



Focus Area	Economic development, empowerment, opportunity and community wealth.
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Overview: West Willow Earn & Learn Program (Updated April 2024)

A Servant’s Heart is interested in helping locally based nonprofits increase capacity to carry out their own revitalization projects. One goal is to invest in capacity building programs that enable under-resourced neighborhoods to increase local collaboration, remove barriers to development and enable expansion of community services.

This year, the neighborhood’s Earn & Learn program will continue to pay for students and older adults to get paid while they’re learning. Students will open up savings accounts as participants in the financial literacy sessions which will focus on budgeting and spending plans; growing their savings; managing debt and investing.

Actions:

- We are interested in formulating evidence-based strategies on how grassroots organizations approaches can reduce large and growing levels of racial inequality in wealth, and significantly improve the financial wellbeing and economic security of families and communities that have been systematically subject to marginalization and disinvestment and, as a result, are unable to enjoy a fair and just opportunity to become economically secure. We will be reaching out to financial institutions and businesses to sponsor ongoing support of the Earn & Learn program.
- We’ve partnered with Community Financial Credit Union to provide a financial literacy program and help youth set up their own bank accounts. This program is more than an opportunity for West Willow youth to save – it has the potential to “plant the seed.” Overall, youth and elder participants in the Earn & Learn Program in 2023 earned a total of \$25,000.

Next Steps (2024):

- We’re looking to establish a Matching Savings Program for students to boost their savings with sponsors who match the amount of money an individual student saved in 2023. Incentives include:
 - A first deposit when the account is opened
 - Savings matching from a bank or credit union
 - Bonuses for reaching personal goals to add to a student’s account balance.
- We will be outlining a plan to pilot a youth investment club. Information will focus on financial concepts, the fundamentals of investing and evaluating potential investment opportunities. Investing is a vital financial skill often overlooked in traditional education, but it's critical for kids and teens to grasp. It not only helps them understand the value of money and enhances their financial literacy but also teaches about risk, rewards, patience, and long-term planning.
- We’ve already begun an effort to put in place a tech support component of the neighborhood’s Technology Training for older adults. We’re using a “reverse mentoring approach” to pair youth with advanced digital skills with older adults . Youth will offer additional training and support on skills mentees want to further develop.

Success: Mentees will have a greater understanding of tech skills by the end of the reverse mentoring program, and increased confidence in accessing and using technology. **Measure:** Surveys and digital literacy tests before and after the program.

Learn more about the partnership’s various initiatives at: www.westwillowgenerations.org

We welcome your support. If you want to consider supporting the Generations Together West Willow Partnership, you can donate at: www.westwillowgenerations.org/donate or volunteer at www.westwillowgenerations.org/get-involved.