Introduction to Financial Opportunity Centers:

Getting Started Process and Checklist

Welcome to the transformative work of Financial Opportunity Centers’ integrated financial coaching, income supports counseling, and employment services! This document services as a checklist and guide for the onboarding process for new FOCs once you have determined the FOC model is right for the community, your organization, and your budget and funding streams.

Phase 1: Planning for FOC launch (3 months)

Step 1: Community Assessment and Planning

* 1. Conduct interviews or focus groups within community to learn what services the community desires, provide feedback, get the word out, build buy-in, and understand who might use your FOC services.
	2. Gather information on the earned income profile of your possible constituents
	3. Review available banking and financial services in the area
	4. Conduct asset map: communications, fundraising, policy advocacy, income and asset building assests
		1. <http://www.foc-network.org/files/How%20to%20guide%20for%20Implementing%20Integrated%20Services%20Delivery%20Model.pdf>

Step 2: Administrative and HR

* 1. Build buy in:
		1. Share environmental scans and assessment findings with Senior Leadership and Board of Directors
	2. Determine budget, goals and outcomes
	3. Develop timeline for planning and implementation
		1. <http://www.foc-network.org/files/How%20to%20guide%20for%20Implementing%20Integrated%20Services%20Delivery%20Model.pdf>
	4. Develop Reporting Structure and timeline with required forms
		1. <http://www.foc-network.org/files/FormW-9.pdf>
		2. <http://www.foc-network.org/files/ACHForm-directdeposit.pdf>
		3. <http://www.foc-network.org/files/ExamplesofBackupDocumentation_022811.doc>
		4. <http://www.foc-network.org/files/IncentiveRecipient%20Log_022811.doc>
		5. <http://www.foc-network.org/files/Sample%20Timesheet.xls>
		6. <http://www.foc-network.org/files/Y3%20Financial%20Report%20Template.xls>
	5. Develop FOC-focused Job Descriptions
		1. <http://www.foc-network.org/files/CWFEmploymentCoach.doc>
		2. <http://www.foc-network.org/files/ES_JobDescription.doc>
		3. <http://www.foc-network.org/files/FC_JobDescription.doc>
		4. <http://www.foc-network.org/files/IS_JobDescription.doc>
		5. <http://www.foc-network.org/files/SiteManagerJobDescription.doc>
		6. <http://www.foc-network.org/files/StaffProfessionalDevelopment2011Template.doc>
	6. Develop Policies and Procedures Manual
		1. <http://www.foc-network.org/files/SamplePoliciesandProceduresManual_LISC.doc>
	7. Introduce brief FOC model, goals, and timeline for implementation to organization’s staff
		1. <http://www.foc-network.org/background-on-our-programs.html>
		2. <http://www.foc-network.org/files/FOC%20101.pdf>
	8. Begin hiring/shifting structure for required FOC roles
	9. Begin planning for data technology and license system
		1. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798095/Presentation/download/1497966675634\_9-Dec-2016\_Salesforce\_Overview.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798095/Presentation/download/1497966675634_9-Dec-2016_Salesforce_Overview.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)

Phase 2: Staff Training (3 months)

