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**

**Mentor**
- 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)

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

**Family Benefits**
- 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 Commitment**
- 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

*Updated 2019*
Project X-it Management Team

- **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

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 3rd 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.

<table>
<thead>
<tr>
<th>Recruitment</th>
<th>Orientation</th>
<th>F.L.A.R.E</th>
<th>Mentor-Family Match-up</th>
<th>Goal/ Boundries Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Program Event November</td>
<td>Family Orientation February</td>
<td>A six week financial literacy and rental education class taught by the Opportunity Council Starts last week of February</td>
<td>Compatibility matrix is completed Last evening of FLARE</td>
<td>A training on setting goals and boundaries April</td>
</tr>
<tr>
<td>Accepting program application Following Winter Break</td>
<td>Participation Contacts signed and submitted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applications Due prior to last week of January</td>
<td>Initial Assessments are completed based on the Family Situation Assessment Survey</td>
<td></td>
<td>Mentors and families are informed about the matches April</td>
<td></td>
</tr>
<tr>
<td>Particpants notified End of January</td>
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**Recruitment**
- All Program Event
  - November
- Accepting program application
  - Following Winter Break
- Applications Due
  - prior to last week of January
- Participants notified
  - End of January

**Orientation**
- Family Orientation
  - February
- Participation Contacts signed and submitted

**F.L.A.R.E**
- A six week financial literacy and rental education class taught by the Opportunity Council
  - Starts last week of February

**Mentor-Family Match-up**
- Compatibility matrix is completed
  - Last evening of FLARE
- Mentors and families are informed about the matches
  - April

**Goal/ Boundries Training**
- A training on setting goals and boundaries
  - April
- Family Night workshop
  - where families work with their mentors and leave with 1st goal
  - April
Mentor & Family Meetups

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

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.

<table>
<thead>
<tr>
<th>Month</th>
<th>Topic</th>
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</thead>
<tbody>
<tr>
<td>April</td>
<td>Goal Workshop</td>
</tr>
<tr>
<td>May</td>
<td>Eating Healthy on a Budget</td>
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<tr>
<td>June</td>
<td>Participant Choice</td>
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<tr>
<td>June</td>
<td>Graduation</td>
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<tr>
<td>July</td>
<td>Employment/Resume Workshop</td>
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<tr>
<td>August</td>
<td>Celebration</td>
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<tr>
<td>September</td>
<td>BFET</td>
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<tr>
<td>October</td>
<td>Debt Management</td>
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<tr>
<td>November</td>
<td>Self Care</td>
</tr>
<tr>
<td>December</td>
<td>Celebration</td>
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<tr>
<td>January</td>
<td>Taxes</td>
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<tr>
<td>February</td>
<td>Child Nutrition</td>
</tr>
<tr>
<td>March</td>
<td>Celebration</td>
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</tbody>
</table>
Project X-it Celebrations

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.**
Communication Plan

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.

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**Group Contact**
- Family Nights, Mentor Roundtables, Celebrations
  - Invitation Email & Text
    - a. First week of the Month
    - b. RSVP
  - Email & Text Reminder
    - a. Day before
    - b. Day of event

**Special Event**
- Personal Call - Reach out touch base personal invite
- Email follow invite/RSVP/ Topic information
- Text Reminder
  - a. Day before
  - b. Day of evening

**Other**
- Email contact will be from Specialist or Intern for information requests
- Phone - Will be from specialist or Intern to check in or touch base on concerns or issues.
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

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 giving 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 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

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

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

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.

Goal time frame breakdown

<table>
<thead>
<tr>
<th>Goal Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Term Goals (1-3 months)</td>
<td>$200</td>
</tr>
<tr>
<td>Medium Term Goals (4-6 months)</td>
<td>$350</td>
</tr>
<tr>
<td>Long Term Goals (7-9 months)</td>
<td>$500</td>
</tr>
</tbody>
</table>
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.
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.

<table>
<thead>
<tr>
<th>Incentive Earnings</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>FLARE</td>
<td>$100*</td>
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<tr>
<td>Family Night</td>
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*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

<table>
<thead>
<tr>
<th>Child Savings Account</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Family Deposit</td>
<td>You Determine</td>
</tr>
<tr>
<td>Project X-it Match</td>
<td>Up to $250</td>
</tr>
<tr>
<td>Program Completion Bonus</td>
<td>$250</td>
</tr>
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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

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.

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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 4th Thursday of every 3rd Month (Quarterly) @1111 Cornwall Ave Bellingham WA 1st Floor Conference Space