



***Providing opportunity for skill development  
through community and education.***

***Resiliency ~ Support ~ Growth***





Project X-it is an 18-month financial resiliency program that operates through incentivized goal plans and dual-generational financial curriculum to aid Head Start/ECEAP families to develop skills to create positive outcomes.

All participating families must be enrolled in Opportunity Council Head Start/ECEAP programs with a qualifying three-year-old upon enrollment. Families are matched with volunteer mentors from the community who act as financial partners to help plan goals and celebrate success.

Our families and Mentors attend financial education classes together and are matched based on compatibility and goal focus. Financial learning and goal setting continue throughout the duration of the program, with an emphasis on participant driven curriculum.

Project X-it was designed in-house by the Opportunity Council and receives funding from agency programs, local grants, and support through community partners.



## Program Benefits & Commitment

### •Benefits

- Financial education
- Mentor Training
- Connections/ Relationship

### •Commitments

- Attend F.L.A.R.E. (2 hrs/wk for 6 weeks (12 hrs total)
- Attend Project X-it Orientation (2hr)
- Meet with family (2-5hrs monthly)
- Quarterly Mentor Round Table
- Monthly Family Nights (Optional)

## Mentor



### •Benefits

- Engagement
- Parent & Child
- Take Home Bag
- Supplies
- Home Engagement Packet
- Creative lesson plans
- Responsibility Incentives
- Saving Goals

## Child Curriculum



- Connections
- Relationships
- Dual Generational Engagement
- Financial Education
- Mentorship
- Support
- Incentivized Goals Plan
- Incentivized Attendance
- \$2000 (up to) Incentive Holding Account
- \$750 (up to) Child Savings Account

## Family Benifits



- Attend F.L.A.R.E. 2 hrs/wk for 6 weeks (12 hrs total)
- Attend Project X-it Orientation (2hr)
- Meet with mentor 2-5hrs monthly
- Monthly Family Nights
- Quarterly Assessment
- Commit to the end of the program

## Family Commitment



## Project X-it Management Team

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- *Project X-it Specialist*
  - *Rochelle Perigo*
    - [\*Rochelle\\_perigo@oppco.org\*](mailto:Rochelle_perigo@oppco.org)
    - *360-734-5121 Ext 376*
- *Data and Special Projects Manager*
  - *Javier Flores*
    - [\*Javier\\_flores@oppco.org\*](mailto:Javier_flores@oppco.org)
- *Director of Early Learning and Family Services.*
  - *David Webster*
    - [\*David\\_Webster@oppco.org\*](mailto:David_Webster@oppco.org)

## Community Advisory Council

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**Purpose:** This council is composed of community partners that advise on the direction of this program. Each member has served a term which aligns with the Project X-it Program Year.

**Participants:** Representatives from WECU, WWU, Opportunity Council programs, Skagit Community Action, Whatcom Community Foundation, former Head Start/ECEAP families, and past Project X-it participants.

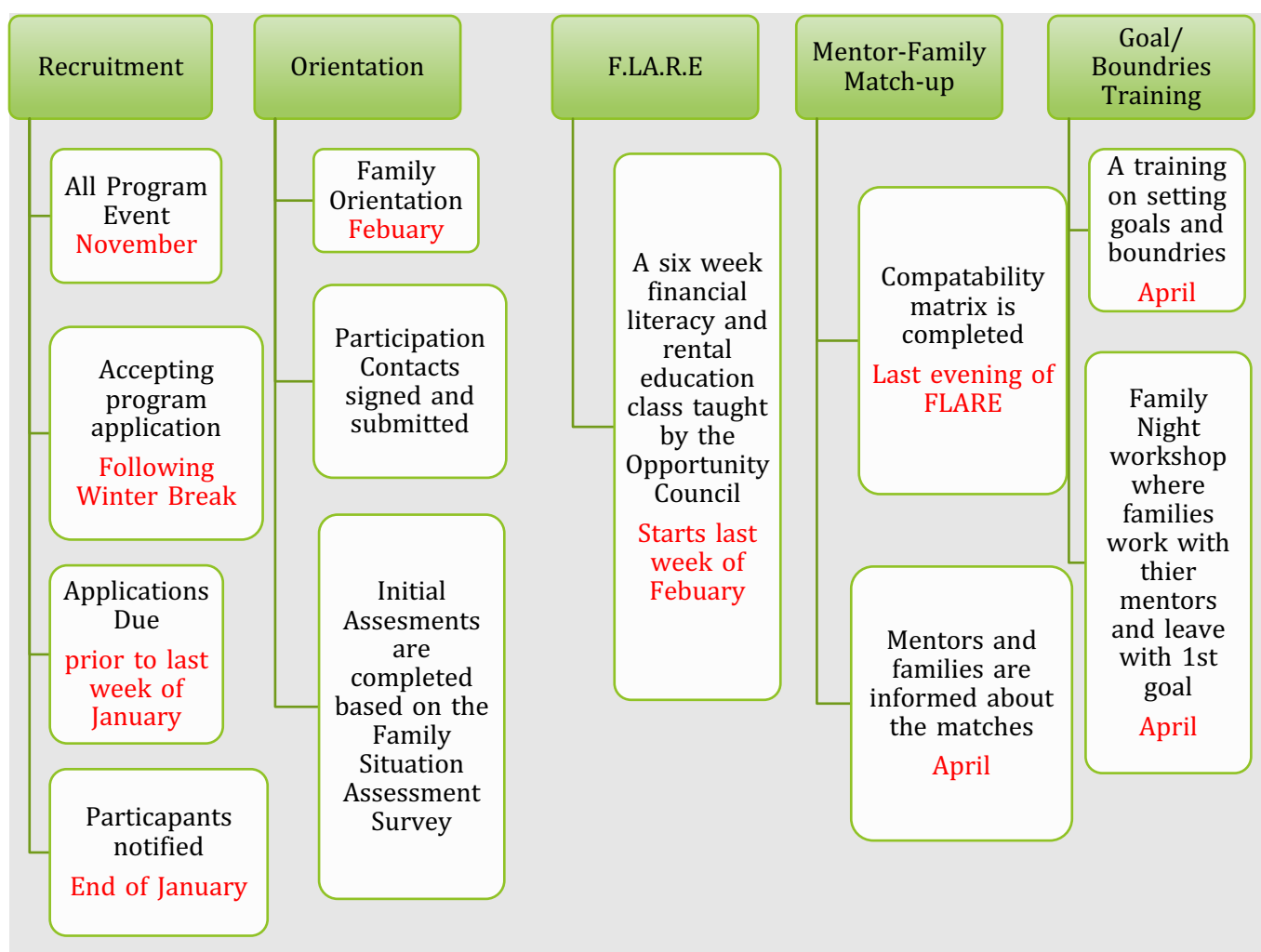
**Frequency:** Held on the 3<sup>rd</sup> Friday of every other month.

