



**2022-23 GRANT CYCLE**

**SEMI-ANNUAL REPORT No. 3**

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**JANUARY 1, 2023 – JUNE 30, 2023**

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### **Grant Advisory Committee**

Laura Rosen, Consumer Advocate Representative  
Roselyn Morris, Finance Commission Representative  
Justin Accola, Department of Savings and Mortgage Lending  
Ashley Minaudo, Credit Access Business Industry Representative  
Laura Nassri Warren, Finance Commission Representative  
Linda Davis-Demas, Financial Education Consultant

### **Grant Coordinator**

Patricia Hord, Office of Consumer Credit Commissioner

### **2022-23 TFEЕ Grant Recipients**

Austin Community College	Adult Financial Education & Capability
Building Financial Capacity Coalition	K-12 Financial Education & Capability
Easter Seals of Greater Houston	Financial Coaching
Family Services Association of San Antonio	Financial Coaching
FoolProof Foundation	K-12 Financial Education & Capability
Foundation Communities	Adult Financial Education & Capability
Girl Scouts of Northeast Texas	K-12 Financial Education & Capability
Goodwill Central Texas	Adult Financial Education & Capability
Houston Area Women’s Center	Financial Coaching
Metrocrest Services	Adult Financial Education & Capability
Prison Entrepreneurship Program	Adult Financial Education & Capability
RAISE Texas	Financial Coaching

# Summary

The Texas Financial Education Endowment awarded 12 organizations an aggregate amount of \$409,000 in funds for program activities related to the 2022-23 grant cycle. These organizations promote and strengthen financial education and capability across Texas.

During the third reporting period (January 1, 2023 – June 30, 2023), grant funds were used to provide 5,547 hours of direct financial education training to 5,433 Texas consumers through group presentations and one-on-one financial coaching sessions.

## *Funds Disbursement to Date*

<b>Amount Awarded</b>	<b>\$409,000.00</b>
Total Requested Amount for Reimbursement Requests No. 1 & 2:	<b>\$274,698.71*</b>
<b>Reimbursement Requests (No. 3 January 1, 2023 – June 30, 2023)</b>	
Austin Community College	\$7,560.00
Building Financial Capacity Coalition	\$7,500.00
Easter Seals of Greater Houston	\$10,000.00
Family Service Association of San Antonio	\$0.00
FoolProof Foundation	\$0.00
Foundation Communities	\$6,907.87
Girl Scouts of Northeast Texas	\$23,017.30
Goodwill Central Texas	\$5,531.57
Houston Area Women's Center	\$0.00
Metrocrest Services	\$0.00
Prison Entrepreneurship Program	\$9,445.40
RAISE Texas	\$0.00
<b>Total Requested Amount for Reimbursement Request No. 3:</b>	<b>\$69,962.14</b>
<b>Total Requested Amount to Date:</b>	<b>\$344,660.85</b>
<b>% of Funds Expended to Date:</b>	<b>84.3%</b>
<b>Amount of Funds Remaining</b>	<b>\$64,339.15</b>

\*Amount is \$1881.57 higher than previously reported due to an amended reimbursement

# Austin Community College

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Austin Community College's (ACC) Student Money Management Office (SMMO) was established in 2016 and delivers quality financial literacy instruction and guidance at key points in students' academic careers. The purpose of their Gaining Momentum program is for the SMMO to provide financial education and capability support to minority ACC students.

The Gaining Momentum program strives to support consumer credit building and interest in financial capability by offering the following to participants at no cost: financial education, financial coaching, credit building incentives, debt reduction incentives and support (including asset building support). In addition, it intends to increase the financial well-being of participants (as measured by the United States Consumer Financial Protection Bureau's scale) and promote students' interest in supporting the long-term national outcome of increasing racial equity and closing the racial wealth gap.

