With high numbers of financially vulnerable individuals and families in the Houston region, the need for financial education is critical.

Recent data from Prosperity Now’s 2017 Texas Scorecard underscore this need. As noted in the report, “Despite an unemployment rate that has ticked downward and an overall improved economy, large numbers of Texas families continue to struggle in low-wage jobs that don’t allow them to save for a more prosperous future.”

Even as employment has increased, 22.1 percent of Texans experience income volatility from month to month. This directly correlates to the 42.6 percent of Texas households who are liquid asset poor—meaning they do not have enough savings to live at the poverty line for just three months if they lose a job, face a medical crisis or suffer another income disruption.
In 2017, more Houstonians than ever before participated in Houston Money Week events, workshops and activities, with over 14,000 people gaining tools, resources and information. Among them, more than 2,100 people (15% of all 2017 HMW participants) completed event surveys. The graphs below are based on the survey results conducted by HMW Partners.

14,418
TOTAL ATTENDEES

23%
INCREASE OVER HMW 2016

BakerRipley helping Houstonians prepare for Tax Day

1,000+
MIDDLE SCHOOL STUDENTS EDUCATED IN FINANCIAL LITERACY BOOK CLUB

Ethnicity

- African American 43.31%
- Hispanic 25.39%
- White (Non-Hispanic) 21.63%
- Asian 6.03%
- Other 3.63%

Household Income

- <$35,049: 74.61%
- $35,050 - 56,799: 13.12%
- $56,800 - 84,119: 8.84%
- $84,120+: 3.42%

Age
Through 209 classes, workshops and activities, HMW 2017 empowered over 14,000 seniors, adults, young professionals and students in the greater Houston area. The content and location of HMW events reached every major demographic.

Comerica Bank Financial Literacy Day at Stafford Middle School

In 2017, HMW created a “Quadrant” strategy to ensure that events would be better distributed across the city and more accessible to a larger number of Houstonians. We divided the city into four quadrants and encouraged partners located within the same quadrant to work together to host community events in the area.
The Moolah Gra$ financial festival was held in two locations this year, Holman Street Baptist Church and Camara de Empresarios, to offer the event to both English and Spanish speakers. Participants learned about financial resources and services in the community while playing games and registering for prizes.

Channel Your Finance

Woodforest National Bank hosted Channel Your Finance at San Jacinto College, providing services and information to help participants get out of the payday lending cycle.

Space City Biz Boost

PeopleFund, BakerRipley and Woodforest Bank hosted a one-day event to elevate entrepreneurs through financial education. Prospective business owners learned about tax reduction strategies, had access to a capital panel, and met with vendors at a small business resource fair.

Money Mixer

Houston City Controller Chris Brown was on hand for the Money Mixer event hosted at the Galleria-area Whole Foods store. Shoppers attended quick 20-minute financial education sessions on topics such as housing, saving, and money management for children.
Our Impact

HMW Art Contest: Smarter Texans Save
K-12 students pulled out their art supplies to showcase their creative interpretation of how “Smarter Texans Save,” this year’s theme for the annual art contest sponsored by the Texas Council on Economic Education. Three high school winners and one elementary school winner received scholarships.

“What Are You Saving For?”
Kindergarten students at Lovett Elementary School enjoyed financial literacy lessons throughout the month of April. They learned about ways to earn income, identifying types of currency, and the difference between spending and saving. The children were also asked to draw a picture showing what they were saving their money for. Popular answers included ice cream, candy, toys and puppies.

Fun Family Financial Basics
The Houston Public Library hosted a workshop on financial choices for teens, cybersecurity and financial safety. Attendees learned about behaviors or choices that can make financial situations worse and ways to prevent this from happening.

After my students had read the book, it was a great experience for me to have a real conversation about what was going on and what they would do. Although I’m a math teacher, it was amazing to make literary connections with them.”