**Location:** 1111 Cornwall Ave. Bellingham WA, Conference Room #3 ELAFS



## Families

Our families connect with our program through goals and relationships built over the 18-month program. As a whole program, we strive to support change and growth for the individual as well as their family and support system. We embrace our differences, develop strengths, and celebrate achievements. Our families' time and efforts are respected and rewarded through our incentive program. Project X-it's goal is to empower families through education, growth, connections, and goal setting to decrease barriers within poverty and promote positive outcomes.



## Mentor & Family Meetups

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Mentors and families are asked to plan out 3-5 hours a month on goal-oriented conversations. This can look different depending on the needs. Acceptable communications include e-mail, meetings, phone calls, texts, and video chatting. The location of this is setup and determined by families and their mentors. If space for meeting is needed, the Project X-it Specialist can arrange a meeting space at Opportunity Council location.

Expectations:

- 3-5 hours monthly
  - Phone
  - Email
  - Text
  - Video Chat
  - In person meeting
- Location
  - Choose what is comfortable and works for both parties.
  - If you need a reserved space request from Rochelle Perigo, Project X-it Specialist
- Discuss successes, challenges, and lessons learned and process options and reach out to Specialist if needed.
- Report any concerns on behalf of either party immediately to Project X-it Management team.



## Family Nights

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Project X-it is based on a peer support system. Family Nights are designed to give families and mentors a chance to share their successes, problem solve challenges, and share ideas that would improve their financial situation.

In addition, to peer support opportunities, Family Nights include an education component as well. Guest speakers and workshops are determined by family's goals, needs, and interest, and are focused on enabling families to achieve their goals.

Finally, families are strongly encouraged to bring their children to Family Nights. Food and childcare are provided.

While parents are continuing their financial education, children will be learning as well. During Family Nights program volunteers provide Kids Financial Literacy programming. This is an engaging conversation-based curriculum with in-class and take-home interactive games, worksheets, and books that connect to long- and short-term goal-based incentives and promote healthy dialog around finances between parents and kids.

Month	Topic
April	Goal Workshop
May	Eating Healthy on a Budget
June	Participant Choice
June	Graduation
July	Employment/Resume Workshop
August	Celebration
September	BFET
October	Debt Management
November	Self Care
December	Celebration
January	Taxes
February	Child Nutrition
March	Celebration



## Project X-it Celebrations

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Celebrating goal successes and progress is important. However, celebrating connections and relationships built is a great part of Project X-it. We like to make sure to celebrate this by having a few events that are not centered around goals and financial plans. We acknowledge that the community we are building of support is an important part to all our successes.

**December Family Feast** – This is a chance for our participants to bring their family and support systems with them and share their time and to continue building connections with each other.

**Spring Event** - This event may vary depending on weather and timing. Usually held in March or April depending on school schedules.

**Graduation** – We hold a graduation ceremony for outgoing families. This is an opportunity for extended family and support systems to attend and participate in celebrating their success together. Cake and refreshments provided. This event is open to all participants of the program as well as outside support systems.

**Summer Celebration** - This is a day at the park for families and the Project X-it team. BBQ provided by PX team and fun park activities. A relaxing time to get together. This event is in place of Family Night for the Month of July.

**At all Celebrations childcare is not provided by Project X-it. Families will be responsible for their children. Project X-it Management team cannot assume responsibility for children's care during these events.**