**PROGRAM TYPE: ADULT FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$7,560 | TOTAL REIMBURSED YTD: \$38,145**

## *Program Update*

In the third reporting period, ACC's Gaining Momentum Program received 48 applications in Cohort 3. Thirteen students were selected and completed the program. Students reported connecting, as well as feeling encouraged and supported by program staff. The program coordinator co-presented information on the racial wealth gap, which included information about the Gaining Momentum Program, at the 2023 Texas Association of Black Personnel in Higher Education Conference. The presentation was about the financial building blocks required to build wealth.

### *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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## *Program Activities*

- 3 financial education workshops and 1 Racial Wealth Gap Forum were delivered to 13 students
- 26 hours of direct contact were provided to participants
- \$6,500 in incentives was dispersed to students who successfully completed the program

## *Major Achievements*

- 2 former work-study students who had participated in the program returned, adding to the success of Cohort 3
- Implementation of a raised GPA requirement for Cohort 3 yielded noticeable improvements in program efficiency and ensuring successful completion of tasks by participants

## *Biggest Challenges*

- No challenges to report

# Building Financial Capacity Coalition

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Building Financial Capacity Coalition (BFCC) champions effective financial education for families in the Rio Grande Valley. Its mission is to foster community prosperity by enhancing the knowledge and skills that families need to improve their financial decision-making for both personal and small business finances.

The goal of BFCC's Money Smart Ambassador (MSA) Program is to collaborate with local independent school districts (ISD) in helping high school students complete the Train the Trainer curriculum, design and share financial literacy presentations, and participate in a Financial Literacy Summit. BFCC's Labor of Love (LOL) Student Program will identify at-risk students, especially young mothers enrolled in BFCC's participating districts, to participate in classroom trainings, receive guidance through FDIC Money Smart modules, attend job application and resume building workshops, and participate in life skills sessions.

**PROGRAM TYPE: K-12 FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$30,000**

**FUNDS REQUESTED THIS PERIOD: \$7,500 | TOTAL REIMBURSED YTD: \$22,500**

## *Program Update*

The MSA program successfully conducted a Summit in the Lower Rio Grande Valley (RGV) and one in the Upper RGV area, where students showcased their financial education knowledge by presenting to their teachers and peers while competing for monetary awards. The program included participants from 10 high schools in the Brownsville and Harlingen Independent School Districts. Additionally, BFCC has partnered with Troutwood, a non-profit organization, to help track students' post-program progress. Troutwood has donated their app, allowing students to track financial progress and make sound financial decisions via the internet or by downloading an application to their phones.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- 335 hours of direct contact were provided to 61 students and 10 teachers in MSA
- Labor of Love Financial Education Program served 45 students and 5 teachers through 750 hours

### *Major Achievements*

- Successfully conducted Upper and Lower RGV Summits and awarded winners in each area
- Partnered with Troutwood to track students' financial education knowledge via a financial planning app

### *Biggest Challenges*

- Students are trying to catch-up academically, which limits their availability for BFCC's programs

# Easter Seals of Greater Houston

Easter Seals of Greater Houston (Easter Seals) has a 75-year history of working with vulnerable populations. Their team includes trainers certified through the U.S. Department of Housing and Urban Development, all of whom are certified financial coaches with extensive experience addressing the unique issues facing low income families and those stemming from disability. The purpose of their Financial Coaching for Low Income People with Disabilities program is to support financial coaching for Montgomery and Harris County high school and transition-aged youth with disabilities, in addition to low income people of all ages with a family member in the household who has a disability, or is a veteran.

With a focus on long-term change, the program's general goals are to increase knowledge, work with clients to set goals, and support clients in improving their financial stability. Specific goals are to help people understand credit and debt, while moving toward building assets and savings. Easter Seals will offer financial literacy and credit boot camp opportunities; assist with clear affordable rental/ housing cost loads; and help break the cycle of poverty through homeownership opportunities.

