

2022 ANNUAL REPORT

ECONOMIC EMPOWERMENT
TRUST FUND



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OFFICE OF
**ECONOMIC
EMPOWERMENT**

Office of the Treasurer and Receiver General of Massachusetts

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FY22 EETF Board Members

Treasurer Deborah B. Goldberg*Chair***Marcony Almeida-Barros***Director of Community Engagement
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LETTER FROM TREASURER GOLDBERG

FY22 | Economic Empowerment Trust Fund



As Chair of the Economic Empowerment Trust Fund, and pursuant to M.G.L. Chapter 10 Section 35QQ, I am pleased to file the Fiscal Year 2022 Annual Report, the seventh released by our board. As required, we have included information about all of the programs and financial activities of the Trust Fund.

It is our mission to break down structural barriers to economic opportunity by providing individuals with the skills and resources needed to achieve financial stability, security, and success. Throughout the pandemic, our team implemented new strategies to reach people and reevaluated our approach to how we can address longstanding obstacles to wealth equity for people of color and people with low income.

This spring, we took an important step towards addressing economic disparities by convening a Baby Bonds Task Force. Baby Bonds is a term used to describe government-supported trust funds for children. When account holders reach adulthood, they can access their funds and spend it on assets that can grow over time or generate wealth. Studies show Baby Bonds can also help close the racial wealth gap. This professionally and demographically diverse Task Force will make recommendations about how a Baby Bonds program could work in Massachusetts.

Due to the disruption caused by COVID-19, we had to change from in-person programs to virtual formats. However, we heard from many constituents that they preferred the switch because of the convenience virtual programming provides. Instead of going back to the way things were, we have kept these virtual options open for our programs and have improved upon them. In January, we launched a new empowerment workshop series called the Worth & Wealth Seminars. These free virtual trainings, offered in English and Spanish, created virtual communities of Massachusetts women in similar areas of the state and equipped hundreds of them with social and professional skills to build confidence in their financial futures.

Our partnerships with private organizations helped us continue to offer financial education and, very importantly, direct cash assistance. This summer, we partnered with Citizens to build a new program, the Childcare Startup Grant, which empowers entrepreneurs in need of startup money and supports families in search of childcare options. This program provides funding and educational training for individuals with low-to-moderate income that are interested in starting a home daycare program in their community.

The Trust Fund will continue to expand programs and create new ones to ensure that every person, regardless of their background or zip code, has the opportunity to achieve economic success. Our offerings help people who are most in need and contribute economic stability to our economy.

Thank you for your support and partnership.

Sincerely,

A handwritten signature in blue ink that reads "Deborah B. Goldberg".

Deborah B. Goldberg
Treasurer and Receiver General
Chair, Economic Empowerment Trust Fund

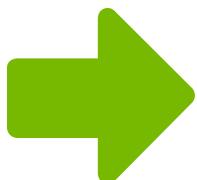
III. FINANCIAL OVERVIEW



FY22 Financials

The Economic Empowerment Trust Fund (EETF) started the year with a balance total of **\$140,758.28**. A slate of donors awarded the Trust Fund with enormous funding in FY22, and the EETF sincerely appreciates their generosity and support for its mission.

REVENUE

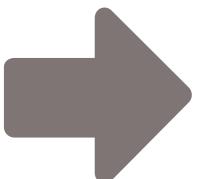


Majority of revenue was attributed to

- \$90,000.00 from **Legislature Earmark Funding**
- \$40,000.00 from **Citizens Donation**

**Total Revenue
\$130,023.77**

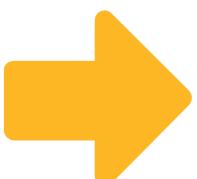
OPERATIONAL EXPENSES



Operational expenses include Comptroller chargebacks, consulting services, and other related fees.