Jessica Singh
Fleming Middle School
Houston Independent School District
In 2017, Houston Money Week launched a new initiative for middle school students, the Financial Literacy Book Club. The program aims to help educators more effectively engage their students on the subject of personal financial literacy by reading books in the contemporary young adult genre. Using a book club format, classroom lessons pair financial literacy with reading and language arts, and cover topics aligned with current Texas state instructional standards (TEKS). This year’s book selection was Crash by Jerry Spinelli. Lesson plans and books were provided to Houston ISD middle schools free of charge.

When I went for my first visit, it was a tough group—one student even said that he was a bully so he wouldn’t read the book. During my last visit, through the book discussion, that same student said he didn’t want to make people feel bad and that he would try to start being nicer. What a warm feeling…and I look forward to doing it again.”

Sonja Banks  
First National Bank Texas/First Convenience Bank  
Volunteer at Navarro Middle School
Over 300 high school seniors from across the Houston area came together for a unique opportunity—hearing basketball great Earvin “Magic” Johnson speak about finances, education and entrepreneurship. One of HMW's annual signature events, 100 Teens brings high school seniors to the Federal Reserve for a day of learning about budgeting and money management to help them be successful in college or careers. As keynote speaker, Johnson, who has focused recent business activities on community and economic empowerment, emphasized the importance of making responsible financial decisions. HMW Student Essay Contest winners were announced, and volunteers from Regions Bank and the Federal Reserve Bank – Houston Branch assisted with the program.

“I encourage you to develop good money management skills. It is up to each and every one of us to earn it, save it, and spend it wisely.”

Magic Johnson
Students playing the Bean Game at the 100 Teens event
“The BIG Takeaway” College Scholarship Contest

College students who attended HMW classes or events on their campus were asked to share their “big takeaway” to be entered in a drawing for a $250 scholarship. Six HMW partner colleges and universities hosted events, and 500 students participated in the contest. Winners are below. Not pictured: Charles Bellow, HCC Northwest; Jane Enudi Adishi, Prairie View A&M University; and Reneshia Gilder, Sam Houston State University.

High School Division
1st Place
Katie Clack
Foster High School

2nd Place
Qudisah Muhammed
Elevated Places

3rd Place
Abby Evans
High School for the Performing and Visual Arts (HSPVA)

Middle School Division
1st Place
Hamzah Mir
St. John’s School

Student essay contest winners with Magic Johnson. From left to right: Hamzah Mir, Qudisah Muhammed, Katie Clack and Abby Evans.

HMW Student Essay Contest

Bolstered by the success of HMW’s book club initiative for middle school students, the annual HMW Student Essay Contest received double the number of entries from years past. Over 400 middle and high school students across the Houston area wrote essays on the connection between financial health and physical health, including policies schools could adopt to promote financial and physical health in students. One middle school and three high school winners were awarded scholarships to help with future educational expenses.

High School Division
1st Place
Jorge Montoya
San Jacinto College North

2nd Place
Dayenaria Browder
Texas Southern University

3rd Place
Marilyn Enofe-Robertson
HCC Southwest

Middle School Division
1st Place
Ashley Debose
HCC Central

2nd Place
Jennifer Rojas
University of Houston

3rd Place
Hamzah Mir
St. John’s School

Student essay contest winners with Magic Johnson. From left to right: Hamzah Mir, Qudisah Muhammed, Katie Clack and Abby Evans.
College Students

- Business Financial Symposium
  The University of Houston’s C.T. Bauer College of Business hosted a financial symposium for current UH students and the Houston community. The symposium provided information on basic financial topics, curriculum options for financial education, and careers in financial services, including commercial banking, financial analysis and personal financial planning.

- Financial Education Forum
  **Over 100 students** at Prairie View A&M University participated in the school's first Financial Education Forum. Students learned about budgeting, credit and business loans to prepare for post graduation, and opening their own law practice.

- Envision Your Financial Future
  Houston Housewives of Finance partnered with Houston Community College to host a financial vision board workshop for students at HCC’s Alief campus. Participants learned about establishing a financial foundation, the wealth formula, and the Rule of 72. They then laid out their financial future on their vision board. The event drew a standing-room-only crowd of **over 100 students**, providing a unique opportunity to engage college students that was both fun and informative.

