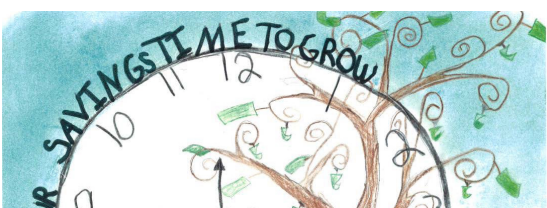
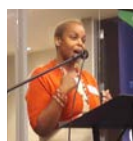




# Houston Money Week

## 2017 Impact Report



# Our Mission

Houston Money Week (HMW) is a community-wide financial education initiative that empowers families and individuals to be successful in making financial choices. HMW provides resources to help consumers better manage their personal finances through the collaboration and coordinated effort of organizations across Houston and surrounding counties. HMW's programming offers free financial education events that cover all facets of personal finance while raising awareness of community resources.

HMW partners—businesses, financial institutions, schools, libraries, non-profits, government agencies and media outlets—come together each year in April to emphasize the importance of financial education, and inform consumers where they can get assistance. Events are open to all demographics and income levels but focus primarily on serving low- to moderate-income populations—those most impacted by financial education.

With **over 200 separate events**, it would be impossible to tell the story of every HMW program. This report provides a snapshot of the impact that HMW partners made in the Houston community in 2017.

# Our Community

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.

**OVER  
42%  
OF TEXAS  
HOUSEHOLDS  
ARE LIQUID ASSET  
POOR**



**1 IN 5  
HOUSTONIANS  
live below the  
poverty line.**



**1 IN 3  
FAMILIES IN THE  
HOUSTON AREA  
live on less than  
\$40,000 per year.**

# Our Audience

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



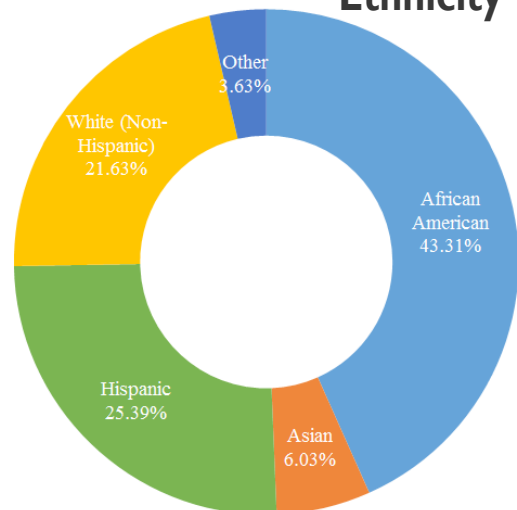
BakerRipley helping Houstonians prepare for Tax Day



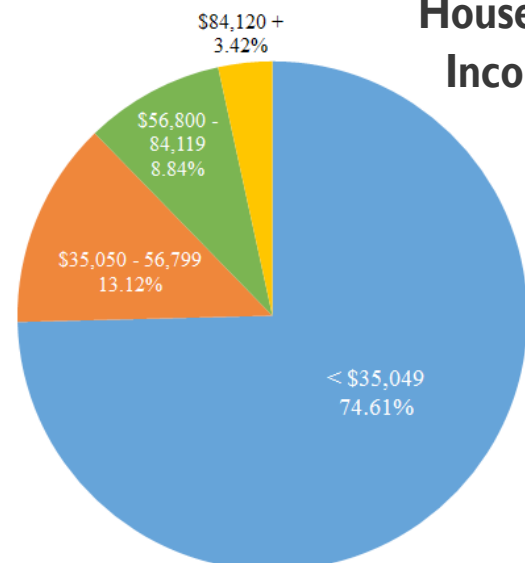
## 1,000+

MIDDLE SCHOOL STUDENTS  
EDUCATED IN FINANCIAL  
LITERACY BOOK CLUB

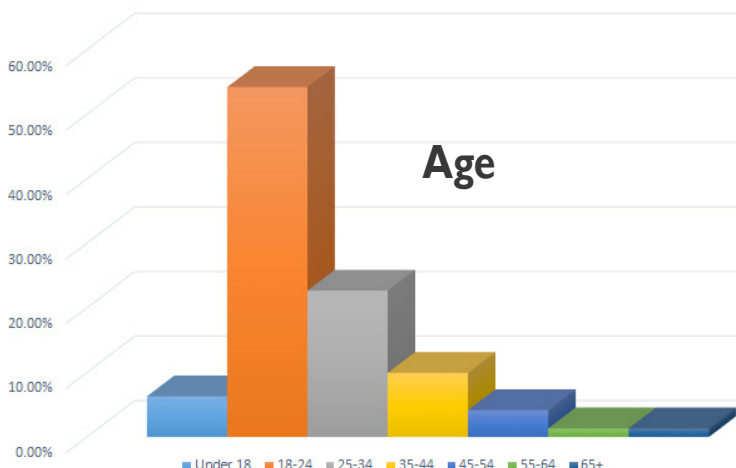
### Ethnicity



### Household Income



### Age





# Our Events

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.