COMING TOGETHER  
*is the **beginning.***

KEEPING TOGETHER  
*is **progress.***

WORKING TOGETHER  
*is **success.***

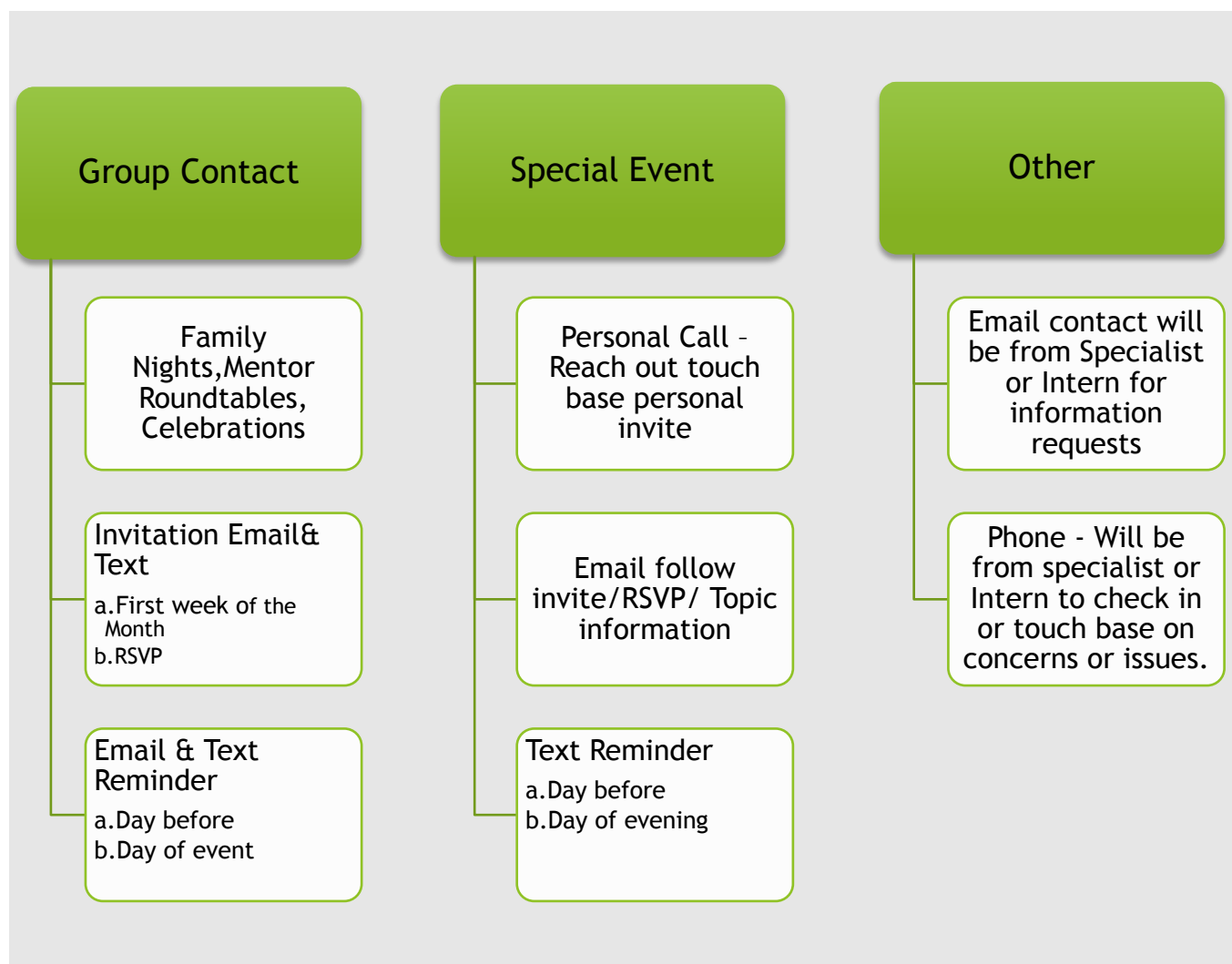
HENRY FORD

## Communication Plan

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Communication is the backbone to Project X-it. We want to make sure that we are available and responsive to each family's concerns. As well that we communicate in a way that works well for participants. We have several options we can use email, text or phone communication. Below is an outline of how you can expect to hear from us on routine events and special events.

Please reach out, we are here for you.



## Data and Assessments

Our program is funded through program funds, grants, and donations. Through data collection and regular assessment, we are able to evaluate program effectiveness and monitor outcomes. Data collection is also used to provide families with a way to track their own progress throughout the program. Personal identifying data is removed before use in submissions for grant applications or funder reports.

### Initial Family Situation Assessment Survey/ Initial Future Scale Survey –

- This is completed upon applying to program.
- Family Situation Assessment asks questions regarding income, savings, debt, money management, debt situations, and money emergencies.
- Future Scale is a 1-8 assessment tool with twelve questions regarding financial impact.

### Quarterly Family Assessment Survey/ Future Scale Survey –

- This will be completed every 3 months; it will be just on information for that time period. This is so we can track the progression while in the program.
- Quarterly Family Situation Survey questions regarding income, savings, debt, money management, debt situations, money emergencies.
- Future Scale is a 1-8 assessment tool with twelve questions regarding financial impact.
- You will receive this via email and can submit back via email to Project X-it Specialist.
- Participants will receive Summary at following Family Night.
- Participants have the option to share this information with Mentor.
- This is a requirement for the program

**CONFIDENTIAL**  
Project X-It  
Quarterly Family Situation Assessment Survey

The purpose of this survey is to help us assist your family in ways that make sense for you by getting an understanding of your financial situation. Responses to this survey will be kept strictly confidential and only be used to learn about your family's current financial situation. Similar surveys will be used periodically to track your progress throughout the program. A summary of all families' information without any use of identifiers will be shared with decision makers to better understand the challenges and hopes our families have as a whole.

Name of parent/guardian completing survey: \_\_\_\_\_  
Number in family: \_\_\_\_\_ Number of children in household: \_\_\_\_\_

1. In the last 3 months, what was your estimated total MONTHLY GROSS household income from all sources? \_\_\_\_\_  
Estimated Total MONTHLY Income \$ \_\_\_\_\_

2. Do you have any savings?  
☐ Savings of greater than 3 months' expenses.  
☐ Savings of more than 2 months' expenses but less than 3 months' expenses.  
☐ Savings of at least one month and up to 2 months' expenses.  
☐ Savings of less than one month's expenses.  
☐ No savings yet

3. Which scenario best applies to you in the last 3 months?  
☐ In debt other than mortgage, student loans, and/or car loans. Current on all debts.  
☐ Current on all debts and paying more than minimum balances on one or more debts.  
☐ Paying minimum balances on all debts.  
☐ Behind in payment of one or more debts.  
☐ Not addressing debts.

**PROJECT X-IT**

**The Financial Future Scale**  
Directions: Read each item carefully. Using the scale shown below, please select the number that best describes you and put that number in the blank provided.

