

STRATEGIES/RECOMMENDATION	Category	Current Seattle Credit Union Program	Description
STRATEGY 3: Target equitable education, income growth, and wealth-building opportunities for people with low incomes.			
3a. Adopt the <i>Washington Kids for Washington Jobs</i> recommendations, but bolster with more specific, intentional strategies to achieve equity.	Financial Education	Youth financial education and youth accounts (JUMA and YOUTH Cares as an example)	<p>Use a multicultural & equitable lens. For example: when talking with Black families about building financial wealth, we address the racial & economic inequities that exist (racial wealth gap) and the history behind what created that gap i.e. redlining, systemic racism, and how to build generational wealth through home ownership, business, investing, etc.</p> <p>For communities who do not have a Social Security Number.</p> <p>For instance, SCU has Islamic-friendly lending (as it's against their religion to use interest). Community went to SCU and SCU listened and SCU worked to create a way to partner specifically with the Somali community.</p>
3a-i. Increase funding to accelerate the process of naturalization for immigrants, refugees, and asylees.	Customized Financial Products & Resources	Citizenship Loans (El Centro de la Raza & Washington Immigrant Solidarity Network)	
3a-ii. Strengthen literacy programs and services for children and adults across the entire education and workforce-development pipeline.	Financial Education	Customized financial literacy workshops	
3a-vii. Remove residency barriers for college students with refugee status.	Customized Financial Products & Resources	Individual Taxpayer Identification Number (ITIN) Agents and assistance, ITIN lending	
3c. Expand access to no- or low-cost financial resources and education that empower, rather than prey upon, people experiencing poverty.	Customized Financial Products & Resources, Financial Education	Restart accounts & loans, accounts for those experiencing homelessness, addressing barriers to membership, ITIN accounts & lending in partnership w/ orgs serving refugees & immigrants, creation of community resources (i.e. COVID-19), low entry credit building products	
3g. Increase and preserve affordable housing for renters and owners.	Community Partnerships	Forterra & El Centro Partnership	

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STRATEGY 5: Address the urgent needs of people experiencing homelessness, violence, mental illness, and/or addiction.			
5a. Provide greater resources for community-led data collection.	Aggregate Level Data Sharing		Neighborhood House and Salishan Housing Community in East Tacoma
5b. Increase state and local rental assistance and diversion programs that allow children, youth, adults, and families to avoid homelessness.	Customized Financial Product	To speak to the increase in rental prices and home ownership, SCU has two customized products: Rapid Rehousing Loan (Renter's Loan) and the 1% down mortgage	
5c. Increase the number of emergency, transitional, and permanent supportive housing options.	Strategic Partners	Ecosystem of Partner nonprofit organizations	
5d. Develop stronger public-private partnerships to increase opportunities for supported education, job training, and employment.	Financial Education & Ecosystem		
STRATEGY 7: Decriminalize poverty and reduce reliance on the criminal justice, juvenile justice, and child welfare systems.			
7a. Decriminalize and destigmatize poverty by shifting resources toward diversion, treatment, and support services.	Strategic Partners	Pioneer Human Services is a social enterprise that provides individuals with criminal histories the opportunity to lead healthy, productive lives.	Financial education for incarcerated women, youth
7e. Expand education, job training, and employment opportunities for children and adults while they are in the care of the juvenile and criminal justice systems.	Opportunities	Your Money Matters	
7i. Eliminate education and employment barriers, and invest in stronger, better-coordinated exit and re-entry policies, services, and programs.	Financial Education, Strategic Partners		
7j. Expand and strengthen post-release family and peer support services.	Financial Education, Strategic Partners		
STRATEGY 8: Ensure a just transition to the future of work.			
8a-i. Dramatically expand mentorship and career-connected learning for people of color, refugees and immigrants, people with disabilities, and rural communities	Strategic Partners	Tacoma Community House, Ada Developers Academy, Upward Bound	Ada Developers Academy is a non-profit, tuition-free coding school for women and gender diverse adults. We focus on serving low income people, underrepresented minorities, and members of the LGBTQIA+ community. Community Credit Lab (CCL) exists to remove barriers by using credit as a tool to support people in the Puget Sound area.
8a-ii. Accelerate pathways for immigrants and refugees with advanced degrees and/or training from their home country to become accredited in the U.S.	Customized Financial Products & Resources, Strategic Partners	ITIN Agents and assistance, ITIN lending, culturally relevant lending, CCL Nurse Program, Start Zone	