



YEAR FOUR · APRIL 2020

## NORTHWEST PROJECT/RISE

Annual Report of the Northwest Project

### YEAR FOUR ANNUAL REPORT

Support. Engage. Transform.

This has become our vision statement as we expand our programming through southwest Missouri and rebrand the Northwest Project as RISE - Reaching Independence through Support and Education. RISE provides support, skills, and resources that empower families to advance their social mobility. Empowering families to set goals and achieve them through small, realistic steps helps the members feel accomplished and self-sufficient. RISE delivers services in a manner that removes the stigma of poverty while creating trust and community among our members. When poverty and isolation increase stress, coping and making healthy long-term decisions is difficult. Delivering holistic services that identify an individual's strengths and focus on solution-based steps is proving to be effective with RISE and similar programs across our nation.

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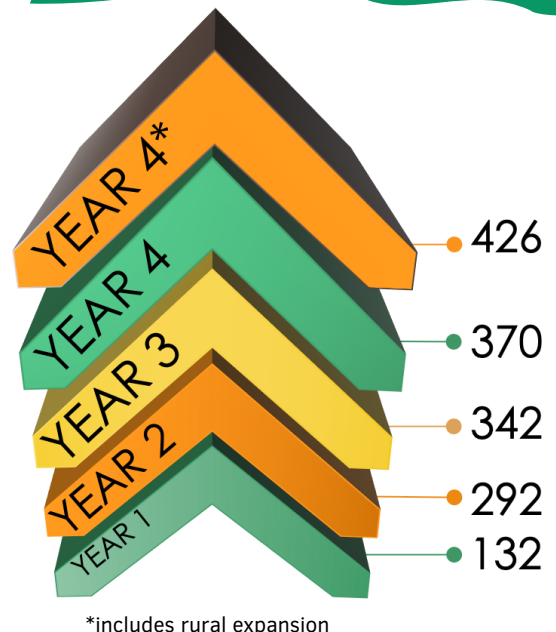
# INTRODUCTION

## YEAR FOUR HIGHLIGHTS & MILESTONES

The Northwest Project (NWP) is a collaboration among Missouri State University, Drury University, and the Drew Lewis Foundation (DLF) working to address upward mobility in households in Northwest Springfield. The program is being rebranded as RISE - Reaching Independence through Support and Education. The goal is to pilot strategies over a five-year period to help families overcome the challenges that have contributed to poverty and sustain their long-term success in emerging from those circumstances. RISE base operating costs are funded by a local grant from the Community Foundation of the Ozarks, the Musgrave Foundation, and the Stanley & Elaine Ball Foundation, managed by Central Trust. The privately-funded RISE is complemented by the City of Springfield's focus on improving public safety, infrastructure, and chronic nuisance properties, as well as other local collective impact efforts designed to increase self-sufficiency and reduce poverty. The DLF was selected for grant funding for its vision of using a model that couples family support with neighborhood development and sustainability. This type of community-driven development focuses on bridging the gap between community members and community resources. Community-driven development perceives people as assets and develops partnerships and social capital in the process. RISE focuses on creating community access to information while developing an empowering environment within the neighborhoods served.

**MEMBERS INCREASED MONTHLY  
INCOME BY 25.4% OR  
\$633 PER HOUSEHOLD  
(\$7,596 ANNUALLY)**

Five Year Goal: 500 Lives



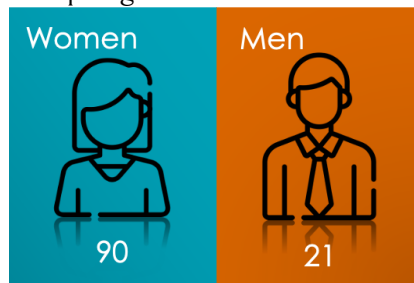
RISE structure focuses on meeting individual household needs and enhancing neighborhood resource infrastructure, and improving opportunities for families and communities to sustain changes over the long term. Over five years, the objective is to impact the lives of 500 individuals. At the end of Year Four, the program has served 97 households, representing 370 unduplicated individuals among 15 cohorts in five different Springfield City Council Zone 1 neighborhoods (Grant Beach, Heart of the Westside, Robberson, Woodland Heights and West Central). With rural expansion in Aurora and Salem, the total lives reached is 426 (42 Aurora, 14 Salem). 111 households have been impacted by RISE in 18 cohorts. Monett and El Dorado Springs are developing their processes to recruit their first cohorts spring 2020.

The average RISE participant continues to be a White female, with children, in her mid 30's; although other demographic groupings are represented. Adverse Childhood Experience (ACE) scores among RISE participants continues to be 25% higher on average than those reported by the general population.

