

Appendix A:

Selected IDA and Asset-Building Resources and Publications

The number and variety of asset-building approaches to reducing poverty, including Individual Development Accounts, is expanding at a rapid pace. Also expanding is the research in the field, leading to burgeoning development of information on effective practices. Following are a few sources for research, program models, and other strategies related to asset building. These lists are representative, not exhaustive. Many of these sites themselves have links to additional resources and continually add new information. Several also support ListSrvs and mailing lists to which you may subscribe to keep up with changes in the field. *Note:* Most of these sites set cookies, and a few require registration (free) to access information and documents. The lists are organized by the following categories:

- General IDA and Asset Building
- Building IDA Networks
- Federal Government Web Sites
- Developing Program Outcomes
- Financial Education and Asset Goals

General IDA and Asset Building

AssetBuilding.org

<http://www.assetbuilding.org>

A project of the New America Foundation, this Web site includes a comprehensive source of information on asset-building initiatives, policy developments, research projects, and data sources. IDAs are included among the topics here.

Asset-Building Institute

<http://www.assetsalliance.org/>

The Asset Training Institute offers a continually expanding menu of training for IDA and asset-building practitioners. The Assets Alliance, a cooperative membership organization of experts in the field, offers the institute as one tool for achieving its mission to expand the number of families who benefit from IDAs and asset-building opportunities. The training targets primarily practitioners of emerging and existing IDA programs and includes introductory and advanced topics and tracks. In addition, the Assets Alliance offers access to experts on a wide range of IDA and asset-building topics for those seeking specialized technical assistance, as well as white papers on a variety of topics in the field.

Center for Social Development Washington University, St. Louis

<http://gwbweb.wustl.edu/csd>

All evaluation reports developed by the Center for Social Development for the American Dream Demonstration (the first national study of the effectiveness of IDAs) are available for downloading from this Web site. These reports, as well as the other links to subsequent CSD research and publications from other sources, provide great insights into the challenges and opportunities of IDAs. CSD also hosts an annual conference on state IDA policies and publishes the *IDA State Policy Guide: Advancing Public Policies in Support of Individual Development Accounts*.

Corporation for Enterprise Development

<http://www.cfed.org>

The administrator of the IDANetwork Web site, CFED also provides many other resources, such as the *IDA Program Design Handbook*, and access to the IDA Network ListServ. Publications cover subfields such as youth IDAs; an annual state-by-state report card on asset building; a searchable database of IDA programs around the country; and *Assets, A Quarterly Update for Innovators*, which reports on key news in IDAs and asset-building policy.

First Nations Development Institute

www.firstnations.org/

FNDI has supported the development of IDA initiatives in Native American communities and offers research and reports for download on its Web site, as well as a financial education model designed for American Indian families.

Institute on Assets and Social Policy

The Heller School for Social Policy and Management, Brandeis University

<http://www.assetinstitute.org/>

This Web site links to publications, tools, and information about asset building and IDAs provided by the institute.

Institute for Social and Economic Development

<http://www.ised.org>

ISED offers diverse resources for IDA programs nationwide, including a variety of useful tools in developing IDAs.

World Institute on Disability

<http://www.wid.org/>

WID has supported development of IDAs for people with disabilities and offers research and reports on asset development for this population. *Asking About Disability: A Guide for Individual Development Account (IDA) Administrators* and other publications can be downloaded from the Web site. You can also subscribe to an electronic newsletter.

Building IDA Network Projects

Amherst H. Wilder Foundation

<http://www.fieldstonealliance.org>

The Amherst H. Wilder Foundation, now operating under the name Fieldstone Alliance, is a nonprofit human services organization serving primarily the greater St. Paul, Minn., area. The Web site offers two portals: publishing and consulting. To find documents and templates for program design and implementation, choose the publishing option. Offerings include several excellent handbooks on building collaborations. *Collaboration: What Makes It Work: A Review of Literature on Factors Influencing Successful Collaboration* (1992) and *Collaboration Handbook: Creating, Sustaining and Enjoying the Journey* (1994) are just two examples. There are also many helpful papers on board development. Some publications are free for download; others must be ordered.

The IDA Collaboratives Toolkit

<http://www.idanetwork.org/>

The Assets for All Alliance, an AFI grantee, carried out a case study to identify techniques for developing IDA collaboratives, known as “network projects,” on the basis of its experience in San Francisco. With the support of a grant from the Ford Foundation, the Alliance developed a toolkit available for use by the entire IDA field and offered at the IDANetwork Web site (listed above). For more information about the Assets for All Alliance, see the Web site of the Center for Venture Philanthropy, http://www.pcf.org/venture_philanthropy/afaa.html

Michigan IDA Partnership

<http://www.cmif.org/ida/idahome.htm>

MIDAP, a statewide IDA network project and an AFI grantee, has placed on the Web key information regarding the structure and operation of its initiative for use by the broader field. The site offers valuable information regarding program operations, partnership agreements, and overall program flow charts, as well as templates for a number of IDA functions.