**PROGRAM TYPE: FINANCIAL COACHING**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$10,000 | TOTAL REIMBURSED YTD: \$30,000**

## *Program Update*

During the third reporting period, Easter Seals provided 1,850 direct contact hours to 210 individuals. The pre-purchase counseling program continues to grow in terms of the number of client families and outcomes. Specifically, 40 new client families entered long-term, one-on-one counseling with homeownership as the ultimate goal. Clients are now required to attend an in-person "pre-closing interview" with the financial counselor to review all closing documents and emphasize the client's responsibilities as homeowner.

### *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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## *Program Activities*

- 122 participants established or raised credit scores, and 11 established or increased savings
- Several families reassessed action plans to address higher interest rates and mortgage payments

## *Major Achievements*

- Additional down-payment programs have been identified for participants
- Program success has strengthened ties with county and other community housing organizations

## *Biggest Challenges*

- Challenges continue to stem from rising interest rates and increasing property values

# Family Service Association of San Antonio

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The Family Service Association of San Antonio (FSA) was founded in 1903 with the mission of empowering individuals and families to transform their lives and strengthen their community. Its Financial Empowerment Center was established over eight years ago and has partnered with such organizations as the City of San Antonio, United Way of San Antonio, and Bexar County, since its inception.

The goal of FSA's Financial Empowerment Services program is to increase economic opportunities for low-income families and individuals. The project was developed to assist participants in overcoming barriers such as minimal educational attainment, insufficient job skills, and ineffective support systems that contribute to a lack of individual employability and perpetuate intergenerational cycles of poverty. The program will provide financial capability to 1,000 individuals through one-on-one financial counseling focused on: reducing debt, increasing credit scores, savings, banking, and wealth building.

**PROGRAM TYPE: FINANCIAL COACHING**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$0 | TOTAL REIMBURSED YTD: \$24,356.71**

## *Program Update*

FSA's Financial Empowerment Center continues to provide low-income families with economic stability and sustainability in impactful and measurable ways. During the third reporting period, FSA provided 2,586 direct contact hours to 1,293 participants through one-on-one financial counseling and coaching sessions. Program participants continue to see success in the areas of increased credit scores and savings, as well as in debt reduction.

### *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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## *Program Activities*

- 202 participants established or raised credit scores by an average of 15%
- 23 participants established or increased their savings by \$4,120
- 243 participants reduced the use of consumer loan products and/or other debt by 10%

## *Major Achievements*

- Pre-homeownership counseling sessions were provided to 25 individuals
- 2 participants receiving pre-homeownership counseling were able to purchase homes
- 23 individuals were able to save 2% of their annual income

## *Biggest Challenges*

- Demand for financial counseling services continues to increase, as staff continue to be added



# FoolProof Foundation

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FoolProof Foundation (FoolProof) was created because a 12-year-old boy working three jobs was the only kid in an audience full of adults being counseled on money problems. He was not there with his parents; he was there to learn tips to help his parents and to learn tips to keep him from making the same mistakes his parents had made. Like that boy, about 29 million children in the U.S. are living in a low-income, poor, or deep-poverty family. All of these children and their families are at greater risk for abuses in the financial marketplace. FoolProof's aim has been to develop resources for the underserved to learn consumer skills.

FoolProof's goal is to support a comprehensive professional development (PD) program promoting access to financial education for teachers of grades 5-12 located throughout Dallas County. Existing relationships with administrators in Dallas ISD will be leveraged to coordinate, plan, and execute four PD sessions, thus onboarding 120 new teachers and increasing curriculum usage in Texas by 2,200 students.

**PROGRAM TYPE: K-12 FINANCIAL EDUCATION CAPABILITY**

**GRANT TERM: ONE YEAR | AMOUNT AWARDED: \$29,000**

**FUNDS REQUESTED THIS PERIOD: \$0 | TOTAL REIMBURSED YTD: \$25,876.34**

## *Program Update*

This was a one-year grant; there is no new activity to report.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- This was a one-year grant; there is no new activity to report

### *Major Achievements*

- This was a one-year grant; there is no new activity to report

### *Biggest Challenges*

- This was a one-year grant; there is no new activity to report

# Foundation Communities

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As the largest nonprofit provider of affordable housing in Central Texas, Foundation Communities (FC) was established in 1990 with a mission to create housing where individuals and families succeed. They have established significant partnerships with more than 50 nonprofits and community groups.