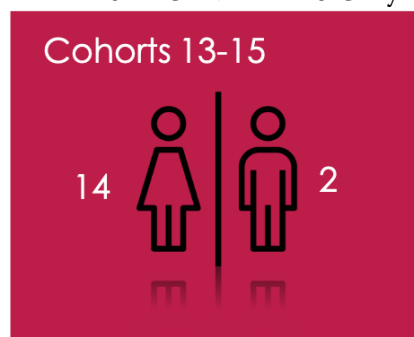
# SPRINGFIELD DEMOGRAPHICS

YEAR FOUR

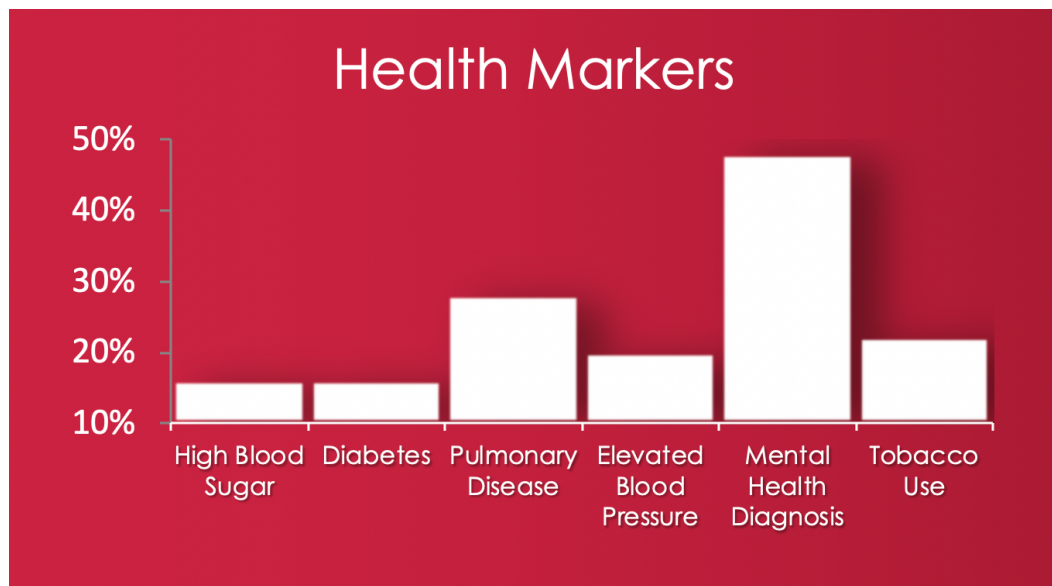
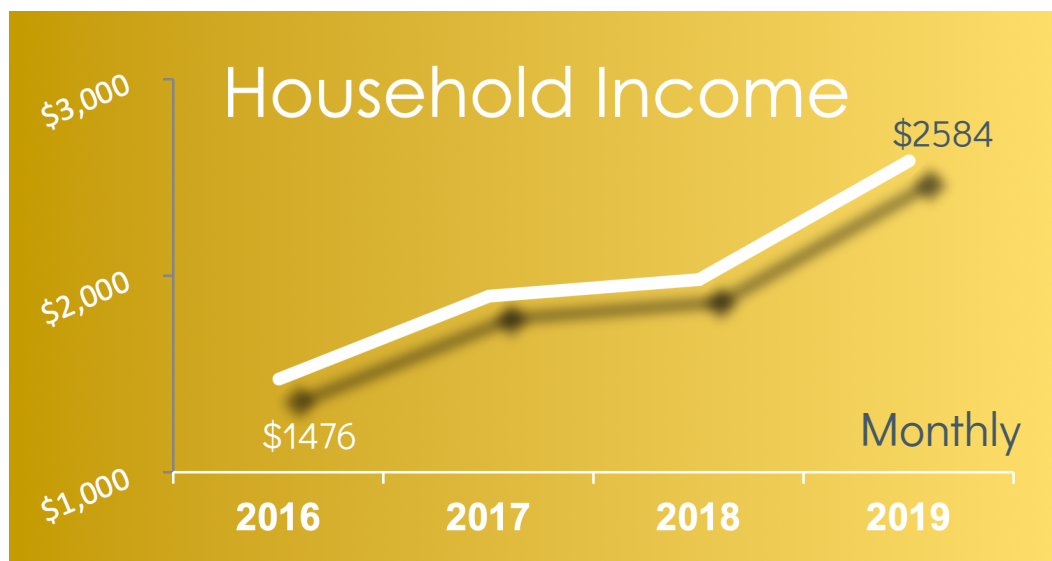
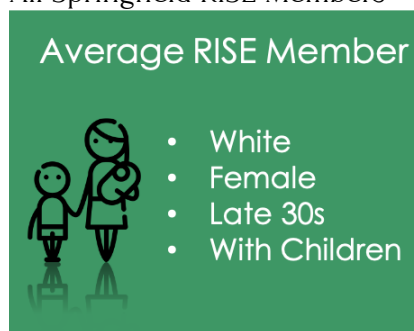
## All Springfield RISE Members