**Operational
Expenses
\$22,820.45**

TOTAL EXPENSES



Majority of expenses were attributed to

- \$10,372.06 for **Several Contract Services**
- \$8,600 for **Program Instructors, Lecturers, and Trainers**
- \$4,416.51 for **Program Incentives**
- \$2,800 for **BabySteps Savings Plan Seed Account Funding**

**Total Expenses
\$49,009.02**

BALANCE

**Starting FY22 Balance
\$140,758.28**

**Ending FY22 Balance
\$221,773.03**

III. BABYSTEPS SAVINGS PLAN



Overview

Since 2020, the BabySteps Savings Plan has encouraged Massachusetts families to start saving for their children's future education, vocational, and apprenticeship costs. Families who open a MEFA U.Fund 529 account within one year of their child's birth or adoption are eligible to receive a free \$50 seed deposit into their account. Any child born or adopted on or after January 1, 2020 are eligible to receive the seed deposit.

As BabySteps approaches its third year, The Office of Economic Empowerment (OEE) has continued supporting the program by seeking innovative ways to connect with Massachusetts families. Enrollment hubs are community-focused organizations across Massachusetts with resources and trained staff available to help walk families through the BabySteps account enrollment process and answer any questions along the way. Trained staff members are ready to assist families in their community get the \$50 seed deposit and take the next steps in saving for their child's future. Just a Start in Cambridge and the Greater Lawrence Community Action Council in Lawrence were established as BabySteps enrollment hubs in FY22. Following presentations with community-serving groups, three more organizations will join as enrollment hubs in the fall of 2022.

In 2021, the Massachusetts Educational Financing Authority (MEFA) became a financial partner in the BabySteps program. All BabySteps Savings Plan seed deposits (\$50) for babies born in 2021 and 2022 were funded by MEFA. In addition to funding deposits, their support has been crucial in reaching additional families.

Amount Funded

The figures below indicate how many accounts were funded with the free \$50 seed deposit once Massachusetts families opened an account.

During FY22

9,302

Children have been enrolled in the program and received a \$50 seed deposit into their 529 savings account

Since the program's inception to end of FY22

18,190

Children have been enrolled in the program and received a \$50 seed deposit into their 529 savings account

III. BABYSTEPS SAVINGS PLAN



Website Updates

In November of 2021, the BabySteps website fully integrated into a Mass.gov page from its original WordPress page. The new [Mass.gov/BabySteps](#) site features a wealth of information about the program. An FAQ page, an eligibility overview page, and an explainer video are some of the resources available to Massachusetts families on the new site. OEE's Financial Education Center offers financial literacy courses to help participants make informed financial decisions.

The new site also features the Partner Portal, where Massachusetts organizations can access free promotional materials, schedule trainings, and receive toolkits to promote BabySteps on social media.

11,756

Number of visits to
the new BabySteps website

4,655

User visits to the "About BabySteps" FAQ
section of the website



**Take the First Step
Save today for your child's tomorrow!**

Every child who is a Massachusetts resident is eligible to receive a \$50 deposit into a U.Fund 529 College Investing Plan within one year of their birth or adoption.

OPEN A U.FUND AND RECEIVE \$50

BABYSTEPS SAVINGS PLAN



Partners & Events

OEE partners with numerous organizations throughout Massachusetts for outreach and education to ensure organizations can provide information about BabySteps to families. Local partners are critical in ensuring families learn about this program, understand how they can benefit from it, and find enrollment support. During FY22, OEE conducted **32 presentations on BabySteps to over 100 partner agencies, organizations, and providers.** Three of the presentations included a training on how to enroll families in the BabySteps program. Organizations and agencies that attend are then able to inform families they serve and help them enroll. This level of grassroots outreach and community network building is integral to the program and its accessibility, and it furthers OEE's overall mission of reaching people from different backgrounds and income levels.

Enrollment Hubs and MASSCAP Partnership

OEE established two enrollment hubs in FY22 to serve as locations where families can learn about BabySteps, get answers to their questions, and receive a walkthrough of the enrollment process. Greater Lawrence Community Action Council (GLCAC) in Lawrence and Just a Start in Cambridge were the first two enrollment hubs to be established. Both are taking referrals from other organizations in the community, and GLCAC is posting flyers around the city to increase awareness about the enrollment help families can receive in Lawrence. Meetings in 2022 also led to three additional enrollment trainings scheduled for fall of 2022 with the plan of adding more hubs.