The goal of FC's Building Pathways to Financial Wellness program is to connect an estimated 800 low-income clients to a variety of tools including: one-on-one financial coaching, group classes and workshops, credit-building opportunities (Rent Reporting), and loan repayment (Fresh Start Loans).

**PROGRAM TYPE: ADULT FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$20,000**

**FUNDS REQUESTED THIS PERIOD: \$6,907.87 | TOTAL REIMBURSED YTD: \$18,781.26**

## *Program Update*

FC continues to provide expertise, support, and resources that expand access and opportunities for their clients to thrive. In the third reporting period, 33 program coaches met with clients to complete 715 appointments, and 63 new individuals enrolled in Rent Reporting. In total, 398 financial coaching clients were served; pre-and post-surveys were collected from 297 of those clients.

### *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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## *Program Activities*

- 4 program participants established or raised credit scores by an average of 9%
- 5 participants established or increased savings by an average of \$2,915.00
- 1 participant reduced the use of consumer loan products and/or other debt

## *Major Achievements*

- 65% of clients made progress toward or achieved self-selected financial goals
- Program plans include expansion to two additional properties in the next few months

## *Biggest Challenges*

- Rent reporting data was not reported to the credit bureaus for about 27% of enrolled residents; FC continues to work closely with its partner to identify and resolve the issue
- Rent reporting software issues limited the number of new participants that FC was able to enroll in the program during this period

# Girl Scouts of Northeast Texas

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The mission of Girl Scouts of Northeast Texas (GSNETX) is to build girls of courage, confidence, and character who make the world a better place. Their financial literacy program is designed to empower girls to take the lead in their lives as they learn about personal finances through age-appropriate activities. This will be a sister course to the Girl Scout Cookie Program entrepreneurship educational sessions which focus on goal setting, decision making, money management, people skills, and business ethics.

GSNETX plans to engage 3,500 girls (in grades K-8) in a comprehensive development program focused on personal financial education. The ultimate goal will be to prepare girls for the future by providing hands-on activities to build skills and knowledge for managing their personal finances. GSNETX plans to take existing curriculum and update it for middle school girls, to add more hands-on activities, and to align the skills being developed with the 2021 new Entrepreneurship badges released by Girl Scouts of the USA.

**PROGRAM TYPE: K-12 FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$23,017.30 | TOTAL REIMBURSED YTD: \$33,040.32**

## *Program Update*

In the third reporting period, 4,661 girls in grades K-8 registered for and received the financial literacy sessions over the January through June period, and GSNETX has delivered the programs in collaboration with 31 school program partners. Successful events were a result of diligent planning and active involvement by participants in the planning process where participant feedback was transformed into tangible outcomes. Girls were provided with gamified, age-appropriate financial literacy. One program allowed girls to play a life-size version of the Game of Life where they were assigned jobs and salary amounts, while navigating through real-world scenarios. They were challenged to make life-changing decisions based on budget limitations, allowing them to observe the difference between wants and needs.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- Middle school girls went into the community to do a Q&A with business owners to see what it takes to start a business and explore the challenges of business ownership
- Personalized escape rooms were developed around financial literacy-themed questions

### *Major Achievements*

- Allowing girls to be part of the planning process gave increased program attendance/engagement

### *Biggest Challenges*

- With financial literacy training, program instructors would be better equipped to teach lessons

# Goodwill Central Texas

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For six decades, Goodwill Central Texas (Goodwill) has relentlessly focused on a single goal, "transforming generations by empowering people through education, career training, and work". Believing that education and work are the only true pathways out of poverty, they seek to provide opportunities for community members facing obstacles to sustainable employment: people with disabilities, people lacking education, people with criminal backgrounds, people facing homelessness, and youth lacking opportunity.

