



Update: June 2016

Getting Ahead and Staying Ahead: Congratulations to the most recent Getting Ahead graduates: Aaron, Andrea, Danyial, Terri, Victoria, Karina, Robin, Tara, Mary, Jacqueline, Amanda, and Sherry. All of the investigators felt the class was worthwhile, and according to them the best part was:

- The great information given, the compassion behind the facilitators, and anyone involved in making this happen. Thank you a 'bajillion' times.
- Learned so much from such a great group. Hard to say one thing- group projects, group support, workbook materials were great. Thanks to all who made this possible.
- The fellowship with all of my classmates. Everyone from every class could benefit from the material.
- Everything from the hidden rules of the middle class to motivational drawings.
- Learning that there is more out there than what I thought
- Encouraging benefits and resources
- Learning new stuff and meeting new people ways to get involved in the community.
- Learning different ways to get through poverty

Many thanks to the new group of Ally Partners: Deborah, Elizabeth, Mariah, Wendy, Mandela, Joyce, Tiffany, Rebecca, Malissa and Ann. Ally Partners are key to the graduates getting and staying ahead as they strive to achieve the goals they established in class.

Policy Issues: The Consumer Financial Protection Bureau has proposed regulations creating consumer protections for certain consumer credit products. Though the term “small dollar loan” is used at times, it is not referring to the type of program we have created with ALGar Federal Credit Union to help the Getting Ahead graduates. The CFPB proposal generally would cover two categories of loans. Loans with a term of 45 days or less, and loans with a term greater than 45 days, provided that they (1) have an all-in annual percentage rate greater than 36 percent; and (2) either are repaid directly from the consumer’s account or income or are secured by the consumer’s vehicle. For both categories of covered loans, the proposal would identify it as an abusive and unfair practice for a lender to make a covered loan without reasonably determining that the consumer has the ability to repay the loan. For more details visit: www.consumerfinance.gov

Resource Building and Youth Engagement: The Local Management Board of Allegany County recently announced that almost \$65,000 of funding from the Governor’s Office for Children, has been approved for Bridges to Opportunity. This funding will help support continuation of Getting Ahead, Youth Engagement and Workplace Stability. With this grant we are recruiting for an AmeriCorps Member, VISTA, and part time Resource Support Coordinator. For information about AmeriCorps & VISTA, including the stipend and education award, go to www.nationalservice.gov. These two roles will be focused on youth engagement.

The Resource Support Coordinator will implement a pilot employer resource network which blends the efforts of businesses, social service and workforce development agencies. We are seeking three to four small to mid-sized businesses interested in forming a network to create economies of scale in accessing resources and support for entry-level and low wage employees, thereby increasing stability, productivity and retention. Individuals interested in these roles or businesses interested in the pilot should contact Nancy (details below)

Upcoming Meetings and Events

July 5	4:30-6pm	Getting Ahead/Engagement	WOC-Wellness Conference Room
July 6	TBD	Youth Engagement Workgroup	WOC-Wellness Conference Room
July 11	12-1pm	Resource Building Workgroup	Chamber Office
July 14	9-10:30am	Policy Workgroup	WOC-Wellness Conference Room
July 26	330-5pm	Ally Partner Workgroup	WMRMC Auditorium
July 29	11-12noon	Transportation Committee	WOC-Wellness Conference Room
August 7	1-3	Picnic	ConstitutionPark
August 11	8:30-10am	Steering Committee Meeting	WMRMC Auditorium

**For more information contact Nancy Forlifer, Facilitator at 240-964-8422 or nforlifer@wmhs.com.
www.bridges2opportunity.com**