



Logic Model

Inputs

- Over 200 hours in direct service, planning and administrative tasks, and mentorship
- One social work intern volunteer
- Materials (i.e., prints, pens)

Activities

- Weekly group sessions
- Virtual games
- Savings challenge

Outputs

- Conduct pre and post survey
- Establish financial goals

Outcomes

- Increase in self confidence regarding ability to manage money
- Follow a monthly budget
- Accomplish a financial goal

References

1. Courtney, M.E., Dworsky, A., Ruth, G., Havlicek, J., Perez, A., & Keller, T. (2007). Midwest evaluation of the adult functioning of former foster youth: outcomes at age 21. Chicago: Chapin Hall Center for Children.
2. Hasler, A., Lusardi, A., Valdes, O. (2021). "Financial Anxiety and Stress among U.S. Households: New Evidence from the National Financial Capability Study and Focus Groups." Global Financial Literacy Excellence Center.

Introduction

Financial wellness is a holistic view of being in control of money without stress or doubt. Few studies examine financial capabilities for youth in foster care and post care. While there is a lack of research on financial stress for foster children, one study showed young adults aging out of foster care being at risk due to lack of resources; in addition to this, 65% of women were anxious about those finances compared to men at 54%.¹ Another study showed in 2018, 34% of young adults could not correctly answer financial literacy questions compared to 42% in 2009.²

Williams has developed, implemented and evaluated a financial health program for adolescent girls in foster care at Grace House Ministries in Fairfield, Alabama. The program incorporates an educational series with tools and resources that enhances these girls' skills to thrive in society. Ultimately, the program seeks to instill habits that will help them successfully transition to independent living.

Impact

- 22 girls were reached; 18 girls submitted a pre and post survey
- Ages: 12-18
- Ethnicity: (11) African American, (5) Non-Hispanic White, (6) Hispanic/Latino
- 13/18 met at least one financial goal
- 8 girl's self confidence about their ability to manage money increased

Critical Assessment

- Foster care youth are a vulnerable community, hence removing preconceived notions about meeting the girls where they should be and instead meeting the girls where they were played a vital role in the program.
- Navigating through COVID-19 was a process. While the program was delayed twice, I was able to be flexible, maintain a stress-free environment, and keep the girls engaged with meeting their financial goals.
- As a PhD student, time management was very important during the fellowship. I learned to not be so critical on myself about meeting my personal deadlines. I shifted my mindset to quality over quantity, which after all, made the most impact.

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