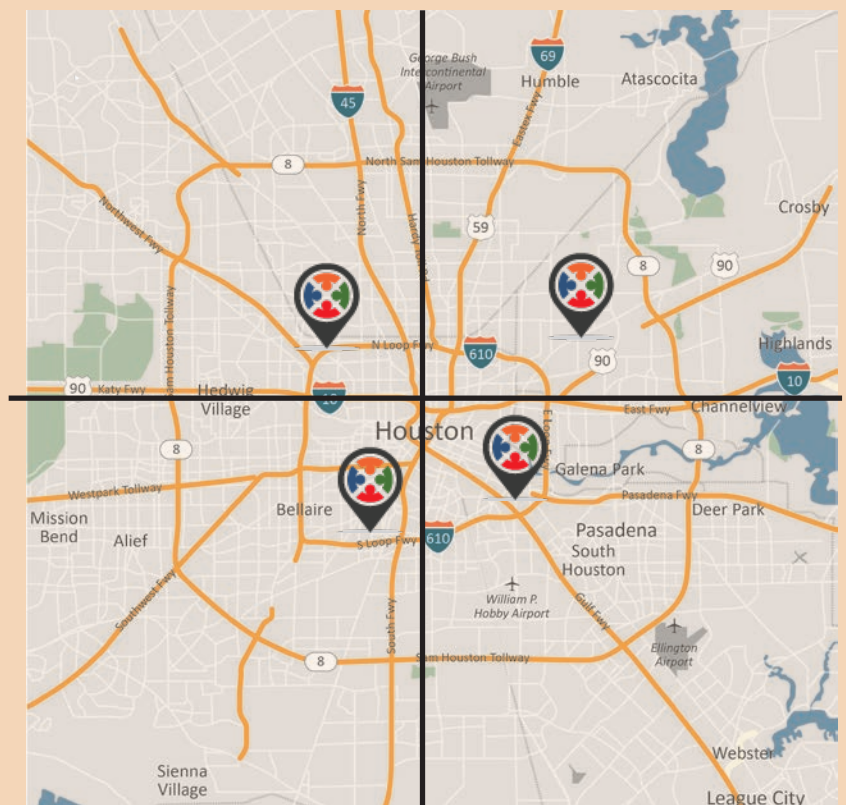
Comerica Bank Financial Literacy Day at Stafford Middle School

# 209

**TOTAL EVENTS  
HELD IN  
9 COUNTIES**

# 88%

**OF EVENTS WERE  
HELD IN HARRIS  
COUNTY**



## ▮ Quadrant Events: Expanding Our Geographic Reach

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.



### ≡ Moolah Gra\$

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.



Hispanic Mortgage Lenders Organization at Moolah Gra\$

### ≡ 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.



HMW partners with Houston City Controller Chris Brown



# 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.



“Give Your Savings Time To Grow”  
Artist: Alicia Y., Tompkins High School



“Piggy Bank”  
Artist: Andrea E., Tompkins High School



“Save Your Money”  
Artist: Nhi V., Dobie High School

## “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.



“I am saving my money for ice cream.”  
Artist: Maya S., Lovett Elementary School

## 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



# Financial Literacy Book Club



Volunteer from Bliss Finance with Stevenson Middle School students and principal during a book club session



**HISD MIDDLE  
SCHOOLS  
PARTICIPATED IN  
THE FINANCIAL  
LITERACY BOOK  
CLUB**

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

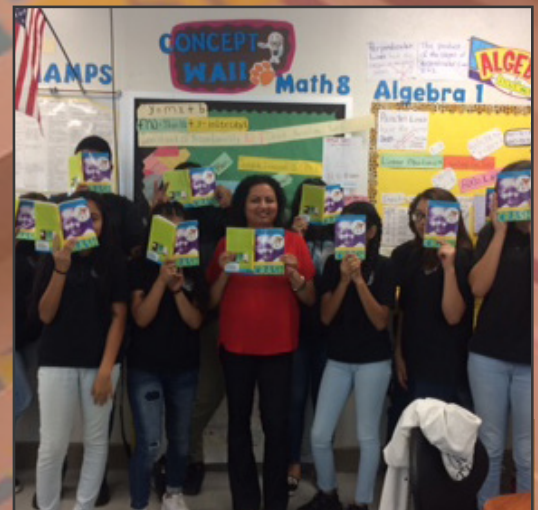
engage their students on the subject of personal financial literacy by reading books in the contemporary young adult genre. Using a book club format, classroom lessons pair financial literacy with reading and language arts, and cover topics aligned with current Texas state instructional standards (TEKS). This year's book selection was *Crash* by Jerry Spinelli. Lesson plans and books were provided to Houston ISD middle schools free of charge.