Federal Government Web Sites

Assets for Independence

<http://www.acf.hhs.gov/assetbuilding>

This is the Web site for the Federal AFI program, which administers Assets for Independence grants. Located here are resources for applicants and grantees, reports on AFI outcomes, and other resources for the IDA field. From here, you can subscribe to the AFI ListServ, register for monthly conference calls on AFI topics, and download the current announcement of the AFI funding opportunity and the legislation governing AFI.

Community Development Block Grant

<http://www.hud.gov/offices/cpd/>

This Web site, sponsored by the U.S. Department of Housing and Urban Development, gives an overview of the CDBG program, currently the only Federal funding source eligible to serve as the nonfederal match for AFI grants. The information also indicates a number of ways in which AFI and CDBG may coordinate and support home purchase by AFI participants. Other HUD resources for home ownership and community economic development are accessible from this site as well. For example, AFI grantees may want to explore partnering with local housing authorities who have residents participating in Family Self-Sufficiency savings programs, or in Section 8 Housing Choice Voucher Programs.

Community Services Block Grant

<http://www.acf.hhs.gov/programs/ocs/csbg/>

This Web site provides information on the CSBG program sponsored by the U.S. Department of Health and Human Services' Administration for Children and Families. The site also gives a listing of local community action agencies in your area. Many CAAs are also AFI grantees. While CSBG funds may *not* be used to as nonfederal match to AFI awards, there are many opportunities for complementary activities between AFI and CSBG-supported programs.

Cooperative State Research, Education, and Extension Services

U. S. Department of Agriculture

<http://www.csrees.usda.gov/>

CSREES, Cooperative State Research, Education and Extension Services, is comprised of staff linked from 107 sites, in every state. Offices are usually at land-grant colleges and universities, including historically black institutions, Tribal colleges, and institutions serving the territories. CSREES also has an Office of Native American Programs and Hispanic-focused services. Local CSREES sites offer financial education directly or in partnership with other organizations, support free tax filing assistance to access the Earned Income Tax Credit, and are involved in a variety of economic development initiatives in urban as well as rural areas. The site links to a number of financial education curricula designed for a wide range of populations, such as youth, those with low literacy, or of specific cultures.

Internal Revenue Service

<http://www.irs.gov>

From the IRS web site, grantees can look up definitions of earned income and the current regulations for the Earned Income Tax Credit. The site includes a link to a calculator to determine if an individual is likely eligible for EITC. Other information helpful to serving low-income families, such as how to obtain Advanced EITC credit and other benefits, is also on the site.

Office of Student Financial Aid

<http://www.fafsa.ed.gov>

From this site, organizations and participants can learn the ins and outs of applying for Federal financial aid for postsecondary education and actually begin the process. The site explains the kinds of aid (grants, loans, work study) and provides a number of explanatory publications on eligibility, education planning and other topics useful to those working with adults or youth interested in more education. There are links to many nonfederal resources as well.

Rural Development Programs

U.S. Department of Agriculture

<http://www.usda.gov>

From this site, you can follow links to rural and community development programs that partner with nonprofit organizations, individuals and families to increase housing and economic options in rural areas.

Small Business Administration

<http://www.sba.gov>

The SBA offers a large number of on-line resources that would be helpful to organizations and participants focused on the business asset option. Among these are: a directory of Small Business Development Centers around the country, organized by state and zip code; numerous templates for business planning and management; and examples of small business successes and effective practices.

Temporary Assistance for Needy Families

<http://www.acf.hhs.gov/programs/ofa/>

This Web site supplies information on the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and the TANF program. In some circumstances, states have used TANF funding to support their own IDA programs, parallel to or outside AFI projects. TANF-eligible individuals are automatically eligible for AFI participation. TANF eligibility rules vary somewhat from state to state. This site provides links to state directors and regulations.

Developing Program Outcomes

Annie E. Casey Foundation

<http://www.aecf.org>

The Casey Foundation includes a variety of reports and other information on family economic security, including use of IDAs and the Earned Income Tax Credit. The site also includes a “Practical Guide to Documenting Influence and Leverage in Making Connections Communities,” which offers a number of models for defining outcomes and how to measure them that may be helpful.

ROMA Web Site

<http://www.roma1.org/index.asp/>

Results Oriented Management and Accountability, or ROMA, is a performance-based initiative designed to provide a results-oriented framework and measurement tools for local agencies receiving Community Services Block Grant (CSBG) funds. These concepts are useful for other projects, as well. The Web site offers tools and resources for implementing ROMA, as well as publications, reports, and technical assistance information.

United Way of America

<http://national.unitedway.org/outcomes/>

The United Way of America has pioneered the development of tools and resources to support effective outcomes development for nonprofit programs and services. This Web site serves a network of United Way organizations using outcome measurement in their initiatives. Many reports, as well as training and planning documents for developing and implementing outcomes measurement, can be downloaded from the site at no charge.

Financial Education and Asset Goals

American Bankers Association Education Foundation and Scholastic, Inc

<http://aba.com/consumer+Connection/>

The American Bankers Association provides credit education materials, not all of which are available to the public. AFI grantees can ask their financial institution partners to access the site for them. In addition, the ABA has joined with Scholastic, Inc., to produce a financial education curriculum, Money in Motion, for teachers to use in grades 7-12. Lesson materials may be downloaded from the Scholastic Web site at <http://teacher.scholastic.com/lessonplans/moneyinmotion/>.

