

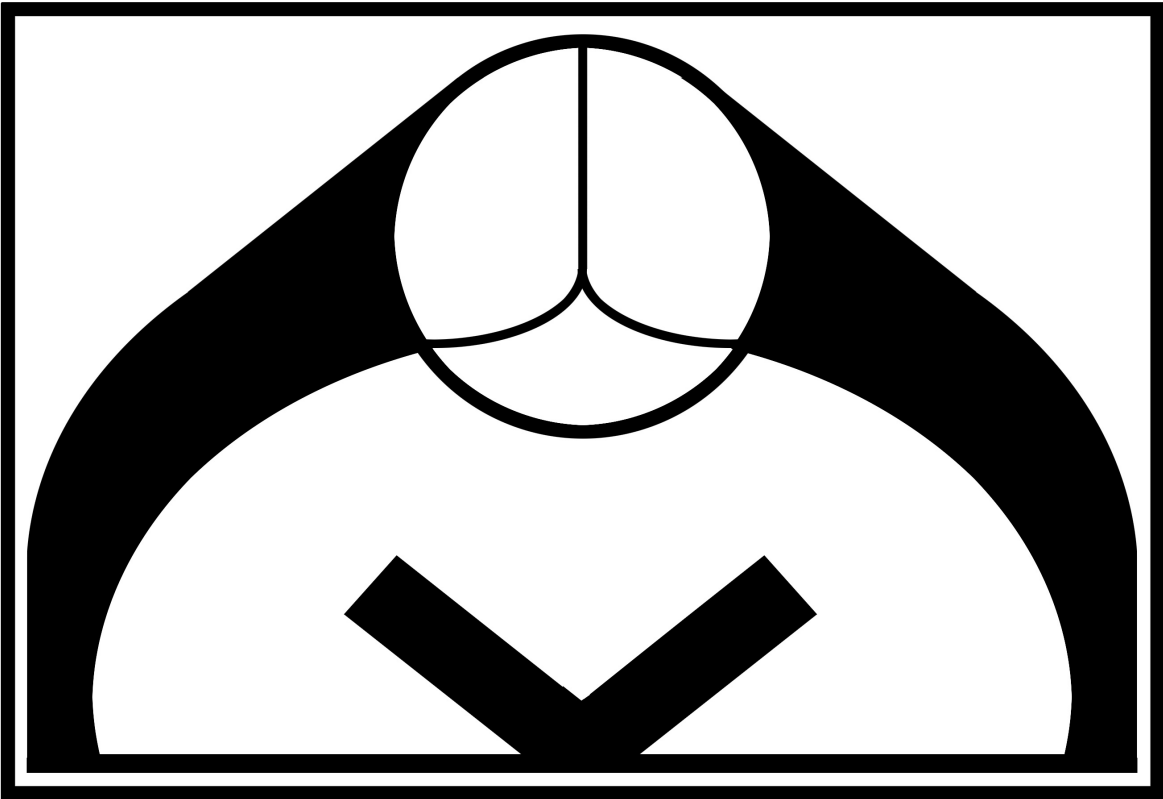
ESCUELITA ON WHEELS

Presented by META

[Mobile Education to All]

Hispanic Austin Leadership

May 2019



M E T A

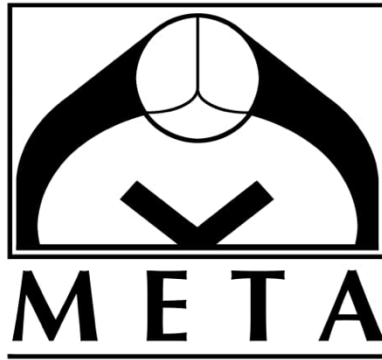


Table of Contents

Executive Summary	4
Project Selection	5
Project Methodology and Implementation	11
Project Impact	15
Financial Summary	17
Sustainability: The Future of META	19
References	23
Acknowledgements	24
META Team Bios	25
Photos	26
Appendix	35

HAL 2019 Education Team Executive Summary:

Mission Statement: META seeks to bring educational resources to local neighborhoods to successfully prepare Latinx children for Kindergarten while providing financial literacy to the parents.

Issue:

Lack of access to quality pre-school education has disproportionately impacted Latinx children to be kindergarten ready.

Importance of Issue:

- In 2018 less than 51% of Central Texas kindergarteners arrived school-ready
- 99% of brain development occurs by age 5
- In Travis County 75% of the children five and under are living below the poverty level and are Hispanic
- In 2017 35% of low-income kindergarteners were school-ready.

Summary of Community assessment, conversations and take-aways:

After in-depth conversations with prominent city leaders and education experts, it has become evident that having access to pre-school education will have a direct impact on the completion of higher education and the disruption of the poverty cycle in our communities.

Action planned to address the issue:

Implement a pilot initiative that would serve as a stepping stone for “Escuelita on Wheels,” a mobile dual-generation pre-school education program that addresses access limitation to pre-school education.

The Pilot initiative will consist of:

- Three events in Manor, Del Valle, Caldwell
- A one-hour *Mami and Me* bilingual class for parents and their preschoolers
- An expert-led training for the parents that includes a topic of relevance

Projected measurable impact:

- Reaching families in their own neighborhoods and scaling the impact of our pilot partner Todos Juntos Learning Center in Austin.
- Creating an opportunity to build connections between communities that would not otherwise interact, thus, bridging the social divide caused by gentrification.
- Bringing education opportunities to parents of pre-school children to expose them to resources and skills that empower them and their families.

