

PNC Foundation Grant Leads to Innovative Financial Self-Sufficiency Program for North Philadelphia Families

Managing a household requires a basic understanding of math. These skills are necessary for such common activities as keeping a budget, balancing a checking or savings account or completing a tax return. Yet for some families, handling these fundamental tasks can be difficult.

Now, as an outgrowth of a math initiative funded by the PNC Foundation, families of 450 children who attend the North Philadelphia Head Start program are learning these skills. The lessons are part of a joint financial self-sufficiency program between PNC Financial Services Group, Inc., the U.S. Department of Health and Human Services' Administration for Children & Families (ACF) and the Internal Revenue Service (IRS).

The catalyst for these efforts can be traced to 2005, when children attending the North Philadelphia Head Start program began receiving intensive math training through a PNC Foundation grant. The Foundation supports early childhood education through *PNC Grow Up Great*, a 10-year, \$100 million investment in school readiness for children birth to age 5. Preschool children participating in the North Philadelphia program learned basic math concepts such as the shape of objects, simple addition, patterns and measurement.

Results, which were self-reported, were favorable. Encouraged by the achievements from this and other centers that had received demonstration grant funding, the PNC Foundation sought to replicate best practices. As part of that effort, the Foundation encouraged the North Philadelphia Head Start center to share best practices and mentor a Head Start center in rural Fayette County in southwestern Pennsylvania, which had received an initial math demonstration grant.

Increasing teacher competency has always been an essential element of PNC demonstration grants. Through this

approach, teachers who may not feel competent or confident in teaching the subject matter learn the fundamentals of developmental instruction.

With PNC fostering and funding the sharing of best practices, Head Start administrators from the two centers began to travel between Philadelphia, Pittsburgh and Fayette County. Through the process, administrators and teachers focused on increasing teacher competencies and showing parents of preschoolers how to turn everyday moments into opportunities for learning.

As PNC Foundation funding was helping the North Philadelphia Head Start program to expand the reach of its math initiative, ACF was looking to enhance math and science skills in all Head Start centers. The success of the North Philadelphia math program captured their attention. Believing that the program presented the right opportunity, ACF invited the IRS to participate, and a collaboration was formed late in 2007 to use the math program as a basis to help families with children in the North Philadelphia Head Start program to become financially self-sufficient.

The collaboration, entitled *Add It Up For Families*, has the following goals:

Enhanced math curriculum funded by PNC to establish a foundation of skills for children and their families. In addition, ACF is funding an independent evaluation of the math curriculum.

Free tax preparation offered through a Volunteer Income Tax Assistance (V.I.T.A.) program at the Head Start center in collaboration with Campaign for Working Families. IRS trained and certified Head Start staff will prepare tax returns for the families of children enrolled at the North Philadelphia Head Start center. Completing a tax return and applying for the Earned Income Tax Credit (E.I.T.C.) can provide up to \$4,000 per family that qualifies.

Free financial education workshops hosted by PNC and the Women's Opportunities Resource Center (WORC). Topics include: managing a budget, maintaining checking and savings accounts, and buying a home.

Assistance in setting up Individual Development Accounts (IDA) established through a program funded by the Commonwealth of Pennsylvania and ACF to encourage low-income families to save towards buying assets, such as a home, or covering the costs of education or job training.

"*The Add It Up For Families* initiative at North Philadelphia Head Start demonstrates the power of a single grant, and the people who implement it, to spark a larger and more comprehensive program that serves the entire family," said Bill Mills, president, PNC Bank, Philadelphia and southern New Jersey. "We have an opportunity with this collaboration to set the whole family on a path of success by creating an initiative in financial self-sufficiency that remains true to its math origins."

Believed to be the most comprehensive collaboration between two federal agencies and a public company on financial education to assist low-income families, *Add It Up For Families* has begun classes in financial literacy and opened a V.I.T.A. site. Employee volunteers are an essential component of *Grow Up Great*, and will similarly support *Add It Up For Families*.

As for the PNC Foundation funded math program, which was the catalyst for *Add It Up For Families*, an independent third party will evaluate the potential for replication in other Head Start programs across the country. ■

For additional information, contact Jean Canfield, Director of Client and Community Relations, PNC Bank, Philadelphia and southern New Jersey, at 215-585-5903 or regina.canfield@pnc.com.