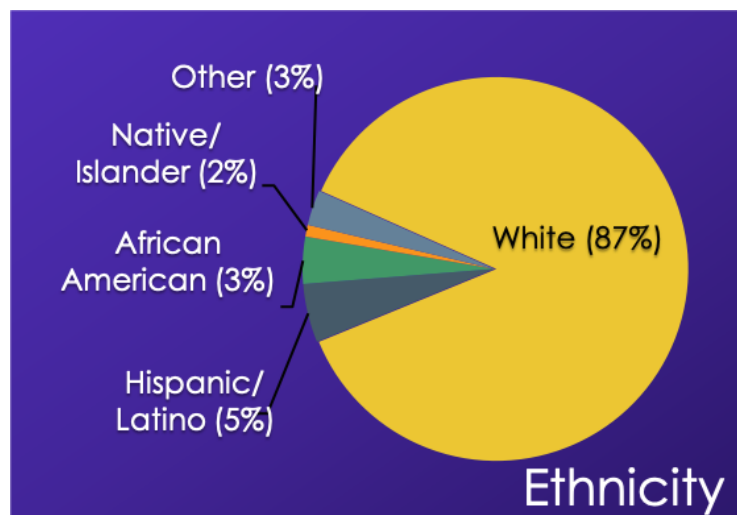
## Year Four RISE Members Only



## All Springfield RISE Members



Cohorts 1-15	#
Total Members	111
Total Households	97
Total Lives in Households	370
Total Active Members	49
Total Active Households	41
Total Individuals in Active Households	178



# INDIVIDUAL AND FINANCIAL PROGRESS

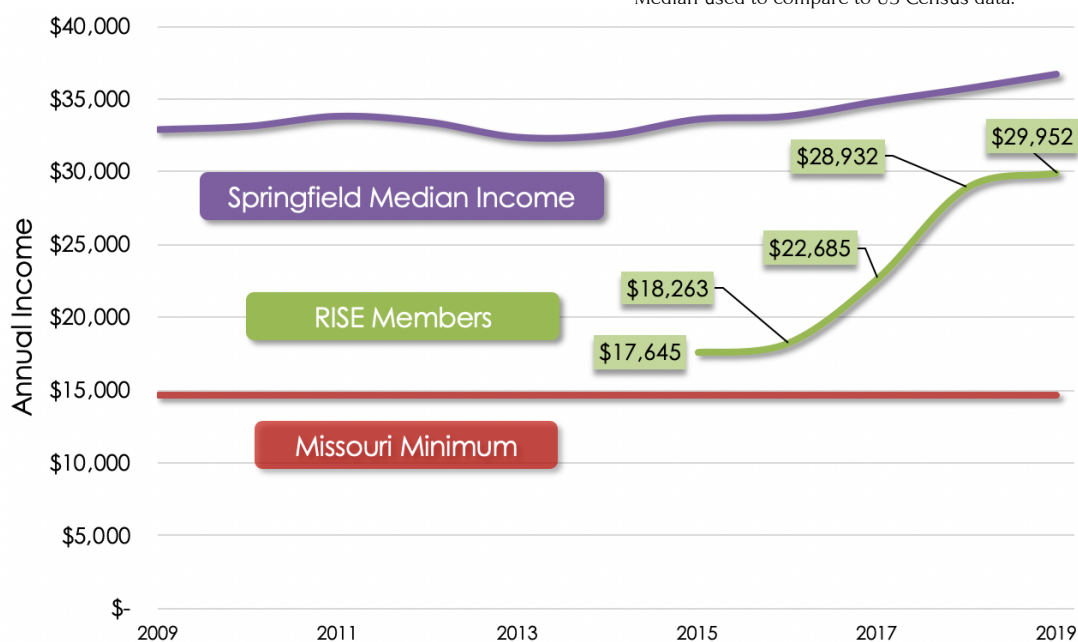
## INCOME AND EMPLOYMENT

Recent U.S. economic growth has decreased unemployment and promoted increases in minimum wages. These wage increases have resulted in small raises for RISE families. However, the median\* income remains well below living wage. According to the United States Census Bureau's American Community Survey (2019) data, in 2018 the reported median household income for Springfield, Missouri was \$35,674; an annual increase of \$899 or 2.53%. In 2017, the reported median household income for Springfield Missouri was \$34,775. This is an annual increase of \$1,006 (2.89%) from 2016, which reported \$33,769. (The 2019 data is not yet available. To provide comparison of 2019 RISE values, a factor of 2.75% estimates 2019 median household income of \$36,655.) The recent year to year increase of minimum wage and standard annual income increases lead to the overall increase in household income. This is true of RISE members as well. During the course of this program, minimum wage increased from \$7.70 in 2017 to \$9.45 in 2020. Although it could be argued that regardless of programming RISE members would have increased the median amount,

about 2.75%. However, the increase in household income of RISE members was 32% in year three and an increase of 25.4% (\$7,596) in year four. This increase in income is reflective of 41 active households and results in a median income of \$29,952, which is 81.7% of the predicted 2019 median household income. Increased RISE household income is associated with several factors including: increased hours worked, new employment for members previously unemployed, and an overall increase in hourly wages. Participants report increases in income were the result of minimum wage increases, new better paying employment, and meeting employment milestones that included automatic raises.

It is important to note that the data is a snapshot of one moment in RISE households' timelines. There is much fluctuation in household income month to month and the year to year data changes as we add new cohorts and graduates become disengaged with the program.