Project Selection

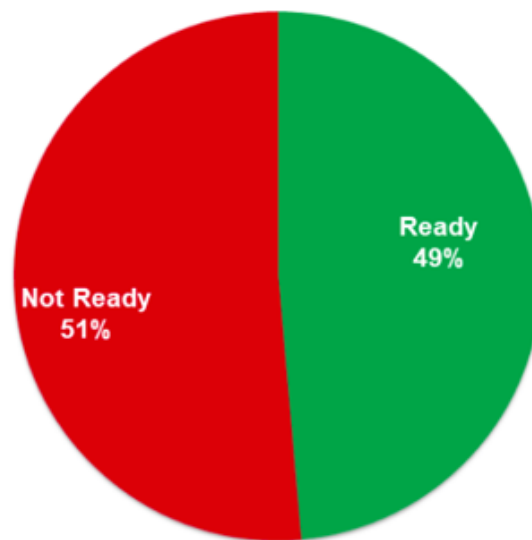
Why focus on school readiness?

Over half of children entering Kindergarten in Central Texas are not school ready. There are several reasons for this alarming statistic. The most salient one: impoverished families are disproportionately impacted by having very limited access to education opportunities and resources for their children.



Less Than Half of Central Texas Students Ready to Succeed in School

Kindergarten Readiness, Central Texas, 2017-18



Source: E3 Alliance Analysis of *Ready, Set, K!* weighted data

© 2018 E3 Alliance

16

Why focus on dual-generation engagement?

Studies show that there is a positive association between parent engagement and early childhood academic success. The Nellie Mae Education Foundation published the findings drawn from a large, socioeconomically diverse city.

Conversely, a similar study with high school students conducted by Wang and Sheikh-Khalil did show a positive association between home engagement and GPA. This study was based on a convenience sample of 10 public high schools (n=1,056 in Wave 1) within a large, socioeconomically diverse city. Student surveys, parent interviews, and school records were examined using a structural equation model. In this study engagement was defined as the extent to which parents organize study time and provide educational materials and opportunities for students outside of school. This study also showed a positive association between home engagement and student behavior, which was more strongly associated for low socioeconomic status (SES) groups (2014).

Although not part of our project but worth noting, the study also showed that there is a positive association between parent engagement and student behavior.

Why focus on Latinx students in low-income areas?

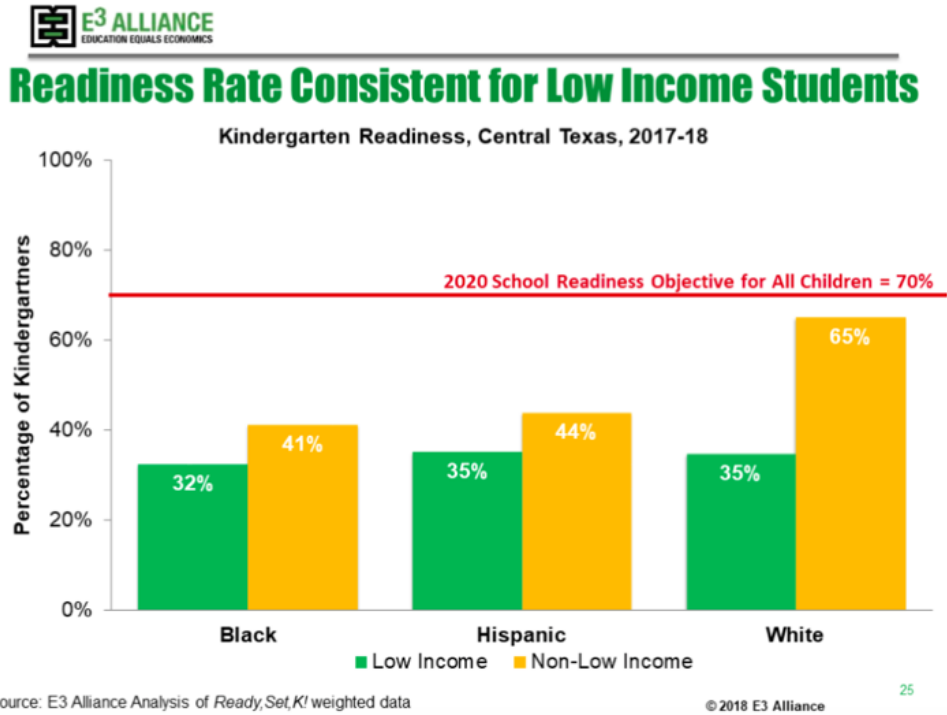
Based on research studies, the data highlights the importance of addressing the high percentage of low income families (66%) and the growing population of Hispanic children (57%) in our area.



Assessing Kindergarten Readiness

- Eight years data collection (2010-11 to 2017-18)
- 12 Central Texas School Districts, 65 schools
- 5,979 Kindergarten students
 - 3% Asian
 - 12% Black
 - 57% Hispanic
 - 26% White
- 66% Low Income
- 38% English Language Learners
- Data weighted to represent region

In contrast, when comparing the statistics for non-low-income children, Hispanics (44%) are not at the level of White students (65%) at being school ready. This reinforced the need to educated parents on the value of early education.



Why focus on early childhood education?

