



Community Financial Center



PROMOTING FINANCIAL SECURITY  
AND  
ECONOMIC MOBILITY

**Mission SF Community Financial Center's (Mission SF)** mission is to position low-income youth and young adults to take control of their finances by providing access to quality financial products, a working knowledge of personal finance best practices, and the social support needed to develop and sustain sound financial habits. Mission SF's youth and young adult programs are always delivered through trusted settings in order to seamlessly integrate financial services into existing services and enhance client outcomes.

## Make Your Path (MY Path™)

Mission SF's **Make Your Path (MY Path)** program targets low-income youth earning their first paychecks with a timely intervention designed to prevent use of fringe outlets and build money management and savings habits. MY Path has three key components: 1) Engagement with the financial mainstream; 2) Peer-led financial education; and 3) Setting and meeting personal goals. In 2012-2013, the program helped 307 low-income, working youth across San Francisco save over \$250,000, and in the coming year it will develop and test a more scalable version that utilizes an interactive on-line platform.



## New Economic Rights for All (New ERA)

Youth leaders of the **New Economic Rights for All (New ERA)** program work to promote economic rights, financial education, and access to mainstream financial products for youth and their families. Over the past year, New ERA designed and delivered interactive workshops to over 100 youth and young adults across San Francisco and testified in front of the California State Senate. Through 2014, New ERA leaders will focus on helping fellow youth workers access safe financial products and steer clear of check cashers.



## Pathways to Financial Security

Through its innovative **Pathways** program, Mission SF engages young adults 18-25 undergoing key life transitions—out of homeless shelters, rehabilitation clinics, and into the workforce— as they are particularly motivated to secure housing, access employment, and manage their new income. Pathways financial counselors help these youth change the trajectory of their lives, interrupt spiraling debt and credit issues, and avoid financial issues that take years to undo. This year, Pathways is actively integrating credit-building products into its coaching through a first-of-its-kind remote access initiative with its credit union partner, Community Trust.

