Empowering *our* neighbors

FINANCIAL OPPORTUNITY CENTERS

Helping neighbors *build*

strong communities

*LISC Virginia*

Helping neighbors *build strong communities*
FINANCIAL OPPORTUNITY CENTERS (FOCs)

OUR NEIGHBORHOOD CENTERS

FOCs provide families with services across three areas: employment placement and career improvement; financial education and coaching; and public benefits access. These core services are integrated and bundled together to reinforce one another and to provide a multi-faceted approach to income and wealth-building.

OUR INNOVATIVE APPROACH

In our experience, each service works best when bundled together. As clients reduce expenses, obtain benefits and remove barriers to employment, the net value of their earnings rises sharply. Ultimately, they work longer and earn more. At every center, employment and financial coaches, and public benefits assistants work with participants for up to three years to maximize their chances of financial stability.

OUR SERVICES

- FOCs employment services include basic job readiness training and placement, connections to hard skills training and financial coaching as well as access to public benefits.
- FOCs offer group-based financial education and individual financial coaching focused on solving specific problems (i.e. managing debt); planning for future financial stability; and connections to main-
FOC coaches work one-on-one with clients.

- stream financial service providers and free tax preparation services.
- FOC staff help clients easily apply for benefits.

**OUR STRATEGY FOR SUCCESS**

- FOCs measure success by changes in participant net income, credit score, long-term job retention and net worth over time.

*Data shows that among FOC participants:*

- 76% had a higher net income
- 60% had a higher credit score
- 53% had a higher net worth

- When we help people find jobs and improve their credit, their net income increases on average $625 a month.

*For more information on our FOCs, please visit www.virginiadisc.org*
OUR LOCATIONS (as of March 1, 2016)

- **Greater Fulton**
  The Neighborhood Resource Center
  1519 Williamsburg Road
  Richmond, Virginia  23231
  **Contact:** Ashley Patrick
  NRC Works Program Director,
  804.864.5797
  ashley.pat@nrccafe.org

- **Northside**
  Ways to Work,
  800 West Graham Road
  Richmond, Virginia 23222
  **Contact:** Shanika McClelland,
  Ways to Work Manager
  804.888.8226
  smcclelland@humankind.org

- **Petersburg**
  Pathways
  1200 West Washington Street
  Petersburg, Virginia 23803
  **Contact:** Juanita Epps,
  Executive Director of Pathways
  804.862.1104 ext. 311
  jepps@pathways-va.org

*For more information on LISC FOCs, please visit [www.virginialisc.org](http://www.virginialisc.org) or contact Ebony Walden, Program Officer on 804.358.7602 ext. 12, ewalden@lisc.org*