1 = Definitely False	5 = Slightly True
2 = Mostly False	6 = Somewhat True
3 = Somewhat False	7 = Mostly True
4 = Slightly False	8 = Definitely True

\_\_\_\_\_ 1. I can think of many ways to get out of a financial jam.  
 \_\_\_\_\_ 2. I energetically pursue my goals.  
 \_\_\_\_\_ 3. Thinking about finances stresses me out.  
 \_\_\_\_\_ 4. There are lots of ways around any financial problem.  
 \_\_\_\_\_ 5. My finances put a strain on my relationships (family, friends, other)  
 \_\_\_\_\_ 6. I can think of many ways to get the things in life that are most important to me.  
 \_\_\_\_\_ 7. I worry about my finances.  
 \_\_\_\_\_ 8. Even when others get discourages, I know I can find a way to solve a problem.  
 \_\_\_\_\_ 9. My past experiences have prepared me well for my future.  
 \_\_\_\_\_ 10. I've been pretty successful in life.  
 \_\_\_\_\_ 11. I usually find myself worrying about something.  
 \_\_\_\_\_ 12. I meet the goals that I set for myself.

NAME: \_\_\_\_\_ DATE: 6/18/19

Income	Savings	Debt	Money Management	Debt Situations	Money Emergencies
5					
4		X	X		X
3				X	
2	X				
1	X				

Comments: \_\_\_\_\_

Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

## Child Pre/Post Test

Children take a test that is based on coin recognition in the areas of sight, name, counting and value. This test is given in the beginning of program. We repeat this testing at the end of the program. This gives us a way to ensure that our curriculum is working as intended. This testing will happen one on one in classroom setting.

## Policy Agreement

In Project X-it there are three policies that must be signed and kept in \your file.

- Program Agreement – Contract for Project X-it
- Privacy Agreement – Contract for Privacy
- Photo Agreement – Option to allow or refuse photo use



**PROJECT X-IT PARTICIPANT AGREEMENT**

The success of this program will require commitment on the part of the participants and mentors, and volunteers involved. The following agreement is intended to provide a starting framework for expectations, goals, and responsibilities participants are expected to meet. Participants may withdraw from this program at any time by contacting Javier Flores, ELAFS Executive Coordinator, either by phone at 360-734-8396 x381 or via email at [javier\\_flores@oppc.org](mailto:javier_flores@oppc.org). However, participants must also be aware that by withdrawing from Project X-it they are **forfeiting any unearned program funds for their Incentive Holding Account (IHA) and Child Savings Account(s) (CSA), except for under compelling personal circumstances\*** (see attached Savings Account Terms and Conditions). Participants will receive a copy of this agreement and should make every effort to fulfill the terms of the agreement.

Adult Participant 1: \_\_\_\_\_

Adult Participant 2: \_\_\_\_\_

Please provide a primary contact number and email address for one participant below.

Primary Contact Number: \_\_\_\_\_ Primary Email: \_\_\_\_\_

Child Participant(s): \_\_\_\_\_

Name of Center: \_\_\_\_\_

\*\*Participant(s) are encouraged to share additional contact information as needed by contacting the ELAFS Executive Coordinator, Javier Flores, using the contact information provided in this form.

**CONTACT AGREEMENT**

The duration of this fiscal resiliency program is 18 months. Contact throughout this program will primarily be in person, with a mentor at the date, time, and appropriate location agreed upon between the parent(s) and mentor. Additional contacts by phone or email may be made at the discretion of mentor and parent(s). Parent(s) agree to reply to phone or email communication from their mentor within 48 hours. During mentor-parent meetings, parent(s) should allow enough time for discussion of goals, as well as questions concerning professional and/or personal development. Following this 18 month commitment, parent(s) are encouraged to continue their relationship with both the Opportunity Council and their mentor on a voluntary basis.

**Participant(s) agree to fulfill the following responsibilities:**

1. Complete Financial Literacy and Renter's Education (F.L.A.R.E.) course along with all necessary coursework



**Photo Release Form for Minors (if under 18)**

Project X-it under the Opportunity Council of Bellingham Washington has my permission to use my or my child's photograph publicly to promote the program. I understand that the images may be used in print publications, online publications, presentations, websites, and social media. I also understand that no royalty, fee or other compensation shall become payable to me by reason of such use.

Parent/Guardian's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent/Guardian's Name: \_\_\_\_\_

Child's Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Photo Release Form for Adults**

Project X-it under the Opportunity Council of Bellingham Washington has my permission to use my photograph publicly to promote the program. I understand that the images may be used in print publications, online publications, presentations, websites, and social media. I also understand that no royalty, fee or other compensation shall become payable to me by reason of such use.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_



**Early Learning And Family Services**  
A department of the Opportunity Council





**Early Learning And Family Services**  
A department of the Opportunity Council



### Confidentiality Statement

#### Overview

The right to privacy and the security of sensitive information are issues of legal, ethical and constitutional value. We have been entrusted with the privilege of working with private personal, financial, medical and other information in order to develop, maintain and deliver programs and meet the needs of our clients. Our management of such information brings with it responsibilities:

- To maintain confidentiality
- To store and access information appropriately
- To refrain from idle discussions with colleagues, clients, program participants, vendors, family or friends, whether at work or off-duty.

#### Background

Employees and volunteers of the Opportunity Council and its agencies (such as ELAFS) are charged to protect privileged information, to maintain confidential information in case records, and to access client or program participant information from unauthorized removal, reading, copying or misusing. No inquiring individual or agency may obtain information only with express written release by the client or program participant. Various Opportunity Council service centers have their own policies for client and staff protection; none supersede any others.

#### General Guidelines for Employees, Volunteers, and Families

1. Refrain at third-party inquiries about clients, program participants or staff records to a supervisory level staff person.
2. Never leave open files on desks or in unattended rooms.
3. Refrain from any discussion about clients or program participants during off-duty hours.
4. Avoid conversations about clients or program participants with staff members unless the information is exchanged on a "need to know" basis.
5. Lock file cabinets and desk drawers containing client or program participant records. Ensure only authorized staff has keys.
6. Dispose of documents and/or photocopies of confidential records by shredding or tearing and placing in confidential recycling bins.