A major focus during FY22 was a partnership with the Massachusetts Association for Community Action (MASSCAP) to reach BabySteps-eligible families through VITA sites. OEE created a toolkit for VITA volunteers which included a script to help inform families about BabySteps and answer questions. The toolkit also included a one pager on the 8888 form, which allows tax refunds to be split. Additionally, OEE created a script to help front line providers like social workers, nurses, and health care providers explain BabySteps to families.

Engagement



7,366

Pieces of material (rack cards, posters, and booklets) ordered by community organizations and state agencies to promote the program



32

Presentations served over 100 community health centers, partner organizations and legislative offices to assist families with enrolling in the BabySteps Savings Plan

IV. FINANCIAL EDUCATION



Report on Personal Financial Literacy Education in Massachusetts Schools

Following the recommendations of the Massachusetts Financial Literacy Task Force, OEE issued a [first-of-its-kind report](#) to map out existing personal financial literacy (PFL) education in the Massachusetts public school system. OEE release its Report on Personal Financial Literacy Education in Massachusetts Schools in November of 2021.

The report's findings are derived from a study coordinated by OEE that surveyed and compiled first-hand data from educators at the district and school levels. The study utilized surveys, interviews, and secondary sources. Surveys were disseminated to a sample of 120 school districts and the schools they operate (a total of 893 surveys were sent). Interviews were conducted with 16 educators who agreed to share their thoughts on personal financial literacy.

In conjunction with the report, OEE hosted a [virtual briefing](#) with OEE Director of Program Evaluation Daphna Gluck, who oversaw the survey and published the report. This briefing offered a glimpse into the data gathered during the research process and featured key takeaways about the current state of personal financial literacy education in Massachusetts schools.

Selection of Key Findings

- Most school districts do not require schools to teach PFL.
- However, the majority of high schools offer some form of PFL education.
- Common barriers to PFL are lack of time, vetted curricula, funding, and trainings for teachers.
- The majority of high schools think that PFL content is relevant to students lives.
- Few districts provide resources to support PFL education in schools.
- Guidance is needed to establish appropriate PFL content for students.

IV. FINANCIAL EDUCATION



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Overview

In response to the COVID-19 pandemic, OEE shifted to offering digital programming for Massachusetts residents, opening new opportunities of reaching audiences across the state. Since then, its financial education programs have flourished by allowing residents to access information when and where they want to.

Digital Programming

Financial Wellness for Massachusetts State Employees and Retirees (FinWell)

Since December of 2020, the Financial Wellness program has provided Massachusetts state employees and retirees with free access to courses, articles, tools, and other resources to help them manage their personal finances. In early 2022, FinWell transitioned to an updated platform managed by Enrich, where participants can access the same resources on topics like retirement, basic budgeting, credit, buying a home, and more. OEE offers seasonal gift card incentives to encourage state employees and retirees to sign up for an account. The FinWell program is made possible thanks to a grant from the National Association of State Treasurers' Foundation, the Wells Fargo Foundation, the Center for State and Local Government Excellence, and the International Public Management Association for Human Resources.

1,340

People enrolled in the FinWell program

311

Users (23.2%) started a course in the program

998

Users (74.5%) read an article or watched a video on the platform

846

Users (63.1%) completed the FinWell Checkup by updating their financial goals, worries, and knowledge gains

FinWell Program Supporters & Funders

**WELLS
FARGO**

CENTER FOR STATE &
LOCAL GOVERNMENT
EXCELLENCE

IPMA-HR
INTERNATIONAL PUBLIC MANAGEMENT
ASSOCIATION for HUMAN RESOURCES

NATIONAL ASSOCIATION OF
STATE TREASURERS



IV. FINANCIAL EDUCATION

Digital Programming (Continued)

Money Experience

In spring of 2021, OEE partnered with [Money Experience](#), an innovative education technology company, to offer free financial literacy life simulator licenses to community colleges. In FY22, OEE expanded its license agreement to include students at state universities and interns 18 and older in Massachusetts.

In May of 2022, OEE hosted a [webinar with Money Experience](#) to announce the extension of its partnership until May of 2023 and the expansion of the Money Experience program to any organization serving young adults. During FY22, five schools and organizations submitted license requests.