Association for Enterprise Opportunity

<http://www.microenterpriseworks.org>

A membership association of microenterprise development organizations, AEO offers training, resources, and links to microenterprise development activities across the country. A number of AFI Projects participate in AEO activities and use its tools and other resources. The annual conference, described on the Web site, includes sessions on IDAs and other asset-building approaches.

Center for Budget and Policy Priorities

<http://cbpp.org>

The Center for Budget and Policy Priorities offers publications on the relationship between IDAs and other public benefits. CBPP also engages annually in an intensive outreach and education campaign on how to access the Earned Income Tax Credit and other credits relevant to low-income families. The campaign includes a free, detailed “how to” kit, with current regulations, posters, and other tools to support local EITC efforts. The kit is available in several languages. The site includes an EITC calculator for current eligibility determination.

College Is Possible

<http://www.collegeispossible.org/>

An initiative of the American Council on Education, this Web site provides resources and tools for planning for a college education for young people and adults alike.

Fannie Mae Foundation

<http://www.fanniemae.foundation.org/>

The Fannie Mae Foundation offers numerous resources to support affordable housing financing and availability in diverse communities, including provision of free publications and resources on the home-purchase process. Information on complementary initiatives of the Fannie Mae Corporation can be found at <http://www.fanniemae.com/>.

Fastweb.com

<http://fastweb.com>

This site is recommended by the U.S. Department of Education to research nonfederal sources of financial aid for postsecondary education. The search is free.

Federal Deposit Insurance Corporation (FDIC)

<http://www.fdic.gov/consumers/consumer/moneysmart/>

FDIC created Money Smart, a training program to help adults who are outside the financial mainstream develop their financial skills and ability to work with traditional financial institutions. Curriculum materials for instructors and students are available on the Web site, along with other information on working with “unbanked” families.

Federal Home Loan Banks

<http://www.fhlbanks.com>

FHLB offers several resources aimed at increasing homeownership for low-income families, include the Individual Development and Empowerment Account (IDEA) program. IDEA provides funds to member banks to match IDA accounts or HUD Family Self-Sufficiency accounts (FSS) for down payment and closing cost assistance.

**Financial Education Clearinghouse at
The National Endowment for Financial Education (NEFE)**

<http://www.nefe.org/amexeconfund/>

NEFE's Web site includes a clearinghouse of financial education curricula that have been evaluated by NEFE staff and experts for accuracy of information, suitability for target audience, and numerous key criteria. Many of the curricula and materials included in the clearinghouse can be downloaded free or purchased for a nominal fee from the sponsoring organizations. NEFE offers other resources and support for financial education, making it a valuable reference for AFI Projects.

Habitat for Humanity

<http://www.habitat.org>

Habitat is the best known of several organizations that combine sweat equity with financial education and savings to help low-income families become homeowners. There are chapters throughout the country, and several grantees are working with families involved in AFI and Habitat.

Jump\$tart Coalition for Youth

<http://www.jumpstartcoalition.org>

Jump\$tart maintains a financial education clearinghouse with links to materials suitable for children and youth, from kindergarten through high school. The site includes a database searchable by keyword.

National Educational Opportunities Centers Association

<http://www.neoca.freesevers.com>

The Federally funded Educational Opportunity Centers focus on helping first-generation, low-income students access postsecondary education, a profile that overlaps with AFI's eligible population. At this site, you can locate the 139 centers around the country by state and learn more about the support available for preparation, application and enrollment in postsecondary education.

National Community Reinvestment Coalition

<http://www.ncrc.org/>

NCRC offers training and free curriculum materials for organizations interested in offering financial education. NCRC's training guides are offered in both English and Spanish. Information on how to access its curriculum is available on its Web site.

National Community Tax Coalition

<http://www.tax-coalition.org/index.htm>

The National Community Tax Coalition provides training on how organizations can link their clients to the Earned Income Tax Credit and free filing assistance.

NeighborWorks America Training Institute

<http://www.nw.org>

Part of the Neighborhood Reinvestment Corporation, the institute offers training to nonprofit organizations on how to develop and deliver homeownership training and counseling programs. Numerous resources are listed on its Web site to assist in supporting homeownership in your community.

Pathways to Prosperity

<http://www.idanetwork.org/>

Pathways to Prosperity is a financial education curriculum that was developed especially for IDA programs seeking to integrate financial education into their agenda. Developed out of a partnership between CFED and NEFE, the curriculum description can be accessed at the IDAnetwork Web site. There is a \$50 fee to cover the cost of shipping a facilitator's manual and participant handbooks.

Service Corps of Retired Executive

<http://www.score.org>

SCORE is an all-volunteer organization of more than 11,500 members around the country with experience in all kinds of business sectors, all sizes of businesses, and in all phases of business development and operation. Chapters have offices in Small Business Development Centers (SBDCs) located most often at colleges and universities or in local economic development organizations, chambers of commerce, or other venues. SCORE offers general business planning seminars, training on special topics, and direct one-on-one counseling for participants online or in person.,