo abrir una cuenta bancaria](#)
How to open a bank account
- [La importancia de un ITIN \(Número de identificación de contribuyente individual\)](#)
The importance of an ITIN (Individual Taxpayer Identification Number)
- [Cómo establecer y mantener crédito](#)
How to establish and maintain credit
- [Comprender las realidades de los préstamos de día de pago](#)
Understanding the realities of pay-day loans

Para más información / For more information: [Austin Hispanic Chamber of Commerce](#)

Click [HERE](#) or scan this QR code to request information about other virtual adult education classes



Haga clic [AQUÍ](#) o escanee este código QR para solicitar información sobre otras clases de educación virtual para adultos





APPENDIX X





APPENDIX XI

Thank you to our Partners





RAICES

THE REFUGEE AND IMMIGRANT CENTER
FOR EDUCATION AND LEGAL SERVICES



Catholic
Charities
USA®



Casa Marianella