\*RISE reports have previously used mean income due to minimal standard deviation (no outliers) in data among members in comparison to very large standard deviations among all Springfield residents. Median used to compare to US Census data.



# INDIVIDUAL AND FINANCIAL PROGRESS

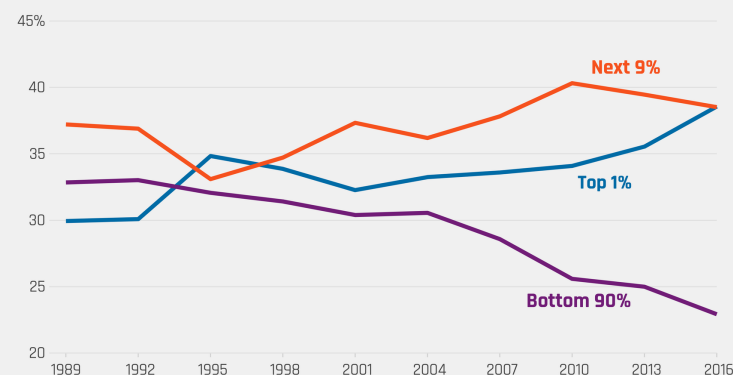
## FEDERAL POVERTY LEVEL

According to the Federal Reserve Board's Survey of Consumer Finances (2017), wealth inequity continues to expand as all income groups - except the very top - are experiencing slow growth in household median income, increased medical costs and debt, and suffocating student debt. Members of RISE and others in the bottom 90% income group continue to see greater wealth disparities as the gap widens each year. To put the differences in mean and median in perspective, the United States mean or average wealth is \$690,00, while the median - the midpoint of a group of values - is \$97,000. Nearly 85% of the US live below the average income and the bottom 90% collectively own less than 25% of the wealth. With these staggering values, the challenges for RISE members and the effectiveness of the programming continue to be in jeopardy.

Our research into self sufficiency scores and methods to increase a family's percentage of the federal poverty level (FPL) is more than just numbers. These numbers tell the story of family economics and the relationships among education, employment, and overall household wellbeing.

## The wealthiest Americans own an increasing share of wealth

Shares of wealth in the United States by wealth percentiles, 1989-2016



Source: Authors' calculations using Federal Reserve Board, "Survey of Consumer Finances" [2017]

Despite the wealth disparities RISE members face, the past four years, six of 97 households have moved up and remained above the 200% FPL. (Three families have become disengaged since reaching self-sufficiency and are no longer assessed in year 4.) Seven families are above the 150% FPL and a total of 22 active families have remained above the 100% FPL. Each year new families are added and each year families become disengaged, therefore year to year data is not comparing the same set of households. In the final report in year five we will provide comparisons by months in the program to analyze the changes among members and the relationship to the household wealth data based on the total time in the program.

Year Four: 41 "Engaged" Households (48 members)	YR3 n(%)	YR4 n(%)
Number of households 200% FPL	5(12.8%)	3(7%)*
Number of households 150-199% FPL	3(7.7%)	7(17%)
Number of households 100-149% FPL	19(48.7%)	12(29%)
Number of households below 100% FPL	12(30.8%)	19(42%)
Total	39	41
Year Four Mean FPL Pre NWP	76%	84.8%
Year Four Mean FPL Post NWP	107%	114.4%
Year Four FPL % Change	+106.3%	+113.7%

\*3 members reached >200% and are now disengaged

# RISE EXPANSION

## Rural Expansion

"I have been moved and inspired by the joy our clients feel at taking over control of their finances, and the power that sense it gives them over their futures. It is an endless battle with ebbs and flows for almost all, but a crucial one to wage." Todd Parnell

### Rural RISE Development

RISE staff and The Liston Center, located in El Dorado Springs, are actively pursuing a partnership to bring RISE programming to Cedar County. Our connection started in late December has progressed as we develop best practice measures for rural expansion. Using resources like Zoom, we are establishing methods to best connect distant partners. Our next steps in El Dorado Springs included a RISE presentation to the greater community. Communication was established with individuals, businesses, and organizations that were identified as prime targets or potential champions of the community. Individual were invited to the RISE presentation on January 9, 2020.

We received positive feedback and our staff have another presentation scheduled March 24, 2020 with El Dorado to discuss the next steps and community costs to fully implement RISE programming.

RISE programming in Monett is underway as well. The RISE team met multiple times in Monett to help the community champions better understand the population to recruit and the self-sufficiency measures that help members increase social mobility. March was a busy month for Monett RISE programming and our team learned a great deal in managing expectations and rural collaboration. We conducted three meetings with key members in Monett - one through Zoom and two in person. We discussed and guided their implementation of advertisement, marketing platforms, recruitment details, and established subcommittees to handle the variety of tasks that coincide with RISE programming. Monett has a Come and See event spring 2020. This is a community event to educate potential recruits and volunteers. Implementation of the first cohort will begin late spring. Additional communities will be added in 2020 and 2021 include Branson, Ozark, Buffalo, and Marshfield.