#### Records of Children

Each child has a folder in which pertinent documentation is kept such as records of services for the child and family, and program-touted individual goals. These folders are stored in locked files at the child's center of attendance. Each child also has records located at the child's center of attendance, related to an individual plan; these are also in locked storage. When folders are at the main office they are kept in locked files in the records room.

#### These records are only accessible to:

- Authorized agency staff
- Consultants as assigned
- Funding source representatives as part of program evaluation
- Parents - records of their own children

#### Parent Access

Parents have access to their child's records upon request; parents are asked to make an appointment with their center's supervisor or feedback can be provided about folder contents (central office staff are often unfamiliar with individual children's folders). Parents are informed of our procedures surrounding confidentiality during recruiting and enrollment. Parents are offered a written checklist to convey their security preferences (i.e. whether pictures of their child may be published, etc.). Parents are asked to complete an emergency card indicating those authorized for access to their child while in program care. Written parent permission is required for release of confidential information to any other school, agency, private practitioner or individual.

#### Revisions and Changes

The Opportunity Council (ELAFS) reserves the right to add or change this policy to meet the needs of the clients and program participants it serves and to comply with all laws and regulations as enacted by the Federal and State governments.

Related Policies:  
Opportunity Council Personnel Policies, Section 404.1  
Confidentiality, pg. 6.  
Opportunity Council Personnel Policies, Section 306.1  
Record Keeping & Confidentiality, pg. 5.

I acknowledge that I have read and will adhere to above policy while participating in Project X-it Program.

Print Name \_\_\_\_\_  
Signature \_\_\_\_\_  
Date \_\_\_\_\_

Updated 10/2019

## Child Curriculum

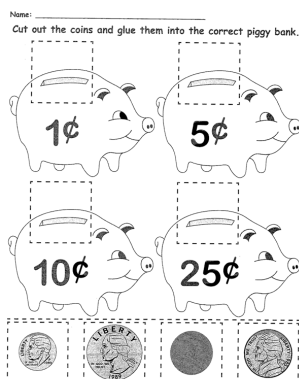
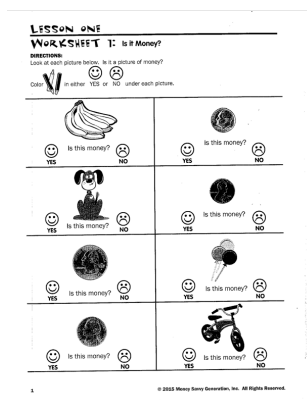
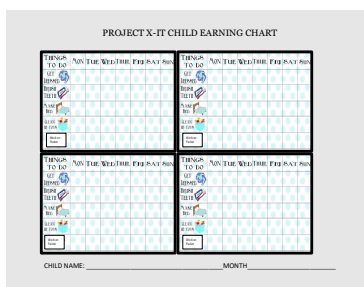
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Project X-it Child Curriculum is designed to engage the dual generational approach. Our curriculum is designed to impact children in our program in a long lasting and engaging way. With this model we can teach the children in an engaging and personal way to each of their learning needs. As well as promotes and creates conversation between parent and child regarding financial topics. By having you show and talk about money with your child this makes you their mentor, as well as gives you the empowerment to implement what you're learning in a positive way. This curriculum gives you tools to build positive relationships between you and your children around the topic of money.



## Child Take Home Packets

- **Responsibility chart** – Simple daily tasks that show children that for being more independent they are rewarded. This monthly paper is incentivized through Project X-it Curriculum.
- **Work Sheets** – These are to supplement and continue the conversation at home that were talked about in the lesson for the month. This enables parents to engage with child repeatedly over the month. 4-5 worksheets (age appropriate)
- **Game** – Each month the activity used in classroom time will have a take home version of it. Use this time to engage with child to learn with them in a fun way.
- **Book** – Each month each child will get a take home book that is related to financial topics. Use this as a chance to talk to your child about the topic in a creative way.
- **Supplies** – Scissors, crayons, and glue stick are provided by Project X-it. If you need more supplies, please let the Project X-it Specialist know via email.
- **Backpack and Folder** – These item children will use to transport their packets to and from Family Nights.



## Lesson Plans

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Our curriculum uses themes and we repeat the themes in several different activities throughout the program. Our curriculum covers the following areas;

- Recognition
- Save
- Share
- Spend

## Child Curriculum Incentives

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Project it uses incentives to encourage positive change and growth. The child curriculum is incentivized in a few ways.

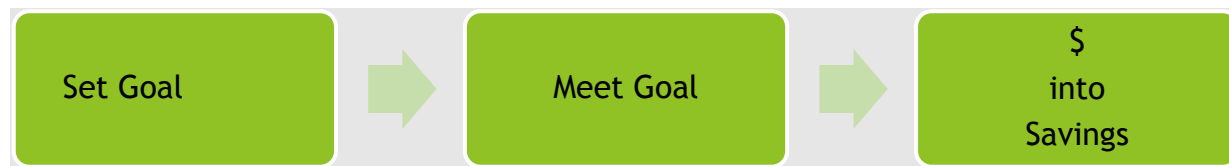
- Returning the monthly packet completed – Responsibility chart/ Worksheets
  - Child earns Reward prize from prize basket
  - Child earns personal sticker to mark off monthly \$ earnings towards goal completion award
  - Child gets to mark off spot toward group goal (Example; Ice cream party)
    - Immediate reward
    - Long term goal reward
    - Group reward
- Long term reward- this is a goal that child sets in the program for an item that they would like to purchase that requires saving money for. We like to keep this item at about \$10. The children will set this goal two times in the program. This money will be earned and tracked each month by bringing back their completed work. The money for these goal incentives are part of our curriculum cost each year and come directly from Project X-it.