Money Talk Tuesday

The [Money Talk Tuesday](#) series was created in the spring of 2020 to bring a wide variety of financial advice from experts at local organizations directly to Massachusetts residents. Throughout FY22, OEE convened 13 workshops covering topics such as investing for teens, Public Service Loan Forgiveness, and an introduction to unions.

Each workshop is hosted by an organization or person with expertise in relevant financial topics. Every event wraps up with a Q&A session where participants ask about issues unique to their lives and get immediate advice or a referral from the organization.

Across the 13 workshops, **1,144 people** attended live, watched on social media, or viewed the content on YouTube.

Money Talk Tuesday Takeaways

87.4%

Of all survey respondents found the content presented in the webinars either moderately/highly relevant to their financial situations

90%

Of all survey respondents said that their understanding of the topic covered in the webinar improved or that they planned to take some action following the webinar

IV. FINANCIAL EDUCATION



MyFinancialLifeMA

This year, OEE celebrated five years of delivering free "just-in-time" financial education through its digital platform, [MyFinancialLifeMA](#). The site highlights information about finances for all stages of one's life. Topics include banking basics, budgeting and saving, growing wealth, savings and paying for education, scam and fraud prevention, and retirement.

Throughout the year, OEE updates the monthly feature pages to align with ongoing seasonal financial observances. For example, National Home Ownership Month is celebrated in June. Its feature page is highlighted on the home page during the month to connect prospective homebuyers with resources and information about the homebuying process. These feature pages house articles, tools, and resources to streamline information about a specific topic.

While the MyFinancialLifeMA site promotes articles and resources from external publications and organizations, the [MyFinancialLifeMA Learning Lab](#) connects users with customizable playlists curated by Everfi, a state-of-the-art online education company. Users can browse a variety of financial topics and complete courses to gain a better understanding of their personal finances.

MyFinancialLifeMA

EVERFI's Learning Lab

7,600

People used the
MyFinancialLifeMA website
(an 87% increase from FY21)

3,923

Financial education courses
have been started in the
Learning Lab

IV. FINANCIAL EDUCATION



Financial Education Fairs

Financial Education Innovation Fund Grant is a funding opportunity for Massachusetts public or charter high schools and special education programs approved by the Massachusetts Department of Elementary and Secondary Education (DESE) to deliver Credit for Life Fairs to high school students. These fairs serve as fun and interactive events for students to improve their knowledge about personal finance concepts. OEE manages this program in partnership with the Massachusetts Division of Banks (DOB) and the Office of Consumer Affairs and Business Regulation (OCABR).

Schools now have the option of hosting their financial education fairs either in person or virtually.

During school year 2019-2020, 46 schools received grants to host a fair. Due to the COVID-19 pandemic, DOB and OEE agreed to extend the round to allow grantee schools more flexibility in hosting their fairs at a time most suitable under the unprecedented circumstances. Schools were able to submit an amended budget to OEE and DOB for approval and were given until June 30, 2022 to make use of the awarded funds.

Applications for the 2022-2023 Financial Education Innovation Fund Grant closed on September 29th, 2022 with 10 new and 30 returning school applicants.

Funding for this program is made possible by the Division of Banks through a settlement over alleged unlawful lending practices.

Since the program's inception, an estimated 52,640* students across the state have been provided a Credit for Life Fair.

To date, the Financial Education Fund Grant has awarded over \$631,914 to Massachusetts schools.

*Estimated number of students that have access to the fairs based on grant applications.



IV. FINANCIAL EDUCATION

Serving Elder Populations

The Older Adult Workshops are offered in collaboration with M&T Bank and the Financial Planning Association of Massachusetts. OEE has found success in partnering with local Council on Aging ("COA") agencies as established, trusted resources in local communities. In response to COVID-19, OEE transitioned the in-person events to online workshops utilizing the Zoom platform.

During FY22, OEE received 15 requests to host workshops for older adults. OEE also participated as a member of the Elder ID Theft Coalition on a presentation regarding resources available to libraries and their patrons across Massachusetts.