## NWP/RISE Expansion

### FORTHCOMING SITES

- El Dorado Springs
- Monett

4

### RURAL EXPANSION

- Aurora
- Salem

3

### SPRINGFIELD SATELLITES

- Ward YMCA
- Springfield Dream Center

2

### SPRINGFIELD PILOT SITE

- Fairbanks Community Hub

1

RISE

### Rural Cohorts

#

Total Members

19

Total Households

14

Total Lives in Households

56

# RISE CURRICULUM DEVELOPMENT

## Reaching Independence through Support and Education (RISE)

In year 4 we have continued to provide solution-based pathways toward upward mobility and self-sufficiency. Program success is closely linked to its adaptability to meet the unique needs of each cohort and each family as they advance their personal development goals. The two year commitment allows the time to make long-lasting changes by working with families step by step through the transformative process. Action-oriented curriculum integrates classroom experiences with real life circumstances. With small, attainable weekly action steps the results are immediate and create internal reinforcement. Members joining the latest cohort at the Ward Downtown YMCA have already begun checking off steps to reaching their self-sufficiency goals within the first two weeks of class. Personal Development staff work side by side with facilitators to tailor each meeting and class to the unique and individual needs of the cohort. 20+ new pieces of curriculum have been developed this year to fill gaps in financial literacy, organization, goal attainment, parenting, and more.



We have continued to advance our online presence and course material. All RISE adult and youth classes, totaling 120+ curriculum have been uploaded into an online class format on the DLF website. Supplementary educational resources, training videos, graphics, handouts, and facilitator guides have been added to enhance the online classroom learning environment. Members who are unable to attend a class in person are able to log in and complete the material at their leisure to ensure they keep in line with the weekly material and their goal alignment. In year 5 curriculum will be refined—shifting focus from writing curriculum to

developing train-the-trainer manuals, videos, and webinars so remote communities can have access to the tools they need to implement the RISE program and effectively teach the curriculum. The ultimate goal is to curate a package of products including maintenance curriculum, training materials, consulting, and evaluation services available for purchase through the website to increase sustainability of the operational expenses. The RISE Core Workbook and simplified training materials will continue to be accessible for free. Maintenance, children's curriculum, facilitator training and other services will be available for fee, with consideration of rural communities and limited resources. The sellable package allows the DLF to generate revenue, foster community buy-in, grow, and sustain the RISE model long after year 5 of the NWP grant.

Over the last four years, RISE curricular development has been based on research that evaluated the cognitive implications of poverty and the influences on the adult learning process. Research conducted by Hall, Zhao and Shafir (2014) found that interventions that reduce stigmas of poverty through empowerment and self efficacy are more effective. They also suggested that interventions that include small steps that break down larger processes and decision making are more effective. These types of interventions also increase program participation by reducing the cognitive barriers to achieving goals. Dang, Xiao, Zhang, Liu, Jiang, and Mao (2016) further support adult education that reduces stress and environmental distractions specific to low-income populations. Tasks and interventions that include attainable steps and provide guidance through the tasks and monitoring of performance during the steps improve cognitive performance. Interventions and learning environments that include procedural steps and less reliance on working memory are better received.

# RISE CURRICULUM DEVELOPMENT

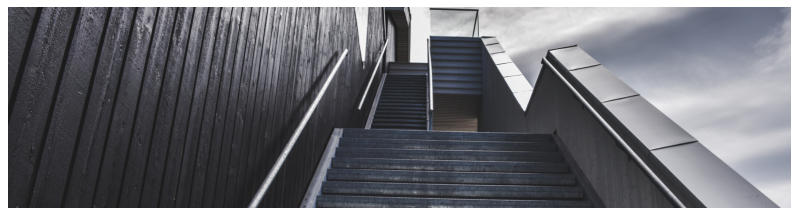
## USING SCIENCE TO DEVELOP CURRICULUM

Working memory is the ability to store and manage information that helps an individual complete complex tasks or memory-in-action. It is built upon storing information and recalling that information to complete executive functions, reasoning, decision-making and behavioral choices. Adult learning methods that help a member break large concepts into small steps are most effective because the learner is no longer distracted by the entire process, but is more task-oriented. Practicing this type of learning improves the ability to use working memory. As we have previously discussed in our reports, the chronic stress of living in poverty has a direct negative effect on learning and bandwidth - working memory and processing. Repetitive programming that reinforces the steps reduces stress and increases functional capacity. The chronic stress of living in poverty is called the allostatic load. It is often described as the cumulative damage of chronic exposure to stress which increases the endocrine or neural responses. Dang, et al. (2016) suggest that strategies should be implemented that reduce the focus on the stressors and instead, implementation should be focused on solutions and achievable steps that reduce stress. For instance, repeatedly focusing on insurmountable medical debt creates a cognitive stress load that leads to hopelessness. If programming focuses on the debt and not the solutions the allostatic load increases. Programming that teaches members to put one step in place to begin to address the debt can reduce the mental demand. Mani, et al. (2013) concluded that interventions that address psychological loads and use solution-based small steps could reduce the allostatic load. Understanding the effects of the allostatic load and limitations to working memory is important in developing programming. Programming that specifically increased self-affirmations had increased impacts on cognitive function.