The goal of the Goodwill Match Program (Goodmatch) is to assist 60 participants with developing a budget, becoming banked, and building savings. The program will leverage an existing partnership with University Federal Credit Union (UFCU), offering matched and incentivized funds to individuals who meet established financial education, goal setting, and saving criteria.

**PROGRAM TYPE: ADULT FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$5,531.57 | TOTAL REIMBURSED YTD: \$27,413.14\***

\* AMOUNT IS \$1881.57 HIGHER THAN PREVIOUSLY REPORTED DUE TO AN AMENDED REIMBURSEMENT

## *Program Update*

During the third reporting period, Goodwill's Goodmatch program saw an increase in savings after the first of the year, but enrollment remains slow. Participation in the program is tied to the individual's employment at Goodwill Central Texas. In the past, employees have left Goodwill employment prior to completing the match goal of \$500. Therefore, Goodwill is making efforts to promote the program and provide services to those who are interested.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- 43 participants established or increased savings by an average of \$100
- UFCU continues to track the number of participants with auto-deposit for emergency savings

### *Major Achievements*

- 5 participants have set up and are maintaining balances in their UFCU accounts

### *Biggest Challenges*

- Enrollment in the Goodmatch program continues to be slow; noted barriers include limited technological resources, lack of transportation, and unavailability during work hours
- Digital literacy is an ongoing barrier for applicants, but having Career Coaches on site allows team members to complete online account applications and virtual orientation sessions

# Houston Area Women's Center

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The Houston Area Women's Center (HAWC) works to end domestic and sexual violence and supports all people in building safe and healthy lives through advocacy, counseling, education, shelter, and support services. For survivors of domestic violence, financial abuse is the largest barrier to achieving self-sufficiency; batterers limit access to finances, so many survivors lack the job and financial management skills needed to free themselves from dependency on the abuser.

The goal of HAWC's Financial Empowerment Program is to advance the financial capability of 100 survivor participants. A key program objective is for participants to establish and reach a financial goal by learning about financial empowerment through ongoing, one-on-one coaching. Another key objective is for participants to increase their financial knowledge by attending a two-year class consisting of five sessions each, twice per year. The class will be delivered (in both Spanish and English) through workshops on financial empowerment, and success will be measured through pre- and post-learning surveys.

**PROGRAM TYPE: FINANCIAL COACHING**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$0 | TOTAL REIMBURSED YTD: \$35,485.55**

## *Program Update*

Throughout this reporting cycle, HAWC continued to support clients in understanding that financial abuse is part of the Domestic Violence cycle and in acknowledging that their current financial situation is a result of the abuse. That has been new knowledge learned for many survivors, which will empower the survivor to reach financial independence. Due to the remaining low funds and no staff allocated to this grant, HAWC was unable to provide services to clients who received financial education under this grant, and no data was collected during the cycle.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- None to report during this cycle

### *Major Achievements*

- None to report during this cycle

### *Biggest Challenges*

- Limited funding has been the greatest challenge during this cycle

# Metrocrest Services

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For over 50 years, Metrocrest Services (Metrocrest) has offered programs (in Carrollton, Farmers Branch, Addison, Coppell in Dallas County, and Dallas in Denton County) for individuals, families, and seniors that lead to self-sufficiency and holistically end generational poverty. After helping clients meet their acute, initial needs, Metrocrest works on long-term solutions for moving clients out of poverty through a successful model of bundled programming.

Metrocrest's Financial Empowerment component serves extremely-low to low-income residents in its area and is crucial to helping families construct a stable foundation for the future. The program's goal is to serve 1,181 individuals, specifically through increased credit scores and savings.