Operation Money Wise

Operation Money Wise is a grant collaboration with DOB to fund financial education programming for military veterans, active service members, and their families. Funding is made possible through DOB and OCABR. A total of \$75,000 was committed to the grant in 2022, which represents its 5th round.

Nine Massachusetts organizations received funding to establish new or improve pre-existing financial education programs, with a total of \$43,900 granted for these programs in FY22. This year's groups include non-profit organizations and higher education institutions in cities and towns across the state.

**To date, Operation Money Wise has served over 6,648
members of the military community.**

Money After Military

In collaboration with the Veterans' Bonus Division, OEE hosts Money After Military webinars to highlight financial topics for veterans and their families. OEE relaunched this virtual program in November 2021 with an event about investing basics. Since then, OEE has hosted webinars discussing finding jobs after the military, preparing for interviews, and an overview of the homebuying process.



WAGE & WEALTH EQUITY

Overview

Through OEE's initiatives, Massachusetts residents have access to free and timely digital financial literacy programming. OEE's wage and wealthy equity programs have all shifted to a virtual model, allowing participants to access information safely at their convenience.

Worth & Wealth Seminars

The Worth & Wealth Seminars are cohort-model trainings that provide a blend of 1:1 coaching, educational workshops, and self-paced money management skill exposure to women and marginalized communities across Massachusetts. The goal of the Worth & Wealth Seminars is to increase participants' confidence when making decisions about their economic futures.

Over 300 women attended the Worth & Wealth Seminars and received training on personal finance topics with an economic justice theme, including salary negotiation, accessing higher education, understanding worker rights, and balancing relationships and money.

In total, there were three cohorts from January to May of 2022. Cohorts I and II covered similar topics and were tailored to fit women earlier on in their careers and women more advanced in their careers, respectively. Cohort III, titled Valor y Dinero, was composed of Spanish-speaking residents from around the state. Topics included financial planning, housing and employment rights, starting your own business, and salary negotiation. The Spanish language iteration of this program was the first of its kind for OEE.

The Worth & Wealth Seminars were made possible thanks to grant support from Citizens.

According to the pre- and post-surveys administered to Worth & Wealth participants:

83%

Of survey respondents said the seminars increased their knowledge of personal finance topics

20.4%

Increase of participants' average financial skill following the lessons learned in the seminars

63%

Of survey respondents said the seminars increased their capability to manage their finances

60%

Of participants in Cohorts I and II and 80% of participants in Cohort III are women of color

WAGE & WEALTH EQUITY



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Women in Finance Fellowship (WIFF)

The Women in Finance Fellowship launched in 2016 to provide fellows with the skills and experience to succeed as leaders in the financial services industry. The 2020 fellowship was canceled due to the COVID-19 pandemic, but the opportunity returned in 2021 as a virtual experience.

In May of 2022, OEE introduced its sixth cohort of fellows to the Women in Finance Fellowship. The 2022 fellowship placed five undergraduates in full-time roles at departments and agencies of the Massachusetts State Treasurer's Office, including the Debt Management Department, the Massachusetts State Lottery Commission, the Massachusetts School Building Authority, and the Pension Reserves Investment Management Board.

The fellowship will adopt the revised name of Women+ in Finance Fellowship in 2023 to better reflect its continued inclusion of women and non-binary people in the program.

"This fellowship can give you clarity when thinking about career paths and will give you a network of the most intelligent and impactful professional women to partner with and discuss your future."

- Women in Finance Fellow on how the program has benefited them

2021 WIFF Survey

100%

Of respondents said they would recommend the fellowship to others

"My mentor went above and beyond any of my expectations. She made herself completely available to me... She was better than what I could've ever asked for, and any future mentee of hers is very lucky to have her."

- Women in Finance Fellow on how her mentor supported her

Since 2016, OEE has hosted **six successful fellowships** in which **34 young women participated**

V. WAGE & WEALTH EQUITY



EqualPayMA Roundtables

After establishing the [EqualPayMA Roundtables](#) in FY21, OEE continued to host these events in late 2021 and early 2022. These webinars feature discussions from community leaders in Massachusetts regarding pay inequity issues in marginalized communities. Topics covered include Black Women's Equal Pay Day, Latina's Equal Pay, COVID and Economic Impacts on the LGBTQ+ Community, and the Future of Pay Equity for Massachusetts & Beyond.