## Ways to Earn

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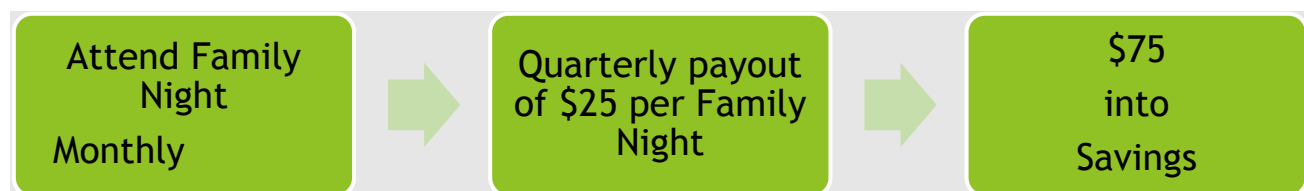
### Goal Setting

- Goals should improve financial resiliency
- Can use framework goals provided by Project X-it Team
- Goals will be submitted to Project X-it Specialist for approval
- When goals are completed, submit proof and completed goal sheet with signatures
- After completing each goal, the family receives money in an Individual Savings Account



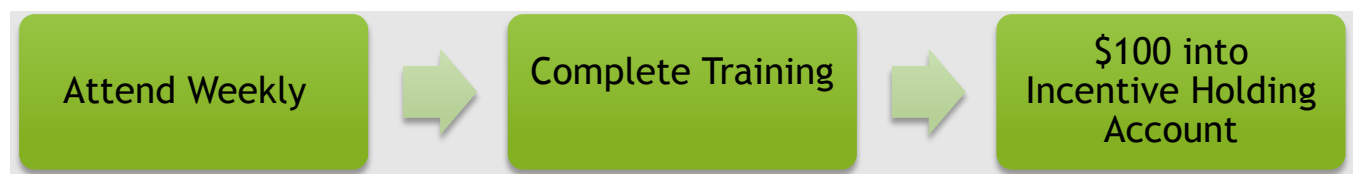
### Event Attendance

- Attend Monthly Family Nights
- Attendance will earn \$25 per Event
- Earned Quarterly into savings account
  - April/May/June – Paid in July
  - July/August/September – Paid in October
  - October/November/December – Paid in January
  - January/February/March – Paid in April



### FLARE Attendance


- Attend full six-week course
- Complete attendance will earn \$100
- Earned incentive will be deposited into Incentive Holding Account upon completion of FLARE





## Goals

In Project X-it we use incentivized S.M.A.R.T goals. We use a framework to goals to create a measurable and relevant goal based on financial resiliency. Goals can be short/mid/long term. Goal are created by mentor and mentee; specialist has framework templates that are available to build on. Goals are submitted to Project Specialist for approval. Upon completion of each supporting goal, documentation of completion will be submitted to Project Specialist and deposit of funds will be requested for that supporting goal. With each main goal there are 5 supporting goals that complete the goal. Each of the supporting goal then has 5 tasks to complete the supporting goal.



**Project X-it Main Goal**

Participant Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mentor Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

S.M.A.R.T. Financial Goal: \_\_\_\_\_

New or Revised Goal? ☐ New ☐ Revised

Goal Length: ☐ Short Term (< 6 Months) ☐ Mid Term (< 12 Months) ☐ Long Term (> 12 Months)

Goal Type:

<input type="checkbox"/> Income	<input type="checkbox"/> Savings	<input type="checkbox"/> Debt Amount	<input type="checkbox"/> Money Management
<input type="checkbox"/> Borrowing Money	<input type="checkbox"/> Money Emergencies	<input type="checkbox"/> Financial Education	<input type="checkbox"/> Supporting Goal

Steps for Achieving Goal	Value	Target Completion Date	Date Completed
1. _____			
2. _____			
3. _____			
4. _____			
5. _____			


For Project X-it Specialist use:

☐ Goal was achieved by target date      Date Achieved: \_\_\_\_\_

☐ Goal was achieved by extended target date      Date Discontinued: \_\_\_\_\_

☐ Goal terminated      Date \$ Deposited: \_\_\_\_\_

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/19



**Project X-it Supporting Goal Plan**

Main Goal: \_\_\_\_\_

Supporting Goal: \_\_\_\_\_

Plan for Supporting Goal Achievement	Incentive Amount	Date Completed	PX – Team Initials
1. _____			
2. _____			
3. _____			
4. _____			
5. _____			

Additional Information:

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 4/20/18

### Goal time frame breakdown

Short Term Goals (1-3 months)	\$200
Medium Term Goals (4-6 months)	\$350
Long Term Goals (7-9 months)	\$500

## Example & Template Goals

### Examples

- Obtaining Employment
- Increasing Income
- Obtain reliable transportation
- Budget and Manage routine financials
- Reduce and Manage Debt
- Increase Credit Score
- Start at home business
- Improve income to debt ratio
- Attend higher education
- Job training

Many more possibilities...

### Templates

These can be available for any goal you are wanting to achieve, talk with Project X-it Specialist. Given a framework we have found more success on mentor and mentee being able to focus on personalizing to specific need.