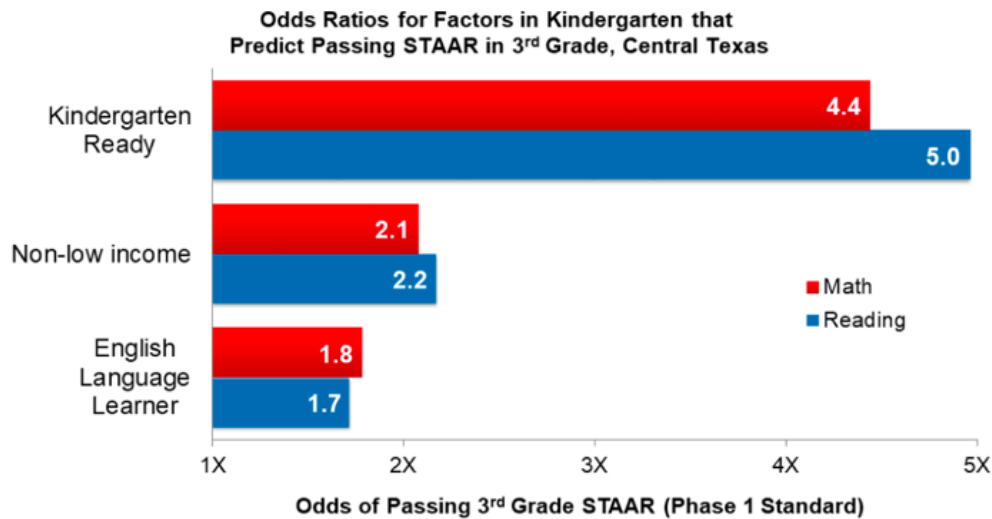


Given that 90% of brain development in children happens within the pre-school years, exposing them to education during these years will have a significant impact on their preparation for

kindergarten learning. In addition, it has been shown that being kindergarten ready is a predictor of academic success.



Kindergarten Readiness Status Strongest Predictor



E3 Alliance analysis of Ready, Set, K! and data at the Education Research Center at UT Austin; odds ratios from model with income, ELL, gender, ethnicity, Kinder ready status as predictors; Kindergarten in 2011-12 © 2018 E3 Alliance

38

Take-aways from education leaders in Austin:

Our conversation with key education leaders in Travis County highlighted the need for parent-engagement and culturally-relevant early education as a predictor of academic success:

Rodrigo Aguayo, Project MALES, UT-Austin

- Shed light on the disparity of higher education achievement of Latinx males
- Confirmed systemic gaps that impact the socio-emotional and academic development of students
- Identified lack of parental/mentor involvement as key contributing factor in lack of academic success
- Bridging the academic success gap is the most effective if students are exposed to their options by the 6th grade or earlier

Kristen Walker, Communities in School (Organization that works with AISD)

- Highlighted the need for parental involvement to positively impact academic success
- Identified socio-economic issues as a barrier for parental involvement
- Stressed a higher need for mentors at the elementary level to impact the student achievement

AISD: Alejandro Góngora, Assistant Director of Elementary Multilingual Education; Maria Arabo, Refugee Coordinator; Dr. Kauffman, Executive Director of Multilingual Education.

- Stressed the need for teachers that can relate to the students culturally.
- Discussed student's likelihood of achieving success if they have teachers of similar cultural background.
- Confirmed how ELLs failing key classes in Middle School and High School has a ripple effect in academic achievement.
- Shed light on the pressing need for better parent-community outreach, which directly impacts children's' success.

Why partner with Todos Juntos Learning Center?

In our quest to address the issue of access to early childhood education we decided to partner with an organization that has a successful dual-generation, bilingual, program to address that need. Todos Juntos Learning Center is a non-profit organization that serves primarily Latinx, Spanish-speaking, low-income families in the Austin and surrounding areas. Todos Juntos seeks to help all families, regardless of faith, income, or ethnic background, gain access to a quality learning experience by:

- Providing adult education services
- Providing early childhood education services
- Providing family learning experiences
- Providing a trust-based community
- Partnering with established organizations

Our interaction with the Executive Director of Todos Juntos, Christina Collazo and our observation of the classes sustained the idea that incorporating parents into preschoolers' educational experience through a dual generation program positively impacts kindergarten readiness and empowers families to break the cycle of poverty.

Todos Juntos' "Mami and Me" program teaches women social and life skills to enhance the children's exposure to higher education. Their dual-generation approach rests on the idea that constant parental involvement in preschool education strengthens children's confidence and enhances kindergarten readiness. Some of their most significant challenges include how lack of access to the Learning Center poses a barrier for families in need to participate in the program. She also shared with us that there 22 families on a waitlist that couldn't enter the program due to lack of capacity.

Inspired by Todos Juntos work, we set out to address the issue of access and capacity and to break the stigma that Latinx families do not read to their children or that we are only qualified for certain industries. We opted for a pilot mobile approach to provide pre-school education

access to families in Travis County and surrounding areas. Our aim was to understand grasp the community's interest and willingness to participate in education programs brought to them.

The HAL Education Team developed the META [Mobile Education To All] initiative to address this widespread issue. We partnered with Todos Juntos to expand their dual generation education program. We promoted their "Mami & Me" educational curriculum and added a financial literacy workshop for the parents at the end of each session. Families experienced a mini-session of a curriculum that includes pre-school literacy, social emotional learning, creative skills, and financial literacy for parents. All the activities were interactive, engaging the parents, siblings, and the preschoolers.

Project Methodology and Implementation

We hosted three workshops in Manor, Del Valle, and Dale, TX during three consecutive weekends. Our workshops focused on teaching the parents how to read and interact with their child, following the curriculum developed and implemented by Todos Juntos educators. Educational methods of repetition, music, singing, and hand motions were all critical in the understanding of the subject matter. This approach teaches the parents English so they improve their language and communication skills while simultaneously helping their child practice both languages. The program is a complete dual-language immersion experience.