**PROGRAM TYPE: ADULT FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: ONE YEAR | AMOUNT AWARDED: \$20,000**

**FUNDS REQUESTED THIS PERIOD: \$0 | TOTAL REIMBURSED YTD: \$20,000**

## *Program Update*

This was a one-year grant; there is no new activity to report.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- This was a one-year grant; there is no new activity to report

### *Major Achievements*

- This was a one-year grant; there is no new activity to report

### *Biggest Challenges*

- This was a one-year grant; there is no new activity to report

# Prison Entrepreneurship Program

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Prison Entrepreneurship Program (PEP) emphasizes an inside-out approach that combines character and leadership development, family reconciliation, business education, and the power of a positive peer group. PEP's eSchool program works with men both in-prison and post-release to help support lasting financial independence with the long-term goal of decreasing recidivism (return to prison). eSchool 101 is PEP's entry-level education program for clients during the first 150 days after release from prison, and focuses on such topics as: building resumes, debt, net worth, building credit, etc. eSchool 200 serves clients who have graduated from eSchool 101 and want to learn more about small business management.

PEP's goal is to create a comprehensive strategy to increase its graduation rate from eSchool 101 to fifty percent of enrolling students achieving graduation within six months, enhancing the pipeline of students eligible to enroll in eSchool 200. PEP will pilot and finalize its eSchool 201 curriculum, addressing entrepreneurship topics to serve the emerging pipeline of newly graduated eSchool 101 and 200 alumni, and creating standardization across three "campuses" (Dallas, Houston, and virtual learning).

**PROGRAM TYPE: ADULT FINANCIAL EDUCATION & CAPABILITY**

**GRANT TERM: TWO YEAR | AMOUNT AWARDED: \$40,000**

**FUNDS REQUESTED THIS PERIOD: \$9,445.40 | TOTAL REIMBURSED YTD: \$39,062.53**

## *Program Update*

During the third reporting period, 525 individuals were directly served through 52 courses. PEP primarily served clients (after release) who graduated from the in-prison program. PEP continued to build awareness and saw the results in participants' willingness to engage in the post-release curriculum. PEP saw an opportunity to be a wider community solution to more returning citizens but needs to increase awareness for this segment of its target population. In Feb 2023, PEP rebranded its eSchool classes to be eSchool Networking and eSchool Aspiration. While the educational goals remain the same, the new brand has resonated with clients. For example, Aspiration is forward looking and goal oriented.

### *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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## *Program Activities*

- 83 participants established or raised credit scores by an average of 9%
- 77 participants established or increased savings by an average of \$425

## *Major Achievements*

- There is tangible demand in PEP's volunteer base for more hands-on engagement

## *Biggest Challenges*

- Moving clients into a traditional financial structure after having led a "cash" life

# RAISE Texas

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RAISE Texas (RAISE) is a coalition of 1,500 organizations and individuals united around the common goal of advancing equitable policies and programs that foster financial security and economic mobility for low- and moderate-income Texans. RAISE has two full-time staff, a team of community leaders from 13 Texas regions, and a 14-member Board of Directors (experts in financial coaching/services to asset building).

Based on coalition feedback and research showing a need for financial coaching curriculum that teaches core competencies in financial education, as well as cultural competence and an understanding of the racial wealth divide, RAISE will develop its Financial Education Curriculum Component for Training Financial Coaches, emphasizing increased expertise in financial subject matter. The curriculum will be tested, piloted, and evaluated by 25 coaches; revisions will be completed and a final curriculum package will be made available for use in conjunction with trainings focused on financial coaching skills in Texas.

**PROGRAM TYPE: FINANCIAL COACHING**

**GRANT TERM: ONE YEAR | AMOUNT AWARDED: \$30,000**

**FUNDS REQUESTED THIS PERIOD: \$0 | TOTAL REIMBURSED YTD: \$30,000**

## *Program Update*

This was a one-year grant; there is no new activity to report.

## *Reporting Period Update (January 1, 2023 – June 30, 2023)*

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### *Program Activities*

- This was a one-year grant; there is no new activity to report

### *Major Achievements*

- This was a one-year grant; there is no new activity to report

### *Biggest Challenges*

- This was a one-year grant; there is no new activity to report