



FSS Program Models

As you develop your FSS program you will need to decide on an overall approach for supporting families in achieving the goals they identify. While each FSS program is unique, this document describes two program models that have emerged among local FSS programs: **1) Financial Coaching Model** and **2) Employment-Focused Model**. So long as you comply with the basic requirements of the FSS program, you have the choice of adopting one of these models, blending the two, or developing yet another model that can help families succeed.

In deciding on a program model, you should consider the needs and desires of your residents, the past experience and capacity of your staff and that of the potential community partners and resources who will help you deliver your program, and how you will develop staff skillsets to administer your chosen approach with excellence.

FINANCIAL COACHING MODEL

Under the Financial Coaching Model, FSS coaches provide financial coaching directly to FSS participants. The FSS programs administered by Compass Working Capital provide an example of this approach. In these programs, all FSS participants receive financial coaching to help them reach benchmark targets in five core areas:

- (1) income and employment;**
- (2) credit and debt;**
- (3) savings;**
- (4) utilization of high quality financial services; and**
- (5) asset development.**

Under this approach, FSS coaches also focus on helping clients optimize escrow funds toward financial security and asset development goals, including post-secondary education, small business development, homeownership, and credit improvement.

If your organization chooses to focus on financial coaching, Compass recommends your FSS Coordinator have or develop the appropriate qualifications and skills. They will need to be able to build and maintain an understanding of coaching techniques and practices broadly, as well as basic financial knowledge in core areas such as budgeting and savings, credit building, debt management, and long-term asset building.

For more information on the financial coaching model, check out these resources:

FSS Program Online Training:

<https://www.hudexchange.info/trainings/fss-program-online-training/chapter-5.html?deviceLock=desktop>

FSS Program Resources – Helping FSS Participants Increase Their Earnings:

<https://www.hudexchange.info/programs/fss/#4-helping-fss-participants-increase-their-earnings>

FSS Program Resources – Helping FSS Participants Build Assets and Financial Capability:

<https://www.hudexchange.info/programs/fss/#5-helping-fss-participants-build-assets-and-financial-capability>

FSS Program Resources – Case Management/Coaching:

<https://www.hudexchange.info/programs/fss/#3-case-managementcoaching>

FSS Coaching Strategies Info Sheet:

<https://www.hudexchange.info/resource/6179/nine-foundational-coaching-strategies-for-fss-coordinators/>

EMPLOYMENT-FOCUSED MODEL

The employment-focused model is designed to help participants gain the skills and education needed to improve employment opportunities. This model focuses on identifying employment opportunities in a community and helping participants gain credentials for employment in that sector through education or specific training.

In this approach, it is important to understand your participants, including knowing about their work experience, education and basic skills including proficiency in English. It is also important to know about any personal circumstances that may affect their ability to work.

You will need to establish relationships and referral systems with several partners who can deliver training, education and job placement services to FSS participants. Connections with the community’s employers, as well as career development collaboratives and vocational training institutions, are also important to ensure that you are appropriately guiding participants to jobs that are needed and can offer opportunities for career growth. It will also be important for the FSS Coordinator to stay updated on the local job market and opportunities, including any “career pathways” that have been formally established within a particular sector.

For more information on the FSS employment-focused model, check out these resources:

FSS Program Online Training:

<https://www.hudexchange.info/trainings/fss-program-online-training/chapter-4.html>

FSS Program Resources – Helping FSS Participants Increase Their Earnings:

<https://www.hudexchange.info/programs/fss/#4-helping-fss-participants-increase-their-earnings>

FSS Program Guidebook:

<https://files.hudexchange.info/resources/documents/FSS-Program-Guidebook.pdf>