We found it tremendously beneficial to bring the programs into the communities as opposed to the families coming to one location. It strengthens the communities by giving them a place to interact and build support networks among each other. The adults are also learning social and life skills to enhance their education, in turn positively impacting their work opportunities and promoting the family's economic growth. They are exposed to college-prep courses and guided in the process of enrolling at Austin Community College. META led three different financial literacy workshops to assist them in building their credit, developing a savings plan, and buying a home. Learning successful strategies to managing finances improves the household economy, positively impacting the families' local community.

The workshops were promoted through social media, posting on community calendar, announcements in local schools, asking local community leaders, and word-of-mouth of parents currently attending Todos Juntos Learning Center.

We required parents to register (call or email) for the sessions. Center for Public Education published studies showing that smaller class size positively impact student academic success. The findings include the following:

- Smaller classes in the early grades (K-3) can increase student academic achievement
- Limit class size to 18 for the greatest academic benefit
- Minority and low-income students benefit greater when learning in small classes (K-5)

We had 9 students/5 parents in Manor, 6 students/3 parents in Del Valle, and 14 students/8 parents in Dale. We reviewed the attendance to analyze the lower turnout of session #2. The Del Valle event was held on a day with strong winds and rain. The location was not accessible by walking due to being on a busy road.

Other take-aways from the sessions include the following:

community engagement, building relationships, whole-family participation (including siblings), locations that families frequent, offering snacks (well received), advertising on social media although for the Hispanic community word of mouth from trusted sources has the most impact.

Christina and the TJ staff provides feedback for the sessions. This guided our team to make modifications for future sessions. The feedback is as follows:

- These sessions can be joined by older siblings. Moving forward, it might be better to promote these as whole family experiences with a Pre-K focus vs two separate stations for the varying ages. (We had a separate area for older children).
- The activities offered to the older children should have been more engaging, maybe an age-appropriate word search related to the week's theme. (We had a station for creating a vision board).
- TJ facilitators had no issue having the older kids join the movement/music circle. In fact, given the number of participants, they felt that the older siblings made it livelier.
- More aggressive marketing when offering only a limited number of sessions.
- The venue might impact numbers. Seeking venues that families with young children frequent. (We will move the Del Valle location in the future to a more accessible establishment).
- The transition from TJ's M&M to HAL's presentation should be more obvious. Maybe an agenda for the morning. (We implemented a more detailed introduction in session #3).
- The HAL team could join the TJ team and families in the actual activities to create more excitement around what is happening and model positive behavior. (Our team participated more with each session as we learned more about the activities as well as managing the sessions).
- Prioritize establishing relationships in one area first but offering a series of workshops there before moving onto the next location.

TJ was happy to visit the three remote areas selected. The community in Dale was especially eye-opening. We have served families from the Lockhart area over the years, but to see the kind of turnout and enthusiasm we saw there reaffirmed what we know - that there is a growing need for services that meet families where they live. (And thanks to gentrification and high-cost of living, vulnerable communities are at risk for further isolation by being forced out of the city.)

Various stakeholders were informed of Escuelita on Wheels, and due to limited facilities, this idea seems quite promising. We have seen this approach work with healthcare and dental efforts, so we think this could be a great way to reach families in their neighborhoods. Plus a school on wheels?! What's not to love?

Workshops

First Session: Manor, TX (March 23rd, 2019)

Location: Manor United Methodist Church

A mini session of “Mami & Me” hosted by Todos Juntos. It was an interactive hour of explaining the program and benefits to both child and parent.

- Movement is first introduced through exercises that teach words and motions in English. Songs and team activities are also incorporated.
- Then reading circle starts to demonstrate the ease and necessity of reading together. Authored by Jessica Logan, Laura Justice, Melike Yumus, and Johana Chaparro Moreno, and published in the online edition of The Journal of Developmental and Behavioral Pediatrics, “When Children Are Not Read to at Home” investigates the “correlational and causal influences” of reading on children’s vocabulary development. The study found that children whose parents read them five age-appropriate books a day enter kindergarten with a vocabulary potentially richer for 1.4 million words. If you only read one book per day children hear 296,600 words before entering kindergarten. Children whose parents read them between three and five books a week hear 169,520 words and children whose parents read to them one or two books a week hear 63,570 words before kindergarten. **Children who are never read to only hear 4,662 words before the age of 5, according to the researchers’ calculations.**
- Letters and words that begin with specific letter are practiced by both child and parent/guardian in English and Spanish
- Hands on activity Hungry Caterpillar:
 - First painted a hungry caterpillar as a pair (child and parent)
 - Gave the parent time to give instruction to the child teaching them how to follow instructions but at the same time build a deeper bond with parent
 - Second activity was a food activity that created a hungry caterpillar out of healthy snack foods that were later consumed; focusing on team work, following directions and asking parents for help
- Financial Literacy Segment
 - Workshop focused on *Riqueza Verdadera*, how do you interpret financial wealth for yourself and the different types in our lives

After the session concluded, we had a survey available for participants to fill out. Data will be provided as a compilation of all three sessions.

Second Session: Del Valle, TX (March 30th, 2019)

Location: Elroy Library Learning Center

Same as above but the activity was putting a Mr./Mrs. Potato Head together in three different formats.

- First activity was using construction paper allowing parents to take the lead by teaching right and left and top/bottom
- Second activity was putting an actual potato-head figure together to continue to expand on vocabulary of accessories and attire
- Third activity was constructing a potato-head out of pancakes, fruit and whipped cream, here the children had more freedom to add the snacks of their liking, and then consume afterwards

Financial Literacy course discussed savings and improving credit. Adults were given the opportunity to look at their basic necessities budget and develop a plan to have a savings and emergency savings accounts for major purchases.

