

# financial educational program to the low-income Hispanic population

## Personal Financial Skills Workshop

- The families in low-income communities face greater difficulties in accessing resources to build strong finances and healthy relationships due to limited social networks, skills, and opportunities
- New research has shown that individuals with low incomes are less likely to save or invest and are also more susceptible to predatory lending practices.

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- As of 2010, the Supplemental Poverty
  Measure of the U.S. Census shows that 28.2%
  of the Hispanic population lives below the
  poverty line
- The Hispanic population is also one of the fastest growing minority groups in the country and has the highest portion of its population living under the poverty line than any other large racial group in the United States.

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- This is especially true in the city of Dalton where the 2010 Census found that 48.19% of the population was Hispanic.
- In testimony to Congress, Dr. Antonio Flores, President of the Hispanic Association of Colleges and Universities (HACU), testified that one in every three new workers joining the American labor force today is Hispanic.

# Objectives

- The first objective is to provide educational services designed to enhance financial literacy and self-sufficiency among the Hispanic population served by CLILA.
- The second objective is to have at least fifteen families whose incomes are below the poverty line to attend these services by May 2012.