**Project X-it Main Goal**

Participant Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mentor Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

S.M.A.R.T. Financial Goal: \_\_\_\_\_ Budget and Management of Routine Financials

New or Revised Goal? ☐ New ☐ Revised

Goal Length: ☐ Short Term (≤ 6 Months) ☐ Mid Term (≤ 12 Months) ☐ Long Term (≥ 12 Months)

Goal Type: ☐ Income ☐ Savings ☐ Debt Amount ☒ Money Management

☐ Borrowing ☐ Money Emergencies ☐ Financial Education ☐ Supporting Goal

**Steps for Achieving Goal**

Step	1. Create a Budget	2. Track and Evaluate Spending Habits	3. Evaluate reduction possibilities	4. Create a Pay Schedule	5. Maintain Budget and Pay Schedule
1. Create a Budget					
2. Track and Evaluate Spending Habits					
3. Evaluate reduction possibilities					
4. Create a Pay Schedule					
5. Maintain Budget and Pay Schedule					

**For Project X-it Specialist use**

☐ Goal was achieved by target date Date Achieved: \_\_\_\_\_

☐ Goal was achieved by extended target date Date Discontinued: \_\_\_\_\_

☐ Goal terminated Date Discontinued: \_\_\_\_\_

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/18

**Project X-it Supporting Goal Plan**

Main Goal: Budget and Money Management  
Supporting Goal: Create A Budget

**Plan for Supporting Goal Achievement**

Step	1. Create a budget type and tool	2. Determine income amount to base budget on	3. Input all "Need" monthly expenses into budget tool	4. Evaluate income left for budgeting	5. Create a line item for "Want" items/things for family
1. Create a budget type and tool					
2. Determine income amount to base budget on					
3. Input all "Need" monthly expenses into budget tool					
4. Evaluate income left for budgeting					
5. Create a line item for "Want" items/things for family					

**Additional Information:**

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/18

**Project X-it Supporting Goal Plan**

Main Goal: Budget and Money Management  
Supporting Goal: Tracking & Evaluating Spending Habits

**Plan for Supporting Goal Achievement**

Step	1. Use a notebook or other tool to write all expenses for the week or month	2. Look at the expenses and put them into categories	3. Take a look at your needs and make sure that it captures all of your family's basic needs	4. Look at the wants and create a plan for making some of this a budget line item	5. Implement your plan into your Budget to reduce excess spending
1. Use a notebook or other tool to write all expenses for the week or month					
2. Look at the expenses and put them into categories					
3. Take a look at your needs and make sure that it captures all of your family's basic needs					
4. Look at the wants and create a plan for making some of this a budget line item					
5. Implement your plan into your Budget to reduce excess spending					

**Additional Information:**

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/18

**Project X-it Supporting Goal Plan**

Main Goal: Budget and Money Management  
Supporting Goal: Monthly Expense Reduction Possibilities

**Plan for Supporting Goal Achievement**

Step	1. Look at Budget and list of Needs VS Wants priorities	2. Evaluate spending tracking and determine areas that can be reduced	3. Determine what you can reduce cost with to create an increased net amount you can put towards debt	4. Reduce one Monthly expense by lower service or stopping service	5. Apply the savings to Debt Reduction
1. Look at Budget and list of Needs VS Wants priorities					
2. Evaluate spending tracking and determine areas that can be reduced					
3. Determine what you can reduce cost with to create an increased net amount you can put towards debt					
4. Reduce one Monthly expense by lower service or stopping service					
5. Apply the savings to Debt Reduction					

**Additional Information:**

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/18

**Project X-it Supporting Goal Plan**

Main Goal: Budget and Money Management  
Supporting Goal: Creating a Pay Schedule and Debt Reduction

**Plan for Supporting Goal Achievement**

Step	1. Create a space to put items needed (i.e. checkbook, budget, bills, envelopes, stamps) (Student prepare or print)	2. Write down income pay schedule/ bill due dates	3. Create a schedule of payments based on pay schedule/ due dates	4. Calculate extra income use 50% to pay down past debt	5. Pay bills on time to avoid additional fees
1. Create a space to put items needed (i.e. checkbook, budget, bills, envelopes, stamps) (Student prepare or print)					
2. Write down income pay schedule/ bill due dates					
3. Create a schedule of payments based on pay schedule/ due dates					
4. Calculate extra income use 50% to pay down past debt					
5. Pay bills on time to avoid additional fees					

**Additional Information:**

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/18

**Project X-it Supporting Goal Plan**

Main Goal: Budget and Money Management  
Supporting Goal: Maintaining Budget and Pay Schedule

**Plan for Supporting Goal Achievement**

Step	1. Keep Budget information current each month	2. Keep a designated space for bills to pay and bills paid and payment materials	3. Track spending and evaluate every other month	4. Re-Evaluate needs on wants every other month	5. Reduce spending and monthly expenses as much as possible
1. Keep Budget information current each month					
2. Keep a designated space for bills to pay and bills paid and payment materials					
3. Track spending and evaluate every other month					
4. Re-Evaluate needs on wants every other month					
5. Reduce spending and monthly expenses as much as possible					

**Additional Information:**

Program Specialist Approval:  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Updated 6/13/18

## Incentive Structure

### Adult Incentives

#### Incentive Holding Accounts

- You can earn up to \$2,000 total
  - Completing F.L.A.R.E. can get you up to \$100
  - Attendance to Family Night can get you up to \$275
  - The rest of the money can be earned by completing goals
- Earned incentives cannot be accessed before the completion of the project.

Incentive Earnings	Amount
FLARE	\$100*
Family Night	\$275*
Short Term Goals (1-3 months)	\$200
Medium Term Goals (4-6 months)	\$350
Long Term Goals (7-9 months)	\$500

\*Based on attendance

### Child Account Incentives

#### Child Savings Match

- You will be matched 1:1 in the Child Savings Account up to \$250.
- Upon completion of Project X-it, you will earn an receive a bonus \$250
- To encourage savings accrual, access to these funds will not be available until the end of the program

Child Savings Account	Amount
Family Deposit	You Determine
Project X-it Match	Up to \$250
Program Completion Bonus	\$250

#### Reward

Children get to set a purchase goal of an item with a \$10 value within curriculum. They will earn the ability to purchase item through saving and earning. This is all part of child curriculum and is funded by Project X-it.