Third Session: Dale, TX (April 6th, 2019)

Location: Dale Community Center

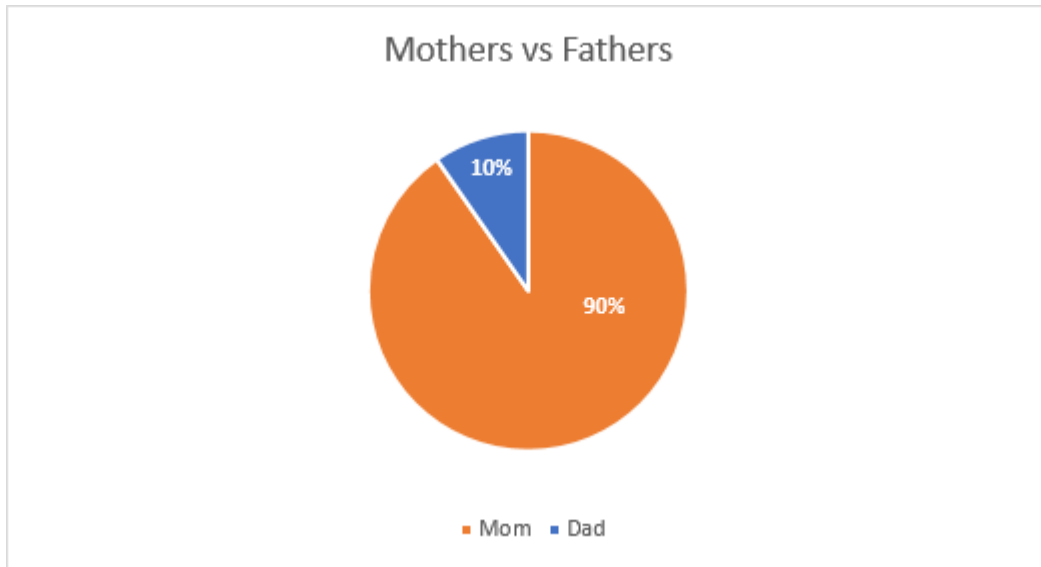
Same as above but the activity was around the book Pete The Cat

- First activity used construction paper to design and dress Pete the Cat, fostering the creativity among the families
- Second activity had the families decorate Pete's buttons out of rice cakes, Nutella and M&Ms

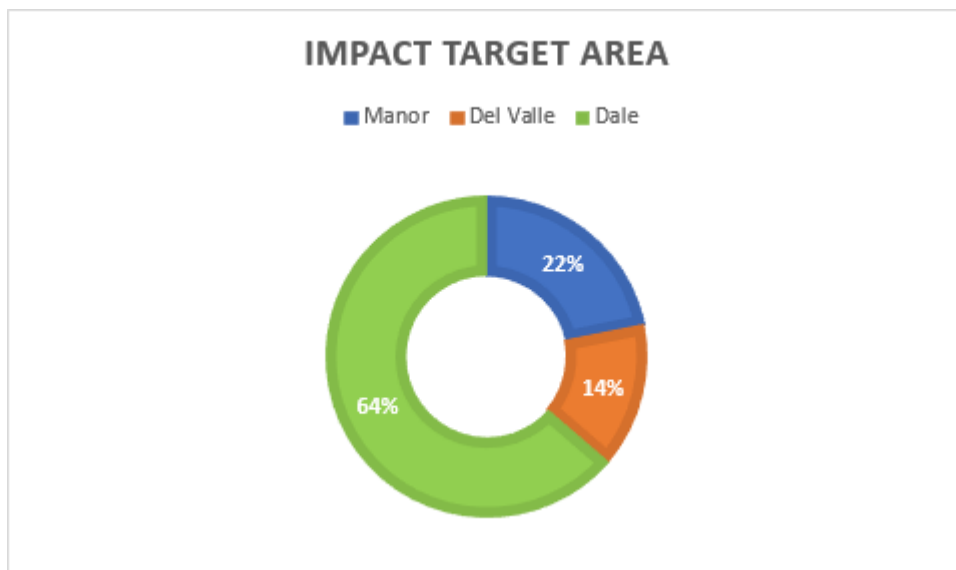
Financial Literacy course discussed how to buy a home. We had Rudy Reyes, realtor, come and talk to the families about the ins and outs of the home buying process.

Project Impact

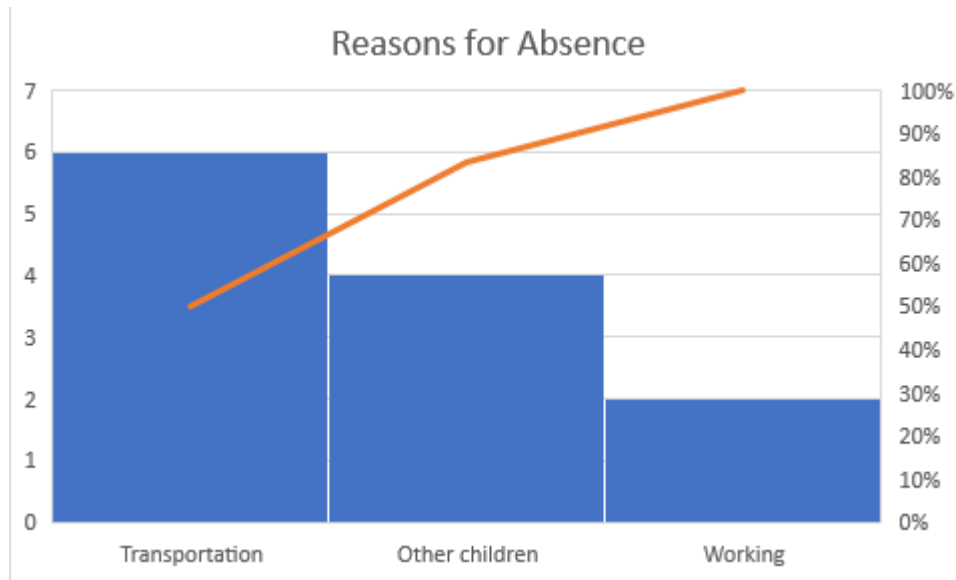
The sessions were advertised as a “Mami & Me” opportunity. We had fathers attend at the Manor and Dale sessions.