- Financial Fairs
  Houston Community College hosted financial literacy and capability fairs at several campuses. Each fair featured presentations on topics such as budgeting, scholarships, stewardship and wealth building. Students could also visit vendors and play financial games, with opportunities to win prizes.
Young Professionals

Know Your Money: Entrepreneurship Edition
Young adults learned how to successfully manage money and align career choices with lifestyle goals at a workshop sponsored by the Houston Area Urban League Young Professionals. Panelists including a certified financial planner, a lawyer and a cultural psychologist provided attendees with tips on reducing debt, maintaining a budget, owning a home, and starting a small business.

HUD-Certified Homebuyer Education
Keystone CDC offered a HUD-Certified Homebuyer Education class, with 26 people completing the training. Attendees said they felt more confident about purchasing a home after taking the course. Keystone continues to track their progress toward their homeownership goals throughout the year.

Homebuying Process Workshop
Avenue CDC hosted a homebuying process workshop at New Bethlehem Missionary Baptist Church. Potential buyers learned the steps involved in becoming a homeowner and developed a better understanding of the benefits and responsibilities of owning a home. They also learned about the importance of having good credit, mortgage loans and how to obtain them, and how to begin shopping for a home.

Tax Preparation Centers
BakerRipley, formerly Neighborhood Centers, offered free tax preparation for low- and middle-income families. With the help of the City of Houston and Nightingale Interpreting Services, BakerRipley was also able to assist hearing-impaired clients with their taxes using American Sign Language interpretation.
Adult Literacy Essay Contest

Houston Center for Literacy hosted the first Adult Literacy Essay Contest in HMW history. The center’s provider organizations encouraged their clients to submit essays, with the opportunity to win scholarships towards their educational needs and goals. Participants wrote on how adult education classes would help them reach their personal, financial and future goals.

Success Story

When I graduated college, I landed a job with my chemical engineering degree as a development engineer with the government. One of my older cousins gave me an Excel spreadsheet and showed me how to budget my money, and I still use a version of that spreadsheet today. In March 2016, I was laid off from my job as an Engineering Project Manager and had to learn to change my view of money. Over the next month, I worked on my budget and managed to get my monthly expenses down below what I was receiving in unemployment benefits.

Through my experience with The Workfaith Connection, I am understanding that money is a tool, and not a toy or a comfort mechanism. I spent years unfulfilled, but was afraid to leave the comfortable lifestyle I was living. In March 2017, I got a new job where I am more fulfilled in my career, I can see that before I was worshiping the control and comfort that money offered me—and now, I am releasing that control to God.

Essay contest winners Sohni Farooq (Prestige Learning Center), Cheryl Aytch (EastSide University) and Rawan Mzannar (Prestige Learning Center) with Houston Center for Literacy staff and HMW volunteers

Money Stories

Houstonians who attended Money Stories, hosted by The Workfaith Connection, had the opportunity to better understand the impact that their personal financial story has made on their financial habits. The program included testimonials from Workfaith graduates, a panel of financial industry representatives and an interactive game. Participants gained knowledge on how to take steps toward healthy finances.

Representatives from Family Services, Bank on Houston and Post Oak Bank
Our Reach

Houston Children’s Festival
HMW reached thousands of families by hosting a booth at the McDonald’s Houston Children’s Festival—the largest children’s festival in the U.S. An estimated 50,000 people attend the two-day event each year. HMW provided festival guests with financial literacy materials, including curriculum for children of all ages, coloring books and other promotional items.

Career and Education Day
HMW engaged with students and families at the Houston Hispanic Forum’s 30th annual Career and Education Day. The program, which targets Houston’s fast-growing Hispanic community, attracts thousands of students from across the greater Houston area to learn about post-high school opportunities. HMW hosted a booth and gave presentations on preparing financially for college.

