



The Midas Collaborative

Sharing Best Practices

Archived Information

- November 2015: ***“Game of Life, Money Edition: Foundation of Personal Finance”*** – Part 1 for MBHP Fin. Econ. Stab. Program led by Midas
- October 2015: Midas presented ***“Your Money, Your Goals: Using the Consumer Financial Protection Bureau Financial Empowerment Toolkit with your Clients”*** – Training for social service providers and caseworkers on how to incorporate financial topics into their casework and various tools to support that. A statewide training hosted by the United Way of Mass Bay & Merrimack Valley as part of the Financial Empowerment Learning Institute series, with support from Citizens Bank
- June & August 2015: Midas presented ***“Game of Life: The Money Edition – Foundations of Personal Finance”*** – The basics of how to build & taking control of your financial life & importance of creating a household budget that works. Also highlights different examples of budgeting tools & apps. Presented in Boston to the general public and customers of Capital One Café 360, sponsored by Capital One
- May & June 2015: ***“Demystifying Credit: Understanding Credit Reports & Scores”***– Midas led a training focused on the basics of understanding the importance of checking one’s credit reports; how to check, read & correct one’s credit reports; what one is entitled to; how credit scores are calculated & tips for improving one’s credit score. Presented in Boston, the general public and customers of Capital One Café 360, sponsored by Capital One
- May 2015: Midas hosted ***“Paying for College & Managing Student Debt”*** – Being proactive about paying for college/community college & managing one’s student debt. Presented by American Student Assistance to Midas Members, Boston residents, and customers of Capital One Café 360. Sponsored by Capital One
- April 2015: Midas presented ***“Refining Your Financial Coaching Approach Based on Client’s Sensory/Learning Styles & Working with Special Populations”***- for financial educators and coaches. Developing your awareness & sensitivity about the primary learning style to improve techniques and tools for clients, including those who may be disabled, have legal concerns and/or CORI issues. A statewide training hosted by the United Way of Mass Bay & Merrimack Valley as part of the Financial Empowerment Learning Institute series, with support from Citizens Bank
- May 2015: Midas coordinated the ***MassSaves Summit on Financial Education***, at the University of Massachusetts campus in Springfield, Mass. Presented in partnership with other members of the [MassSaves Coalition](#), and sponsored by Santander Bank, Monson Savings Bank, and United Way of Pioneer Valley. 130 financial educators from across the state came for day of best practice presentations, research outcomes on the Gateway Pilot Program, policy discussions, and a keynote speech by Treasurer Debra Goldberg
- April 2015: Midas presented ***“Growing Your Capital: Credit and Asset Building Strategies”*** For financial educators, coaches, and direct service providers. The building blocks to help clients build their credit and credit building tools, as well as strategies for building and protecting your assets. A statewide training hosted by the United Way of Mass Bay & Merrimack Valley as part of the Financial Empowerment Learning Institute series, with support from Citizens Bank
- March 2015: Midas co-hosted a roundtable discussion ***“Shaping the Future of Children’s Savings Accounts in Massachusetts”*** with the CFED, the Federal Reserve Bank of Boston, and Eos Foundation. Stakeholders gathered to review program designs, local and statewide initiatives, and a policy agenda

- November 2014: Midas presented **“Best Practices in Designing & Delivering Financial Education Workshops”**– for financial educators and coaches. How to refine teaching methods and training design to be most effective when teaching and designing financial education workshops, based [Midas’s paper](#) on the model. A statewide training hosted by the United Way of Mass Bay & Merrimack Valley as part of the Financial Empowerment Learning Institute series, with support from Citizens Bank
- October 2014: Midas led a training to direct service providers in Boston; **“Your Money, Your Goals: Working with Clients on Budgeting and Credit Issues – Introductory Course”** in Boston. United Way of Mass Bay and Merrimack Valley and Citizens Bank sponsored
- February 2014: At [Financial Capability Day at the Massachusetts State House](#), MFEC members shared their work, and Midas trained on the following topics: Managing School Loans, Financial Coaching Methods, Credit Issues, Buying a First Home, and Budgeting for a Crisis. Seventy legislators, staff members, and members of the public attended, as part of [America Saves Week](#)
- December & September, 2013: Midas trainers piloted a new tool in development by the US Consumer Financial Protection Bureau (CFPB) in a training for direct service providers from social service agencies in Eastern Massachusetts. Midas will continue to work with CFPB to improve the “Your Money, Your Goals Toolkit” and training in the coming months. Sponsored by the United Way of Mass Bay & Merrimack Valley and the CFPB
- May 2013: Midas provided “Small Business Training: Finances for Entrepreneurs and their Families” for business development specialists on the integration of personal finances with business finances. With contributions from American Credit Counseling Services and attorneys from Goodwin Procter LLP, Midas presented tools, resources, and guidance on the credit, cash-management, legal, tax and consumer protection issues related to sustaining families with entrepreneurial pursuits. Sponsored by the Mel King Institute and the Massachusetts Growth Capital Corporation
- September 2012: Midas provided advanced training to providers of financial stability centers in Eastern Massachusetts on “Special Financial Topics” This session covered a review of non-bank financial products and services, college debt, public benefits screening, finding growing job areas, and more. The training was sponsored by the Citi Foundation, LISC-Boston, and the United Way of Mass Bay and Merrimack Valley.
- July 2012: Midas hosted a statewide training “Guiding Clients to Career-Enhancing Education” for direct service providers, which reviewed the job market, related courses of study, appropriate training/education, and affordable financing options. The training was led by Inger Guffrida, with the US Dept HHS/Assets for Independence Program in Worcester.
- June 2012: Midas provided the intensive training *“Best Methods in Delivering Financial Education Workshops”* to staff-members of expanding financial stability programs in six Eastern Mass member organizations: Chelsea Connect, Jewish Vocational Services (Boston), Lawrence Communityworks, LIFT (Boston), Centerboard (Lynn), and Asian American Civic Association (Boston). The training was sponsored by the Citi Foundation, LISC-Boston, and the United Way of Mass Bay & Merrimack Valley.
- May, 2012: Midas Executive Director presented on “Behavioral Economics in Action”, at the [“Disrupting the Poverty Cycle: Emerging Practices to Achieve Economic Mobility Conference”](#), hosted by Midas member, Crittenton Women’s Union in Boston.
- Feb 2012: Midas presented on “How a Statewide Network Can Increase Financial Stability” in Rhode Island at an event hosted by the US Department of Health & Human Services, Administration for Families, and the Rhode Island Housing Network. Representatives from financial institutions, public agencies, and organizations serving in housing, homelessness, youth services, education, and human services attended to hear learn about asset-building programs and resources.