Analyzing the waitlist at Todos Juntos by zip code helped us identify the areas impacted by lack of quality academic opportunities. The graph below reflects the % of families by city currently seeking Pre-K education at TJ.



We contacted the families on the Todos Juntos waitlist. Many wanted to attend but due to transportation issues, lack of childcare for other children, and having to work on Saturdays prevented their attendance.



The distance from Todos Juntos Learning Center to the workshop locations is reflected in this table. Our most attended workshop was the one at Dale, TX, which is the furthest one from the TJ Learning Center.

Distance (miles) to target area:	
Dale	25
Del Valle	18
Manor	12

Financial Summary

	ALL SESSIONS	Manor	Del Valle	Dale
School supplies	\$19.40			
Posters	\$45.02			
Facilities		\$100.00	\$60.00	\$47.00
Breakfast		\$14.54	\$13.55	\$17.86
Gift card		\$25.00	\$25.00	\$25.00
Activity supplies		\$22.26	\$35.42	\$20.26
Todos Juntos Staff		\$60.00	\$60.00	\$60.00
Total	\$64.42	\$221.80	\$193.97	\$170.12
Grand Total	\$650.31			

We purchased gift cards to raffle at each event which will not be continued after the pilot sessions. TJ raffled a child's t-shirt at each event which are donated by grants. Therefore, the cost of each session would be under \$200. Other cost savings could include finding a food donor.

Each participant left with donations that included notepads, pens, safety kits, children's books and information on health, finances and education. All of these items were donated by local companies. See Appendix for the list of donors.

Quotes from participants:

“I liked doing the activities with my little girl while have my other child close by”
Manor Parent

“Todays’ workshop was useful because I learned how to save money to have a better, debt-free life”
Manor Parent

“Todays’ workshop was useful. First, I liked it because my boy is about to start PreK and it will help him realize or have an idea of what he will learn in school. It’s also great to learn about finances”
Del Valle Parent

“We would like to see more workshops in Dale. I have tried to attend free English classes before but had to leave because there was no child care and they did not allow children”
Dale Parent



Sustainability: The Future of META

Vision Statement

To develop an Escuelita On Wheels education model that can bring quality education to families impacted by urban sprawling, space limitations, and gentrification.

Todos Juntos' fruitful work of empowering families and preparing young children for school has given way to an increased demand for the expansion of its program to reach more families throughout the city of Austin. In 2018, Todos Juntos had to turn away 22 families for lack of capacity. In a rapidly transforming city, access to quality services is one of the biggest challenges for families of modest means, who often are not able to travel to the areas where quality resources exist.

This is why we are proposing the development of a mobile school to bring educational programs to different parts of the city and surrounding communities.