1. Introduce FOC model to all staff in more detail
	1. <http://www.foc-network.org/background-on-our-programs.html>
	2. <http://www.foc-network.org/files/Applying_Behavioral_science_increase_retention_financial_coaching_programs-ilovepdf-compressed.pdf>
	3. <http://www.foc-network.org/files/Elements-of-a-Successful-Financial-Opportunity-Center.pdf>
2. Cross train on Core Integrated Services and Financial Products and Tools
	1. Program Director Training
	2. Coaching Approach
		1. <http://www.foc-network.org/files/Family%20Centered%20Coaching.pdf>
		2. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798007/Presentation/download/1497889803540\_10-Nov-2016\_Retention.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798007/Presentation/download/1497889803540_10-Nov-2016_Retention.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	3. Income Supports/Benefits Training
		1. <http://www.foc-network.org/income-supports.html>
	4. Credit Report, FICO Score Access Plan, and Credit Building Training
		1. <http://www.foc-network.org/credit-and-twin-accounts.html>
		2. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798035/Presentation/download/1497891997937\_3-Mar-2016\_credit-building.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798035/Presentation/download/1497891997937_3-Mar-2016_credit-building.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	5. Financial Coaching and the Combined Financial Assessment, including budgeting tools
		1. <http://www.foc-network.org/financial-coaching.html>
		2. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000816003/Presentation/download/1501886735025\_27-Jul-2017\_Financial\_Scales.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000816003/Presentation/download/1501886735025_27-Jul-2017_Financial_Scales.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	6. Employment Coaching/Career Planning Training
		1. <http://www.foc-network.org/employment-coaching.html>
		2. <http://www.foc-network.org/files/LISC_ModerateEvidenceBridge3-16-15.pdf>
	7. Learn about Financial Products and tools
		1. Twin Accounts
			1. <http://www.lisc.org/our-resources/resource/loan-products-credit-building>
			2. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000903003/Presentation/download/1523909701977\_LISC\_Twin\_Accounts%E2%84%A2-\_A\_New\_Process\_Combined.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000903003/Presentation/download/1523909701977_LISC_Twin_Accounts%E2%84%A2-_A_New_Process_Combined.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
		2. Lending Circles
			1. <https://missionassetfund.app.box.com/s/moy25n1lqhekl1u759htgkh16wlfmdy5>
		3. Local Banking initiatives and opportunities
		4. Other LISC resources opportunities
			1. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000812079/Presentation/download/1501188201180\_18-Jul-2017\_Financial\_Product.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000812079/Presentation/download/1501188201180_18-Jul-2017_Financial_Product.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
			2. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798019/Presentation/download/1497890872965\_20-Jul-2016\_secured-cards.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798019/Presentation/download/1497890872965_20-Jul-2016_secured-cards.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
			3. <http://www.foc-network.org/files/CFSI_Fintech%20Spotlight.pdf>
3. LISC staff facilitates Client Flow Training
	1. <http://www.foc-network.org/files/CWFFlowCharts_1.pdf>
	2. <http://www.foc-network.org/files/CWFFlowCharts_2.pdf>
	3. <http://www.foc-network.org/files/CWFFlowCharts_legend.pdf>
	4. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798063/Presentation/download/1497899605156\_4-Mar-2016\_Client\_flow.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798063/Presentation/download/1497899605156_4-Mar-2016_Client_flow.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
4. LISC staff facilitates Salesforce and data management training
	1. <http://www.foc-network.org/eto-legacy-for-foc-salesforce.html>
	2. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000942003/Presentation/download/1534443707494\_FFT\_Intake\_\_\_FC\_7.31.18.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000942003/Presentation/download/1534443707494_FFT_Intake___FC_7.31.18.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	3. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000945003/Presentation/download/1534445303262\_FFT\_ISC\_\_\_EC\_8.15.18.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000945003/Presentation/download/1534445303262_FFT_ISC___EC_8.15.18.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	4. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000955003/Presentation/download/1537195661609\_FFT\_Tax\_Prep\_Groups\_Classes\_8.29.18.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000955003/Presentation/download/1537195661609_FFT_Tax_Prep_Groups_Classes_8.29.18.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	5. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000854003/Presentation/download/1512497423735\_28-Nov-2017\_SFreporting.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWhttp://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000785091/Presentation/download/1497882036479\_11-Jan-2017\_Salesforce\_Training\_1.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEMb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000854003/Presentation/download/1512497423735_28-Nov-2017_SFreporting.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	6. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798087/Presentation/download/1497966354435\_18-Jan-2017\_Salesforce\_Training\_2.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798087/Presentation/download/1497966354435_18-Jan-2017_Salesforce_Training_2.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)
	7. [http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798091/Presentation/download/1497966547373\_25-Jan-2017\_Salesforce\_Training\_3.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798091/Presentation/download/1497966547373_25-Jan-2017_Salesforce_Training_3.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)

Step 5: Messaging, Community Engagement and Partnerships

[http://creator.zoho.com/ldalessandro/webinar-archive/Webinar\_Archive\_Database\_Report/709012000000798003/Presentation/download/1497889470697\_12-Jan-2017\_Communications.pdf&privatelink=kQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM](http://creator.zoho.com/ldalessandro/webinar-archive/Webinar_Archive_Database_Report/709012000000798003/Presentation/download/1497889470697_12-Jan-2017_Communications.pdf%26privatelink%3DkQpADFs2n69V8X8KxKysj5jVw83kvrpxw0hWb5JzEH1jUVPS4dNRSyQZk4hXr12k6MUDKw84rKv19Mt9eSXbXW1z3Rwr1NKChrEM)

1. Design marketing and outreach materials for clients
2. Design marketing and outreach materials for partners
3. Develop external messaging and communications strategy and materials
4. Identify local municipal partners, training partners, referral partners, and anchor institutions to provide additional wraparound supports, expertise, networks, and support
5. Develop Memoranda of Understanding with partners
	1. <http://www.foc-network.org/files/MOUPartnerServiceProviders.doc>
6. Reach out to supporters, partners, and networks to alert to the FOC

Phase 3: Pilot and Fine Tune FOC (3-6 months)

Step 1: Pilot Client Flow

1. Set schedule and process for FOC team check ins/case consultations
2. Identify select group to test client flow
3. Implement client flow, staff communications and processes, and data systems for designated period of time
4. Pilot referral partnerships

Step 2: Adjust Programs, Processes, and Procedures

1. Assess impact, review data, and process flow
2. Determine initial outcomes
3. Make adjustments to client flow, data processes, procedures, and administrative operations
4. Follow up training and information sharing for staff and senior leadership

Phase 4: Expand FOC Services to full program (1-2 months)

 Step 1: Program

1. Implement client flow and data systems to all income clients in specified program
2. Determine next cycle of process flow check in, data review and outcomes assessment

Step 2: Partnerships

1. Expand partnerships now that FOC is running