**Background/Purpose**

This paper describes an evaluation project undertaken with a group of Head Start parents in Lower Delaware who are participating in financial coaching through a state-supported financial empowerment program. This program has been well integrated in a variety of work-place, educational, non-profit, and social service settings and it offers free financial coaching to all interested Delaware residents through a client-driven, strengths-based approach. In 2014, Head Start was added as a new site, and services are offered not only to parents but also to child-care providers. This paper discusses results from the evaluation as the coaching was launched with Head Start parents with the following research questions providing guidance:

* How does this financial empowerment program reach parents?
* What are the characteristics of the parents who participate in the financial coaching services?
* What services do these parents request, and do the services that are available adequately meet the needs of the parents?
* What are the parents’ experiences of the financial empowerment program?
* What are the challenges for parents to participate in the services?
* What changes are seen in parents after they participate in financial coaching and the financial empowerment program?
* How can this program be scaled up?

Innovative anti-poverty programs reaching low- and moderate-income working families are more important than ever in providing services to people who are working on their financial goals, including home ownership, education, credit repair, debt relief, immigration/legal issues, and financial planning.

**Methods**

The evaluation used a mixed methods approach to conduct two sets of interviews with Head Start parents over a 3-4-month period; conduct focus groups with these parents; and analyze data gathered from the program data base and through surveys administered to the parents at the end of each of their interviews. It also included interviews with expert stakeholders in Head Start and the financial empowerment program along with financial coaches providing services to parents to better understand programmatic implications and views of financial empowerment from their perspective and how these services can be integrated into Head Start.

**Results**

Results from the individual interviews are grouped around themes, including specified goals identified by Head Start parents; trust and rapport-building in the coaching relationship; importance of family and cultural backgrounds in understanding how money and finances are viewed; and the innovative and flexible aspects of the program and how it messages itself to Delaware residents. Qualitative results indicated that parents are working on long-cherished goals for improved family well-being, and that financial coaching provided concrete, hopeful steps. Quantitative results demonstrated that parents are working mainly on goals related to credit repair, decreasing debt, and exploring financial products and services within the larger framework of realizing long-held dreams. Interviews with expert stakeholders were invaluable in understanding programmatic advantages and challenges.

**Conclusion/Implications**

This paper will describe all results in greater detail and will demonstrate how this and similar programs are meeting a critical need. Incorporating financial coaching within Head Start is proving to be an innovative addition to how services for needy children and families are rendered.