**\*Earned incentives and child savings match are considered taxable income by the IRS.**

## Accounts

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### Child Savings Account

This is a savings account that has the possibility to have \$750 in it at the end of the program. At the end of the program families will be given a cashier's check for this amount so they can place into a savings account of their choosing. Families may deposit into this account during the program and Opportunity Council will match up to \$250 dollars. At the completion of program child savings accounts will receive a \$250 Bonus. Deposit are made by filling out child deposit slip and submitting it to Project X-it Specialist/front desk @1111 Cornwall Ave/ Classroom teacher. All deposits should have deposit slip and be in an envelope marked Project X-it/ Javier Flores.

Child Savings Account	Amount
Family Deposit	You Determine
Project X-it Match	Up to \$250
Program Completion Bonus	\$250

**DEPOSIT SLIP**  
**Top Portion for Project X-It**  
**Project X-It**  
**Deposit Slip**

Project X-it Child Savings Account

Parent Name: \_\_\_\_\_

Child Name: \_\_\_\_\_

Date Turned In: \_\_\_\_\_

Amount: \_\_\_\_\_ Child Savings: \_\_\_\_\_

Staff Person Receiving Funds: \_\_\_\_\_

☐ Check ☐ Cash

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**Project X-It**  
**Deposit Slip**

Parent Name: \_\_\_\_\_

Child Name: \_\_\_\_\_

Date Turned In: \_\_\_\_\_

Amount: \_\_\_\_\_ Child Savings: \_\_\_\_\_

Staff Person Receiving Funds: \_\_\_\_\_

☐ Check ☐ Cash

If you do not see your deposit in your account after two weeks, please contact  
 Rachelle Perigo via email [rachelle.perigo@opjco.org](mailto:rachelle.perigo@opjco.org) or phone (360) 734-8396  
 x376.

**DEPOSIT SLIP**  
**Bottom Portion for family**

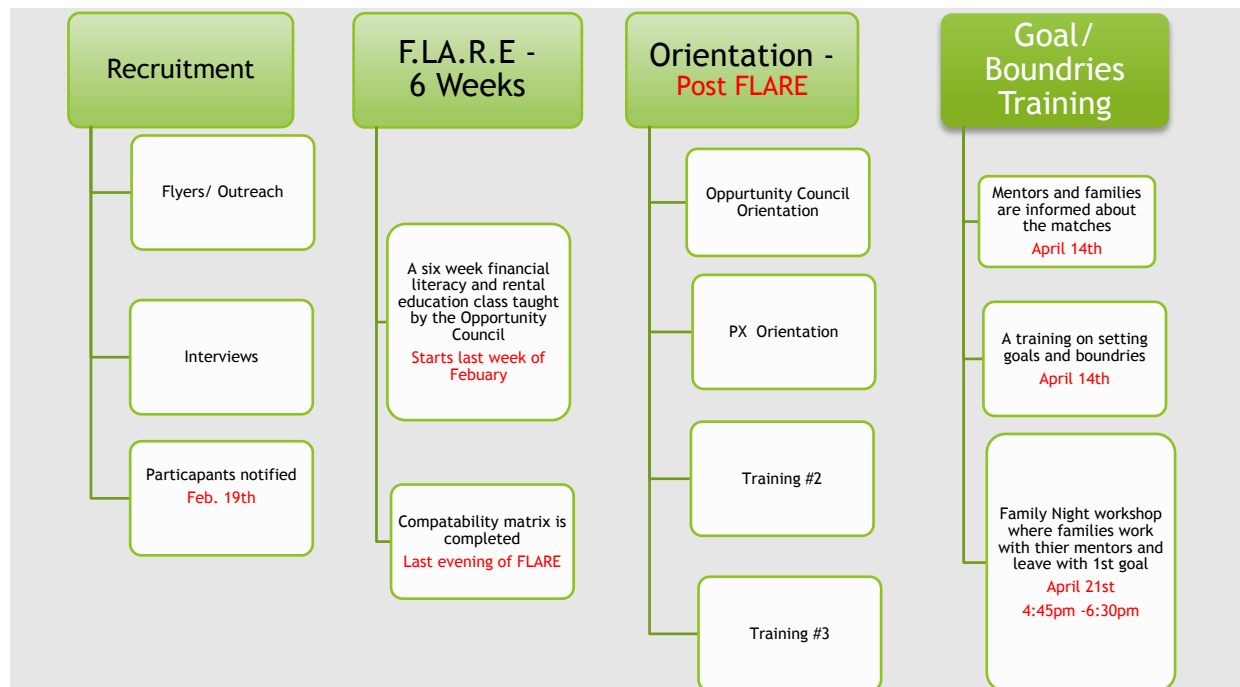
### Adult Incentive Account

Participants can collect up to \$2000 into Incentive Holding Account throughout the program. Funds are dispersed into this account after supporting goal completion, quarterly for attendance, and after completion of FLARE. These accounts are not accessible during the program. Participants will receive a cashier check upon completion of the program. In April participants will take place in a goals workshop. They will be working on final goal plan that will focus on what to do with funds post program.

**Project X-it Specialist can answer questions about balances in account at any time.**

## ***Mentor***

Project X-it is based on community connection and engagement. This starts with our mentors and the connection they make with our families. They offer guidance, support and hold families accountable for making progress on goals. They work alongside our families on goal setting and building a foundation for financial resiliency. Our Mentors volunteer their time to our program but most importantly to our families. The connection to our community starts with one person reaching out.



## ***Mentor Round Tables***

This is an opportunity for mentors to support each other and seek guidance from Project X-it team. Education and additional training are offered this time. Mentors are encouraged to reach out at any time to ask questions or seek assistance from Management Team. Held on the 4<sup>th</sup> Thursday of every 3<sup>rd</sup> Month (Quarterly) @1111 Cornwall Ave Bellingham WA 1<sup>st</sup> Floor Conference Space