This is notably important because many members of NWP join the program working in occupations that do not require a working memory. Their positions are low paying and are more procedural or repetitive processes. Higher-paying jobs require executive function and working memory. Curriculum and programming that improves working memory and executive function better prepares members to succeed in high-paying employment.

## UPWARD MOBILITY RESEARCH

RISE is an economic self-sufficiency program charged with researching and developing programming and support to move low-income households toward upward mobility. RISE has helped families increase household income, build assets, and reduce government and other public subsidies. Prior to RISE Springfield, Mo lacked services for those who were experiencing the Cliff-Effect. There is a national interest in expanding economic self-sufficiency programs through US Department of Housing and Urban Development (HUD) initiatives like EnVision Centers. However, we learned in our visit to HUD in Washington DC, there is little data that supports the specific key factors that influence upward mobility. Research completed by the US Partnership on Mobility from Poverty has been researching the brain to determine means to influence human services to those living in poverty. The Mobility Partnership research evaluates behavioral and cognitive effects on poverty and the decision-making processes used during self-sufficiency programming (Babcock, 2018). Although evidence gaps still exist, the work through EnVision Centers, the Mobility Partnership and RISE can offer practices in self-sufficiency programs that are more likely to positively impact households.



# QUALITATIVE REPORT - ERIN KENNY, PhD

Previous community initiatives identified the systemic issue of chronic underemployment and low wages in the Ozarks as major challenges for families to face their housing, healthcare, transportation, childcare, and food security needs. Over the last four years, members and their families have participated in weekly RISE sessions and met regularly with personal development coaches. RISE programming consists of educational material that uses self-affirmation and procedural steps to enhance cognitive and behavioral responses to goal setting. At the end of the 4th year, those families who have been part of the program have seen a rise in real income of a mean of \$1100 per month. Throughout this research year, the RISE team asked the questions: *Which parts of the program are working best to help members with these challenges? What are the returns on investment for preventative programming? Where are members excelling? Time was set aside to circle back with members who had been in the program for at least one year to ask, "What worked for your family?"* The long-term participants we interviewed suggested three key areas where insights and resources provided by the programming improved their quality of life.

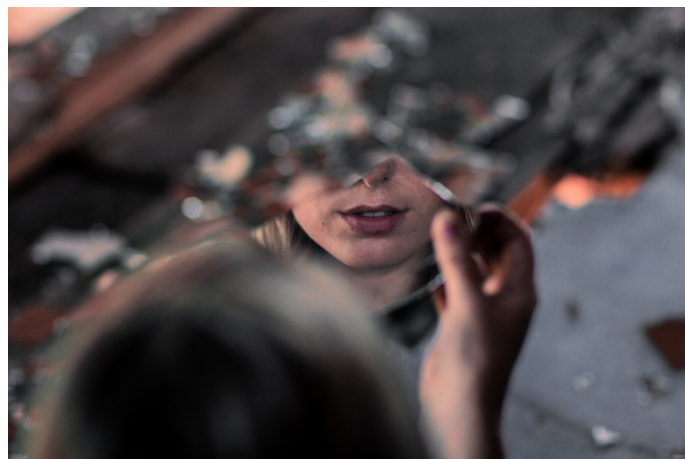
## "LOOKING IN THE MIRROR"

While scheduling the time to attend the weekly group programming sessions can be difficult, participants confided that the exceedingly hard work of "looking in the mirror" was even more difficult, raising unwelcome and painful feelings of regret and shame. Many interviewees described personal crises that came when critically examining their choices about finances, parenting, or living conditions. *"There were a lot of tears. I cried through most of my first sessions with the personal development coach. I thought, here I am, trying to be a good mom, and all the things I've done to get here were . . . not really my fault, but like, wrong, you know? I felt like I didn't even know what I was doing. I was just trying to live, but everything kept getting worse and I was like out of control."*

Facing hard truths about past choices requires tremendous courage. Finding the strength to

disclose painful histories of prioritizing, neglecting, and juggling debts means that RISE participants felt a level of comfort within the group and also one-on-one with their personal development coaches. *"It was so hard to tell [my personal development coach] about some of those things, and I just had a total meltdown. I also got mad. But, I had to face it, and then we made a plan and it helped that I was able to get that credit card {from Multipli} to fix my credit."*

It was also important for participants to remember to be patient with themselves as they navigated the ups and downs of trying new patterns with confidence. Changing personal priorities and habits cannot make up for a low-wage job or children who needed additional care when sick. Importantly, participants described the resilience required to remain tenacious when things looked very dark.



*"I was doing that call center job, but the transportation was too hard because of the hours. So I was looking for a new job and every door kept closing closing closing closing. Then this lady said, hey, [a business] is looking for a cook, why don't you try for that? And I was like, I don't have any experience for that, and she goes, yes, you have kids. So I went there, and they hired me right there."*

Looking in the mirror, this participant found the courage to challenge herself and try a new direction with her career.