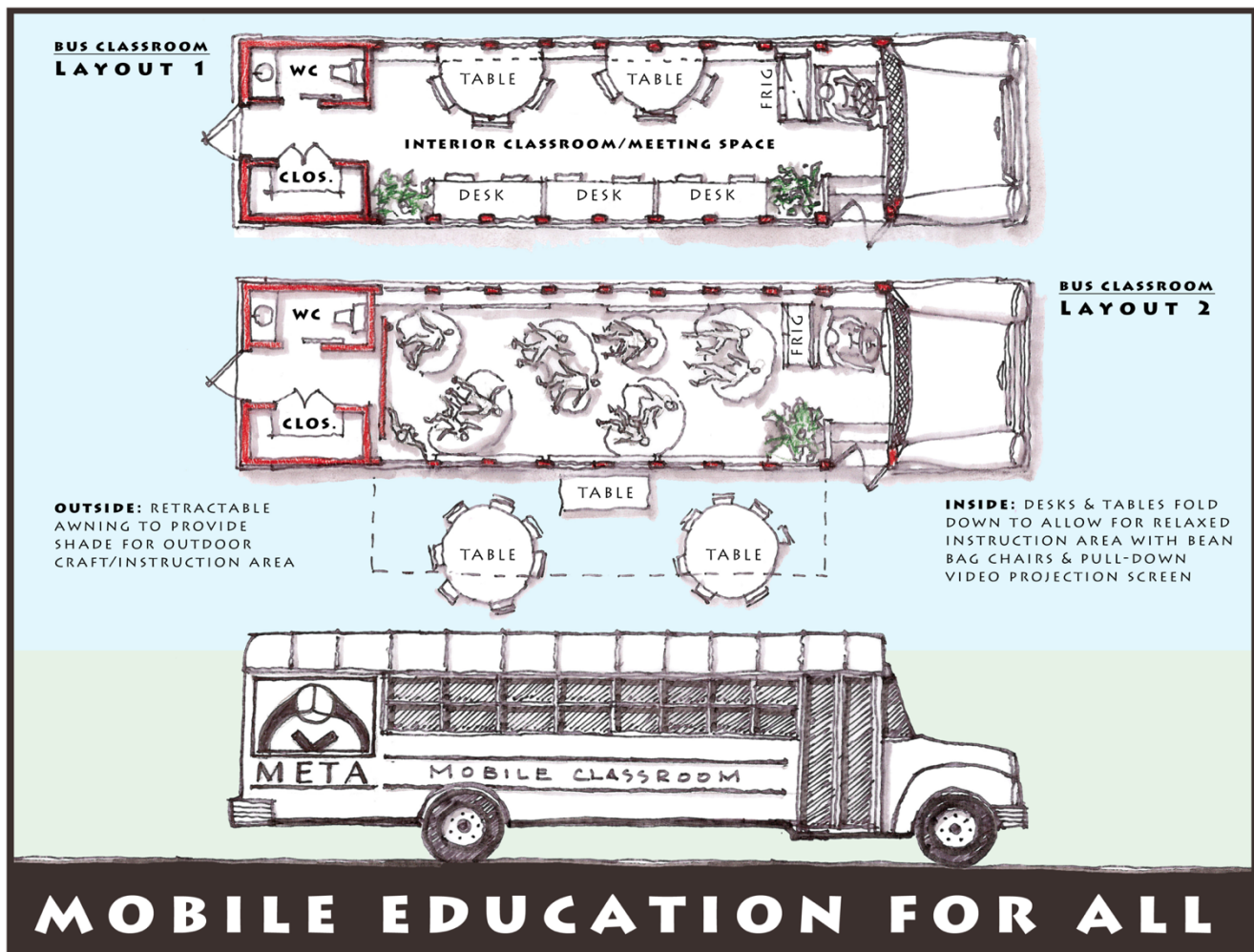
Escuelita on Wheels has the following objectives:

- Reaching families in their own neighborhoods and scaling the impact of Todos Juntos
- Creating an opportunity to build connections between communities that would not otherwise interact, thus, bridging the social divide caused by gentrification
- Take advantage of the community centers and green areas that Austin has to offer

META Escuelita On Wheels

The results of the pilot have been completed. The additional idea is to purchase a vehicle that can transform the materials, staff, and a learning space to the communities. We found companies that equip vehicles for this use. Summit Body Works Specialty Vehicles Prepares RVs to become mobile classrooms in Colorado and deliver to any state. The estimated cost of the equipped school RV is from &120,000 to \$350,000. The timeline from order to delivery is 10-12 months. There are other less expensive options such as purchasing a school bus or van.

“META Escuelita on Wheels” Design







Why invest in the *Escuelita on Wheels* Initiative?

- Latinx population (especially women) are the largest and fastest growing consumer group in the United States. Therefore, investing in future professionals can translate into planting seeds into a population that amasses significant spending power.
- Initiatives that propagate an understanding of Latinx cultures and language offer corporate donors a unique insight into the demographics of those who consume its products/services.
- Positive Impact on Socio-Emotional Learning of all children: Latinx children who see other children interested in their language and culture will receive the message that people who do not look like them value and appreciate their culture. Non-Latinx children have the unique opportunity to learn about more cultures in their communities and about the importance of learning a second language.
- When parents and children learn together, they develop a stronger emotional bond. This connection is a significant source of security and stability for the development of emotionally healthy children.

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Acknowledgements

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Thank You!

A+ Federal Credit Union
Applied Materials
Austin Energy
Bank of America Texas Council on Family Violence
Joe Pelayo
Michael Rodriguez
Rudy Reyes
Sean Williamson, AIA LEDD BDC
Todos Juntos Learning Center



THE TEAM



CLAUDIA WILLARS, *Applied Materials*

There are two great takeaways from this HAL journey. I learned that when five caring strangers come together, they can make a positive impact on a community. Second, access to quality education is a privilege not granted to all in our city but it is the golden key to a better future. “The more that you learn, the more places you’ll go.” – Dr. Seuss

EDUARDO MIRAMONTES, *A+ Federal Credit Union*

I learned that it’s not about the project or the achievements, it’s about the journey, the people we met, and the impact we can make in their lives, one person at a time.



MARIA LOZA, *Bank of America*

This project has solidified my opinion that one is never too young or old to start learning. Not only being aware of the resources available in the community is key, but being courageous enough to realize that you need them to improve yourself, your family and your community. We as, Latinos, have a voice and we need to educate our future generations so they will never be silenced.



MARIA (MARY) DE LA CRUZ, P.E., *Austin Energy*

This experience has shown me the issues of early childhood education goes beyond the children. It’s also about empowering the parents/guardians so they can support, encourage, and advocate for their children. The key to creating the future leaders is to make early childhood education accessible to all.



JOHANNA MOYA FÁBREGAS, Ph.D., *Con Mi Madre*

Our mobile education project taught me that developing relationships with the communities we serve is the best way to listen, to learn about their most pressing needs, and to meet those needs in culturally relevant ways. I have also derived a great sense of gratitude from working with a team who is deeply invested in the education our Latinx children.



Photos



















Appendix

Help your children prepare for Kinder and learn how to establish good credit while getting out of debt.

TODOS JUNTOS & META INVITE YOU TO: MAMI & ME + FINANCIAL EDUCATION

Free workshop for mothers and their 18 months to 4 year-old children.

We will offer breakfast, prizes, and activities for siblings!