Stevenson Middle School students displaying work from their Financial Literacy Book Club

“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



Volunteer from First National Bank Texas with students from Navarro Middle School

## 100 Teens

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



## 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

**Katie Clack**

Foster High School

2nd Place

**Qudisah Muhammad**

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 Muhammad, Katie Clack and Abby Evans.

## "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.



**Mario Aguilar**  
HCC Northeast



**Dayenara Browder**  
Texas Southern  
University



**Ashley Debose**  
HCC Central



**Jorge Montoya**  
San Jacinto College  
North



**Marilyn Enofe-Robertson**  
HCC Southwest



**Jennifer Rocha**  
HCC Southeast



**Janet Rojas**  
University of Houston



# 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 PrairieView 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.



## 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.



## 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.





### 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.



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



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

### 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.

## 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 worshipping the control and comfort that money offered me—and now, I am releasing that control to God.



# Dametria Douglas

# 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.



Houston Hispanic Forum Career and Education Day

## 🏰 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.





# Our Voice



WITH CHRISTOPHER HENSLEY  
www.moneymatterspodcast.com



Great Day Houston

## 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

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

## ≡ 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  
Wallis State Bank

## ≡ 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

# 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

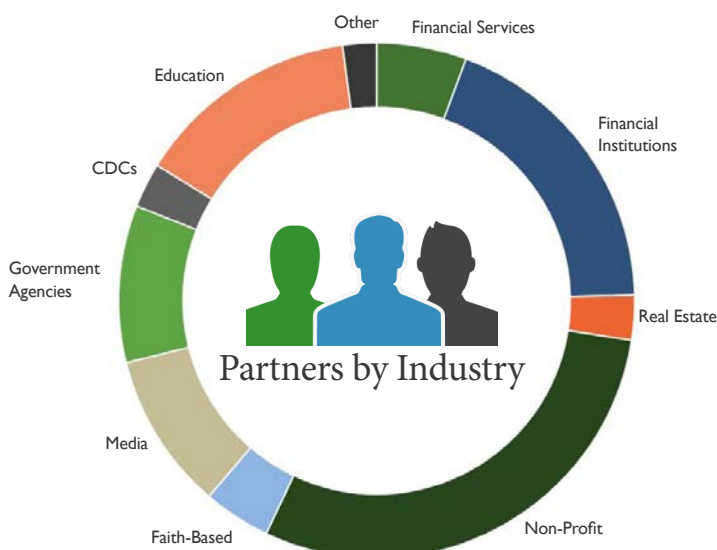
Frost Bank  
God's Money God's Way Ministries  
Goodwill Industries of Houston  
Gulf Coast Community Services Association  
Harris County Public Library  
Hispanic Mortgage Lenders Organization  
Holman Street Baptist Church  
Houston Area Urban League  
Houston Area Urban League - Young Professionals  
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  
 Plains State Bank  
 Post Oak Bank  
 Prairie View A&M University  
 Primerica Financial Services  
 Page One Productions  
 Radio One Texas  
 Red and Black  
 Regions Bank  
 Sam Houston State University Student Money Management Center  
 Smart Wealthy Millennial  
 San Jacinto College  
 Single Parents Igniting Relationships in Truth, Inc.  
 Spirit of Texas Bank  
 Stafford Municipal School District

Star Realty Services  
 Suburban Houston - Fort Bend Alumnae Chapter, Delta Sigma Theta Inc.  
 Texas Capital Bank  
 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  
 Trademark Creative  
 U.S. Department of Veterans Affairs  
 U.S. Small Business Administration  
 United Way of Greater Houston - THRIVE  
 Unity Bank  
 University of Houston - C.T. Bauer College of Business  
 University of Houston Bauer College Small Business Development Center  
 Univision Communications Inc.  
 Wallis State Bank  
 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](http://www.HoustonMoneyWeek.org)



[www.HoustonMoneyWeek.org](http://www.HoustonMoneyWeek.org)  
[@HoustonMoneyWeek](https://www.instagram.com/HoustonMoneyWeek)