- December 2011: Midas partnered with the United Way of Pioneer Valley for a presentation on the new report "Enhancing Financial Stability in Hampden County" in Holyoke with research and recommendations for increasing financial stability and economic stimulus in western Massachusetts.
- October, 2011: cohosted the Statewide Summit on Financial Education with MFEC partners. 140 stakeholders in financial education gathered to share ideas and hear from Treas. Steven Grossman, Undersecretary Barbara Anthony, and Gail Hillebrand from the Consumer Financial Protection Bureau. Our financial sponsors, led by Citibank, announced initial investment in a centralized office of financial education, to be housed at Midas.
- 2011 Trainings for Providers: Midas hosted statewide trainings in critical and timely areas:
 - Advocating for Asset Building – State House training with advocates and legislative staff.
 - Financial Coaching Methodology – With national trainer, Leadership that Works
 - Understanding For-Profit Schools: Helping consumers avoid tricks and traps
 - The Arrival of Debt Settlement Companies - What does it mean for consumers and policymakers? With the Center for Responsible Lending.
- May 2011: the Assets & Opportunity Celebration featured many small businesses that Midas has assisted. Artists/Midas investors displayed artwork, performed music, catered, and sold their many services to those who came to celebrate our new approach to rebuilding the economy. Andrea Levere of [CFED](#), [Sen. James Eldridge](#), and [Treasurer Steve Grossman](#) inspired and encouraged us.
- March 2011: Statewide webinar “New Municipal Strategies for Economic Development through Asset Building and Financial Empowerment” for non-profits and public officials in the Gateway Cities. Introduced by State Treasurer Steve Grossman and co-hosted by Mass Inc.
- January 2011: [Training for advocates](#) (PDF) in asset policies at the State House at the start of the legislative season. [State House, Boston]
- December 2010: [Statewide member meeting/annual meeting](#) (PDF) to highlight current asset-building products and practices. [Boston Private Bank, Boston]
- November & December 2010: [Statewide intensive training in the financial coaching methods](#)(PDF), for non-profit staff-members. Two days in Lynn and two tele-classes for 45 coach trainers who will train others and serve over 6000 Massachusetts residents. [SPIN Financial Stability Center, Lynn]
- November 2010: Post-Asset Development Commission meeting to launch the Massachusetts Asset Building Coalition. This event was co-hosted by other members of the Mass ABC Steering Committee, including Boston EITC Coalition, Crittenton Women’s Union, Institute of Assets & Social Policy at Brandeis, Mass Association of CDCs, MassCAP, United Way of Mass Bay & Merrimack Valley, [Federal Reserve Bank of Boston]
- November 2010: Presentation to the Massachusetts Workforce Professionals Association on “Building and Protecting Assets in Massachusetts Low-Income Communities” and a discussion on integrating activities to career centers throughout the state. [Workforce Central, Worcester]
- October 2010: The Summit on Financial Education, co-hosted with other members of the Massachusetts Financial Education Collaborative to showcase models of financial education through collaboration, and to release a new website, materials, video, and future plans for financial education delivery in Massachusetts.
- June 2010: Convened municipal officials in Massachusetts Gateway Cities to illuminate issues of financial predation, financial education, and asset-building, in conjunction with Mass INC’s report “Going for Growth: Promoting Access to Wealth-Building Financial Services in Massachusetts Gateway Cities.” Co-hosted with Mass INC and the FDIC. [Worcester]

- May 2010: Webinar to update financial educators statewide on the state of financial education in Massachusetts co-hosted with other members of the Mass Financial Education Collaborative.
- March 2010: [Skill Up/Team Up Training](#) (PDF) with the Massachusetts Chapter of Financial Planners Association. A mutual training of financial educators with financial planners to prepare for a team approach to financial counseling and training in low-income communities. [Lawrence Community Works, Lawrence]