## "GETTING UNSTUCK"

Every participant interviewed described a moment when they became "unstuck." They identified the situation or the event that caused them to begin to take the difficult steps that moved them to reconsider their lifestyle choices. Interviewees shared other ways that exposure to a group of positive, like-minded people impacted their daily habits and helped to contribute to their overall improvement goals. One participant discussed how she stopped drinking Dr. Pepper and started making healthy shakes each morning based on a conversation about nutrition she had at a RISE meeting. She also began drinking apple cider vinegar to help with some digestive issues and consciously tried to increase her daily water intake. "How can I not do it?" she asked. "Every morning, I think, okay, I'm not going to eat that crap, but when you have all those action items, and then you get hungry, it helps when you have a plan. Before, I could go the whole day without eating when I was younger. Now, I gotta eat something or I'm gonna get sick. It seems like an even silly thing to say, but you do find that you can make better decisions when you feel better physically."

Another RISE participant shared important insights gleaned about home health. "I can't even put a price on the knowledge I've learned about my house," she confided. "I moved into that other place with brand-new furniture with money from my tax return. And I didn't know what to look for. I didn't know that if there were black marks up by the ceiling, there were bedbugs in the house. We had to get rid of that furniture and we spent six months on the floor. I learned so much from this program about how to look for that stuff."

## "FINDING COMMUNITY"

One potential measure that social researchers look for in combating poverty is the "social return on investment" model. Some families are better able to navigate the poverty interventions available to them and to take advantage of resources to improve parenting skills, employment and training, asset formation/access to capital, housing, and health/mental health because of their ability to network with others in similar situations.

Sometimes, finding community just meant coming to programming each week and participating in discussions about parenting, goal setting, and financial literacy. *"Because before, I would just give up if it is too hard. I'm done, right? I'm not even gonna try. But I'm coming in. I'm talking, you now, out loud, and seeing other people going through the same situation, you know, maybe not all of it, the same, but it just, it's good. It's like a support, you know, and they listen and they don't bad mouth or anything like that, put you down, nobody does that here. And so it's just, I like it."*

*"Working alongside the RISE team at the Drew Lewis Foundation at the Fairbanks Hub has been one of the most rewarding experiences for me. As a first-generation immigrant, college student and attorney, I've had a lot of local organizations and people in this community invest in my education and career over the years. So, to be able to pass that forward through financial coaching with RISE members and by coming alongside people on their journey to provide a better life for themselves and their families is an incredible privilege for me, personally and professionally." Yelena Bosovik, JD*



# PROGRAM CHANGES & ENHANCEMENTS



The Northwest Project conceptual model is based on the structure and findings of the Jacksonville 1,000 in 1,000 project. That project was built upon best practices-based themes for success: job opportunities are critical; families need support and infrastructure to succeed; engagement and collaboration between organizations.

Northwest Project adopted the 1,000 in 1,000 theory of change that emphasizes social, human, and financial assets as necessary tools to move families from poverty to self-sufficiency. As a pilot program, 1,000 in 1,000 set success metrics without numeric objectives—to simply observe as many metrics as possible and see which interventions were most impactful. The program evaluation distilled those measures into 9 essential assets that, if 7 of which were achieved, doubled a family's probability of success. Northwest Project based our objectives on those assets, adding to them to total 16 data collection points. Each data point was rated on a Likert Scale to determine which points have the greatest weight in upward mobility.

		1 0 0 0   i n   1 0 0 0	NORTHWEST PROJECT
<b>FINANCIAL ASSETS</b> ASSETS TO EFFECTIVELY MANAGE MONEY AND BUILD WEALTH	Earned Income Tax Credit	✓	✓
	Debt Reduction/Re-entry to Banking System	✓	✓
	Budgeting	✗	✓
	Health Insurance	✗	✓
<b>HUMAN ASSETS</b> ASSETS TO ATTAIN KNOWLEDGE, SKILLS, AND ABILITIES TO EARN ADEQUATE INCOME	Accountability	✓	✓
	Job Training	✓	✓
	Legal	✓	✓
	Educational Attainment	✗	✓
	Employment	✗	✓
<b>SOCIAL ASSETS</b> ASSETS REQUIRED FOR TAKING CARE OF CHILDREN AND HAVING RELATIONSHIPS WITH OTHERS	Parenting	✓	✓
	Transportation	✓	✓
	Civic Engagement	✗	✓
	Quality Childcare	✓	✓
	Affordable Housing	✓	✓
	Psychosocial/Environmental Stressors	✗	✓