Lyons Avenue Renaissance Festival
HMW sponsored a booth at the Lyons Avenue Renaissance Festival hosted by the Fifth Ward Community Redevelopment Corporation. The festival is a family-friendly celebration of history, culture and revitalization in Houston’s historic Fifth Ward, with an estimated attendance of 6,500 people. Festival goers of all ages learned about HMW’s financial education resources while enjoying music by local artists, performances by school groups, health screenings and more.
Congratulations to our 2017 Outstanding Service Award Winners!

**Susan Kizer - Federal Reserve Bank of Dallas - Houston Branch**

As chair of HMW’s K-12 Education committee, Susan is known for her innovative ideas to motivate partner engagement and student participation. She has travelled to several school districts to promote financial literacy. Her dedication to teachers, students and their parents through HMW’s citywide initiative is unparalleled.

**Marcella Hagger - Texas Southern University - Thurgood Marshall School of Law**

Marcella has been representing TSU for two years, but in 2017, she doubled her efforts. She increased HMW programming to five events, including both TSU’s Financial Aid office and the College of Business and collaborating with several other HMW partners. The events were attended by students, faculty and staff.

Congratulations to our 2017 Stellar Award Winner!

**Woodforest National Bank**

This year, the Woodforest National Bank team, led by Tasha Harvey, assisted in coordinating three major community events: Quadrant Two’s Channel Your Finances; Quadrant One’s Fun Family Financial Basics, held at the Carnegie Neighborhood Library; and the Financial Literacy Book Club, with WNB team members volunteering at five Houston-area middle schools. In total, WNB hosted over 40 events in the month of April. The Woodforest team not only contributes time and volunteers, the bank also provides sponsorship to HMW. Woodforest’s focus on economic empowerment and inclusion is instrumental in aiding in the growth and prosperity of thousands of Houstonians.

Congratulations to our 2017 Rising Star Award Winners!

**Houston Community College Financial Coaches**

Since HMW’s inception, Houston Community College has been a vital partner in outreach to college students, and HCC’s Financial Coaching professionals have led the way. HCC’s financial coaches are committed to increasing financial literacy among students and empowering them to make sound financial decisions. They host financial fairs, workshops, games and activities to encourage student participation—and bring the largest number of entries to The BIG Takeaway College Scholarship Contest! The coaches’ dedication to HMW and their students’ financial future is truly appreciated.
Our Sponsors

**GOLD LEVEL $5,000+**
- Allegiance Bank
- Capital One Bank
- Frost Bank
- Regions Bank
- Texas Capital Bank
- Whitney Bank
- Woodforest National Bank

**SILVER LEVEL $2,500+**
- BB&T Bank
- BBVA Compass Bank

**BRONZE LEVEL $1,000+**
- American First National Bank
- Bank of America
- Central Bank
- Comerica Bank
- Commercial State Bank
- Iberia Bank
- Integrity Bank
- JPMorgan Chase Bank
- Plains State Bank
- Post Oak Bank
- Spirit of Texas Bank
- Trustmark National Bank
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**FRIEND LEVEL up to $999**
- First National Bank Texas
- Bliss Finance
- Elite Image Tax & Notary Service, LLC
- Jonique Colburt
- Vecino Health Centers
- Jennifer & Matthew Guzman
- Clarinda Bell-Fletcher

**ADDITIONAL IN-KIND**
- Comerica Bank
- Regions Bank
- Texas Capital Bank
- Woodforest National Bank

Money Management International, a 501(c)(3) nonprofit organization, serves as the fiscal agent for Houston Money Week.