2021 EqualPayMA Roundtable Series: Findings Report

At the start of 2022, OEE published a [comprehensive findings report](#) concerning the 2021 EqualPayMA Roundtable Series. Authored by OEE Graduate Fellow Brianna Savage, this report details the key learnings and takeaways gained from the discussions held throughout 2021 with community leaders. Recommendations for both employers and workers are featured in the report based on the calls to action, resources, and other information shared during the webinar series.

In 2022, Treasurer Goldberg convened a panel composed of Dr. Marlene Kim (UMass Boston Economics Professor), Rep. Patricia Haddad (Co-Chair of Women's Caucus), and Adaeze Nduaguba (Leader of Wage Equity Now Coalition) to discuss the findings report and impart final pieces of advice regarding pay equity. Brianna Savage moderated the discussion and posed questions to the panelists.

Selection of Key Takeaways

Recommendations to Employers

- Conduct a compensation audit.
- Offer on-site daycare.
- Invest in cultural competency.
- Examine hiring process to reach more underserved candidates.
- Create anti-racist and anti-discrimination trainings.
- Be a changemaker: advocate and support pay equity legislation.

Recommendations to Workers

- Know your worth: research salaries for the same role.
- Find a mentor in your field.
- Pay it forward: become a mentor for someone else.
- Research and understand your legal rights.
- Be an ally to other workers in your organization.

V. WAGE & WEALTH EQUITY



EqualPayMA Website

OEE created the [EqualPayMA](#) website in 2016 to share information about the gender and racial wage gap in Massachusetts and provide tools and resources to empower employers and workers to advocate for pay equity. Alongside promoting tools like the employer toolkit or the wage gap calculator, OEE continued supporting EqualPayMA with its EqualPayMA Roundtable Series and its corresponding findings report, which provided action items for both employers and workers following the advice from its Roundtable panelists (see previous page).

Website Engagement

Throughout FY22, OEE responded to ongoing financial inequities, including publishing a perspective on the [Cost of Restricting Reproductive Rights](#) following the Supreme Court's decision to overturn Roe v. Wade. The partnership with the American Association of University Women (AAUW) also continued this fiscal year. Monthly salary negotiation trainings were offered to Massachusetts residents to learn effective strategies to negotiate for their pay and benefits.



1,306

Uses of the Wage Gap Calculator Tool



6,625

Users accessed site in FY22



15,353

Page visits in FY22

VI. COMING SOON



Childcare Startup Grant

OEE co-developed the [Childcare Startup Grant](#) thanks to the generous support from Citizens. This program seeks to fund individuals interested in starting a home childcare program in the cities of Lynn and Springfield, Massachusetts. Grantees were selected through a publicly advertised application process through the Massachusetts State Treasurer's Office. Grantees will receive up to \$4,500 in funding toward business expenses related to starting a home childcare program. Grantees will also participate in educational webinars conducted in the fall of 2022 on running a small business and starting a childcare business. This initiative is accomplished in partnership with Family Child Care Systems and the United Way of MassBay.

BabyBonds Task Force & Recommendations

In March of 2022, Treasurer Goldberg established the [Baby Bonds Task Force](#) with the goal of exploring the creation of Baby Bonds in Massachusetts. The Task Force is divided into four subcommittees focused on: eligibility and funding; building financial capacity and engagement; accessing and using Baby Bonds; and trust management, oversight, and operations. The Task Force will deliver its recommendations to the Treasurer and OEE and propose legislation on establishing a Baby Bonds program in Massachusetts in November of 2022.

Community Ambassadors

OEE is launching its Community Ambassadors program in early 2023. This initiative aims to increase the amount of Massachusetts residents who have a deep understanding of financial foundations by creating a network of community spokespeople. These spokespeople, chosen because of their own networks and existing commitment to the state and its residents, will help spread awareness and increase engagement of OEE's programs in key focus areas.