# AREAS OF RESEARCH & PROGRAMMING YEAR FIVE

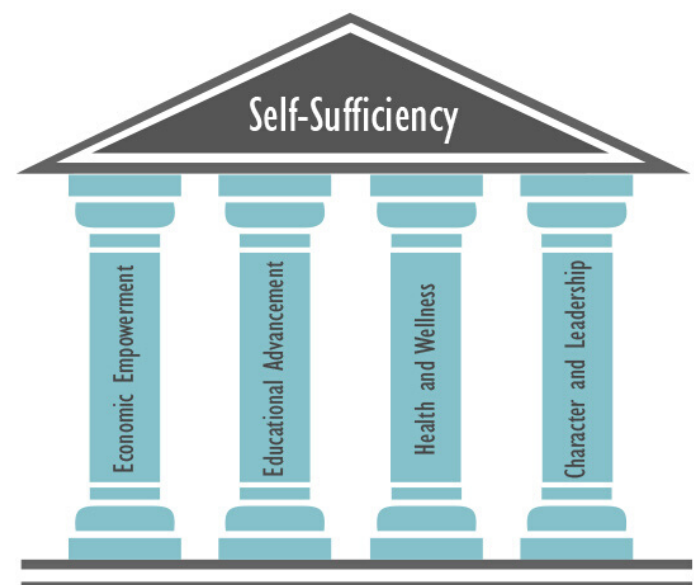
## YEAR FIVE

Moving into Years Five of RISE program efforts, the following will be of central focus for researchers and contributors:

- Researchers will explore whether or not there are commonalities among members who elect to exit programming.
- Researchers will explore relationships between members who remain accountable to the program and those who dropped out, including barriers to upward mobility in different demographic groups. This data can inform the provision of services for cohorts in different locations or cohorts that target different demographic groups.
- Researchers will explore the differences (if any) between rural and urban cohorts related to both member outcomes and the relative effectiveness of the program/curriculum model.
- Researchers will also explore the hypothesis that self-reported “self-sufficiency physical assessment” measurements have decreased due to changes in perceptions and increased education and awareness of chronic conditions.
- To evaluate the effectiveness of the curriculum, research will be conducted to determine the cognitive responses members have as a result of the classes. Raven’s Standard Progressive Matrices (RPM) is a nonverbal, universally accepted tool to measure fluid intelligence - that which is independent previous knowledge. RPM tests the abstract and cognitive functioning and an individual. Pre and post testing to determine the effect of RISE programming can help determine if the programming improves members’ cognitive control - increased attention, planning, and self-control. In addition, peer review assessments will be conducted by faculty with expertise in adult education, behavioral health, and sociology.

## ENVISION CENTER

Invaluable data are collected and reported in federal, state, and local governments; nonprofits; and the private sector. Often this collection and its reporting are as fragmented and uncoordinated as the delivery of the services themselves. The data may be unused or inaccessible to organizations or researchers who could otherwise benefit by harvesting that data, adding to it, or collaborating with other organizations. HUD EnVision Centers support the delivery of integrated services from philanthropic organizations, increasing the opportunity for low-income families to achieve self-sufficiency. They support “one-stop” service centers like the Fairbanks Hub, coordinating delivery of mutually reinforcing self-sufficiency and economic development programs (US Dept. of Housing and Urban Development, n.d.). We have applied for The Fairbanks Hub to receive EnVision Center status, thereby contributing to the synergy and efficacy of program design, delivery, and evaluation not only in our region, but across the nation. Centers focus on Four Pillars of Self-Sufficiency: Economic Empowerment, Educational Advancement, Health and Wellness, and Character and Leadership.



# PARTNERING WITH NWP/RISE

**RISE Mentor:** five to six hours a month - Serving as an intentional friend for a RISE participant.

Commitment includes reaching out to assigned participant weekly (through text, email, coffee, etc). An ideal candidate would attend a one-hour Northwest Project programming evening class twice a month.

**Youth Mentor:** five to six hours a month - This involves working with children in our evening programming (reading, art projects, character training, etc.). This could be tailored toward your passions and expertise.

**Springfield Connection:** two to three hours a month - This is a program that connects a specific family in our program and their specific needs with you (or your group) to assist with unmet needs. Lists of family members, clothing sizes, and needs will be provided four times per year. By signing up for the program, you partner to meet the needs and wants of a family in whatever ways you are willing and able.

**Specialized Skills:** Hours Vary - If you have specialized skills you are interested in sharing (accounting, home repair, tutoring, lawn care, education/training, etc.) please let us know. These kinds of skills can often be a great fit into our programming if we know there is a desire to volunteer in a specialized way.

**Weekly Volunteer Opportunities:** three hours each - These volunteer opportunities happen weekly (four nights a week) and involve no ongoing commitment. Volunteers assist with programming setup, serving dinner, serving our youth in programming, and helping clean up. Volunteer opportunities can be found at [givepulse.com](https://givepulse.com) by searching the Northwest Project.

**Opportunities for Financial Contributions:** The NWP is always open to additional funding contributions to help expand programming and its reach. If you have interest in financially contributing to this program and the work it is committed to, contact the Community Foundation of the Ozarks or the Drew Lewis Foundation for more details.

## REFERENCES

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# CONTACT & CONTRIBUTIONS

## CONTACT INFORMATION

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## FINANCIAL EMPOWERMENT

*I have been moved and inspired by the joy our clients feel at taking over control of their finances, and the power that sense it gives them over their futures. It is an endless battle with ebbs and flows for almost all, but a crucial one to wage. Todd Parnell*



The Northwest Project/RISE