Reserve your space today by emailing meta.todosjuntos@gmail.com or calling 512-434-0651

Date: March 23th, 9:30 am - 11:30 am

Location: Manor United Methodist Church, 510 Burnet St., Manor TX 78653

Ayude a sus niños a prepararse para el Kinder y aprenda como establecer un buen crédito mientras sale de deudas.

TODOS JUNTOS Y META LE INVITAN A: MAMI & ME + EDUCACIÓN FINANCIERA

Taller gratuito para madres y sus niños de 18 meses – 4 años

¡Habrà desayuno, premios y actividades para los hermanitos!



Reserve su espacio hoy escribiéndonos a meta.todosjuntos@gmail.com ó llamando al 512-434-0651

Fecha: 23 de Marzo, 9:30 am - 11:30 am

Lugar: Manor United Methodist Church 510 Burnet St., Manor TX 78653

Mami & Me + Financial Education



Elroy Library (Learning Center)
13512 FM 812, Del Valle, TX 78617



¿Ha participado en otros programas para madres e hijos?
Have you attended any other parent/child programs?

Si respondió “sí”, ¿en qué programas ha participado?
If so, which ones?

¿Es el transporte una barrera para tener acceso a los servicios que necesita?
Is transportation a barrier for you to access needed services?

¿Sabe cómo encontrar los servicios que puedan ayudarle a usted y sus hijos?
Do you know how to find services that could help you and/or your children?

¿Está interesada en asistir a clases de inglés gratuitas?
Are you interested in free English classes?

¿Está interesada en clases de educación infantil para sus niños antes de que comiencen a asistir a la escuela?
Are you interested in Early Childhood Education classes for your child before they go to school?

¿Le pareció útil el taller de hoy? Explique cómo.
Did you find today's workshop useful? Explain.

¡Muchas gracias por su participación!
Thank you for your participation!



Workshop #1

Riqueza Verdadera

Que esta de tras de nuestras decisions financieras

Que tan rico es usted?

► Como mide la riqueza?

Ninguna cantidad de dinero lo hara rico

Toma de decisiones

- ▶ Escasez
- ▶ Abundancia

Tipos de Riqueza

- | | | |
|---------------|---|----------------------------|
| 1. Física | = | Salud y Energía |
| 2. Emocional | = | Significado y Propósito |
| 3. Relaciones | = | Generosidad |
| 4. Tiempo | = | Satisfacción |
| 5. Misión | = | Trabajo, Carrera o Misión? |
| 6. Dinero | = | Medio |
| 7. Espiritual | = | Contribuir y Celebrar |

Que tan rico es usted?

- ▶ Vive usted en abundancia?
ó
- ▶ Vive usted en la escasez?

AHORROS

Lo que aprenderá

- ▶ Comenzar un fondo de emergencia
- ▶ Dar prioridad a sus ahorros

¿ Qué debe cubrir un fondo de emergencia?

- ▶ Renta/hipoteca
- ▶ Supermercado
- ▶ Servicios públicos
- ▶ Préstamos
- ▶ Otros gastos

Comience su fondo de emergencia

- ▶ Conozca sus números
- ▶ Elija un gasto y recórtelo
- ▶ Haga que se convierta en una rutina
- ▶ No caiga en la tentación

Maneras mejores para ahorrar

- ▶ Establezca un plan de gastos diarios
- ▶ Use transporte publico, si es possible
- ▶ Cambie su plan de teléfono
- ▶ Elija algo que compra con frecuencia que no es necesidad y recórtelo
- ▶ Utilice una lista para el supermercado
- ▶ Prepare la comida en la casa

Motivaciones

- ▶ ¿Cuales son sus metas?
- ▶ Deducir deudas
- ▶ Compra: carro, casa
- ▶ Evento: celebración

Como establecer un crédito saludable

Lo que aprenderá

- ▶ Establecer un buen puntaje de crédito
- ▶ Leer un puntaje de crédito
- ▶ Ser responsable al usar una tarjeta de crédito

La importancia de un buen puntaje de crédito

- ▶ Solicitar una hipoteca
- ▶ Alquilar o comprar una casa/apartamento
- ▶ Solicitar una tarjeta de crédito
- ▶ Financiar un auto o alguna otra compra

Que es un puntaje de crédito

- ▶ Pobre - Menos de 580
- ▶ Justo - 581-669
- ▶ Bueno - 670-739
- ▶ Muy Bueno - 740-799

¿De qué se compone un puntaje de crédito?

- ▶ 15% - tiempo de historial de crédito
- ▶ 10% - tipos de crédito que usa
- ▶ 10% - nuevo crédito
- ▶ 35% - historial de pago
- ▶ 30% - montos de deudas

Como establecer crédito

- ▶ Pague todas sus facturas a tiempo
- ▶ Revise su informe de crédito
- ▶ Sea responsable con su uso de crédito

Como leer un informe de crédito

- ▶ Información personal
- ▶ Historial de crédito
- ▶ Registros públicos
- ▶ Consultas de crédito

Términos importantes de crédito

- ▶ La utilización de crédito
- ▶ Una consulta dura
- ▶ La consulta blanda

Que hacer y que no hacer con tarjetas de crédito

Que Hacer

- ▶ Mantenga sus saldos manejables
- ▶ Pague tanto como pueda
- ▶ Revise regularmente todas la cuentas que haya abierto

Que NO Hacer

- ▶ Dejar de hacer un pago
- ▶ Exceder el limite de la tarjeta
- ▶ Solicitar muchas tarjetas en un corto plazo de tiempo