Our Leadership

**2017 Leadership Team**
- Jackie Aguilera  EastSide University
- Donald Bowers  Federal Reserve Bank - Houston Branch
- WenFang Bruchett  Bliss Finance
- Audrey Bybee  Regions Bank
- Rudy Cavazos  The BridgePath
- Jennifer Guzman  Texas Capital Bank
- Tasha Harvey  Woodforest National Bank
- Chris Hensley  KPFT 90.1 FM
- Rickey Jimenez  Allegiance Bank
- Erika Jones  Federal Reserve Bank - Houston Branch
- Susan Kizer  Federal Reserve Bank - Houston Branch
- Veronica Martinez  BBVA Compass Bank
- Richard Simonds  Family Houston

**2017 Advisory Board**
- Allen Choy  Woodforest National Bank
- Ryan Colburn  Regions Bank
- Vanessa Reed  Comerica Bank
- Mark Winchester  U.S. Small Business Administration
Our Partners

Aldine Independent School District
Alief Independent School District
Allegiance Bank
Alliance Financial Ministries
Alliance for Multicultural Community Services
Alpha Kappa Omega Chapter, Alpha Kappa Alpha Sorority Inc.
American First National Bank
Angela Vickerman, CPA
Avenue Community Development Corporation
Bank of America
Bank on Houston
Barbara Jordan Endeavors
BB&T Bank
BBVA Compass Bank
Beyond Careers
Brentwood Baptist Development Association
Bliss Finance
Camara de Empresarios Latinos de Houston
Capital One Bank
Central Bank
Central Houston (CHIME)
Children’s Books on Wheels
City of Houston
Comerica Bank
Commercial State Bank
Community Impact Newspaper
Conroe Independent School District
Credit Coalition
Credit Recovery Group
CW39
Easter Seals Greater Houston
EastSide University
Edward Jones Investments
Elite Image Tax & Notary Service, LLC
Family Houston
FDIC
Federal Reserve Bank of Dallas – Houston Branch
Fifth Ward Community Redevelopment Corporation
First Convenience Bank
First National Bank Texas
Fort Bend Independent School District
Frost Bank
God’s Money God’s Way Ministries
Goodwill Industries of Houston
Gulf Coast Community Services Association
Harris County Public Library
Hispanic Mortgage Lenders Organization
Holman Street Baptist Church
Houston Area Urban League
Houston Area Urban League - Young Professionals
Houston Black Real Estate Association
Houston Center for Literacy
Houston Community College System
Houston Chronicle
Houston Media Source
Houston Hispanic Forum
Houston Housing Authority
Houston Housewives of Finance
Houston Independent School District
Houston Public Library
Iberia Bank
Integrity Bank
Junior Achievement of Southeast Texas
JPMorgan Chase Bank
Katy Independent School District
Kemsley Law Center
Keystone Community Development Corporation
KHOU CBS Channel 11
Klein Independent School District
KMAZ 102.5 FM
KPFT 90.1 FM
KTRK ABC Channel 13
KYND 1520 AM
Kyle Vesevick
Life Multi Services Network
Literacy Advance of Houston
Lone Star College
Marshall Wealth Management
Mays Consulting Group
Michael E. DeBakey VA Medical Center
Marc Mortel
Ministry Assistance of the Near Northwest Alliance (MANNA)
Money Management International
Millionaire Mommy Society
My Money My Future
National Association of Hispanic Real Estate Professionals
National Hispanic Professional Organization
BakerRipley (formerly Neighborhood Centers, Inc.)
Neighborhood Recovery Community Development Corporation
New Bethlehem Missionary Baptist Church
New Hope Housing
North Channel Area Chamber of Commerce
Northwest Assistance Ministries
Office of Houston City Controller Chris Brown
Office of the Comptroller of the Currency
Office of Veteran Affairs
Operation HOPE
PeopleFund
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Primerica Financial Services
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Radio One Texas
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Texas Council on Economic Education
Texas Department of Banking
Texas Dow Employees Credit Union
The BridgePath
Texas Southern University - Jesse H. Jones School of Business
Texas Southern University - Thurgood Marshall School of Law
Texas Southern University
The Fountain of Praise
The Kingdom Builders Center
The Society for Financial Awareness
The Women’s Resource of Greater Houston
The Workfaith Connection
Trustmark National Bank
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U.S. Department of Veterans Affairs
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Wesley Community Center
Whitney Bank
Woodforest National Bank
World Financial Group
World System Builder

Join Us
For more information about HMW events, to find an event near you, or to become a partner, visit www.HoustonMoneyWeek.org