

# Family Financial Planning:

## Strategies for TANF Programs to Support Intentional and Healthy Family Planning

### About This Resource

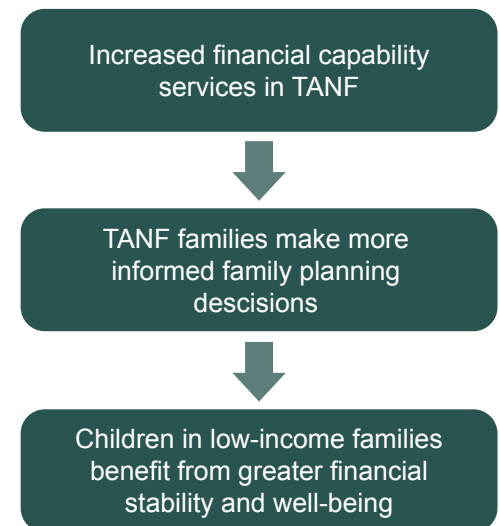
This tipsheet provides examples of strategies that Temporary Assistance for Needy Families (TANF) programs can use to empower parents to make informed decisions about their family planning through financial capability services. An unintended pregnancy may make it harder for TANF participants to improve their economic well-being and independence. Financial capability services such as financial planning classes and integrating financial planning into relationship education for families can support TANF participants in making stronger financial choices for their families, including whether to have another child. This resource is intended for state, county, and Tribal TANF leaders responsible for program design and resource allocation.

The third statutory [purpose of TANF](#) aims to prevent and reduce out-of-wedlock pregnancies, connecting individual decision-making to broader goals of family stability and reduced dependence on public assistance. Expanding financial capability services can help achieve this purpose by supporting informed family planning for TANF participants.

**Financial capability services** may help families weigh the costs of additional children and plan for life changes.<sup>i</sup> Financial capability services could include:<sup>ii</sup>

- Financial education
- Financial coaching and/or counseling
- Credit counseling
- Free tax preparation assistance
- Incentivized saving programs
- Asset ownership programs
- Referrals to other supportive Federal and/or state benefits

TANF agencies may consider using a combination of financial capability services to best meet the needs of their participants.



**Research suggests that family economic stability is closely tied to family well-being, preventing child welfare involvement, and healthy child development.<sup>iii, iv, v</sup>**



## Consider How Financial Capability Services Might Support Participants in Your TANF Program

### Reflection Questions



1. How are we currently offering financial capability services like financial literacy and planning?
2. How might financial capability services support our program and participants' goals? Specifically, what financial capability services would benefit our participants the most? Is there a specific group of participants that would benefit the most from these services?
3. What resources could we use to expand financial capability services? Could we learn from or work with partners?
4. What are some barriers we might face in expanding family financial capability services? How might we address these barriers?
5. What might be the best approach to deliver financial capability services? Partnering with another agency, building in-house capacity, referring clients to a third-party, or a combination of these approaches?

## Innovative Financial Capability Services in the Field

Below are strategies TANF leaders might consider for integrating financial capability services to benefit TANF participants.


### Tailoring Financial Capability Services for TANF Participants

TANF agencies frequently offer financial education to participant families, often embedded within broader career services. However, tailoring financial education and other financial capability services to the specific needs and interests of TANF participants may enhance the effectiveness of these services.



TANF programs might tailor their financial capacity services in the following ways:

- Use short, practical modules in plain language.
- Employ real-life budgeting tied to participants' incomes, flexible scheduling, one-on-one coaching, and relevant examples.
- Focus on applied exercises, such as building personal budgets, cash-flow planning, and scenario-based decision practice, and reinforce these skills during routine case management meetings.<sup>vi</sup>

 [Oklahoma's three-session Money Habitudes course](#) for TANF participants uses interactive, self-reflective activities (not lectures) to identify participants' "money personalities." Money personalities include *security*, *spontaneous*, *status*, *giving*, *planning*, and *carefree*. Each money personality reflects different motivations and behaviors, like saving for emergencies, spending impulsively, or using money to help others. Participants also receive coaching that helps them track spending, set realistic goals, and adopt simple tools like ledgers or cash envelope saving systems. Case managers then adapt follow-up instructions to each participant's dominant money motivations and behaviors.

Money Habitudes worksheets and guides can be found here  
<https://www.moneyhabitudes.com/worksheets-guides/>.<sup>1</sup>

<sup>1</sup>Note: The Money Habitudes worksheets and guidelines are paid resources. We share this example for TANF leaders' awareness and further exploration. OFA does not specifically endorse or recommend these resources.



[Oregon's TANF agency](#) began tailoring their financial capability services by centering participants' interests and needs. TANF case managers interviewed participants about their experiences with existing financial capability service offerings and discovered that many participants did not feel that the financial curriculum was relevant to their specific needs: they were generic, hypothetical case studies and budgeting exercises. TANF participants also shared that they felt uncomfortable

discussing personal finances in a group setting. Based on this feedback, Oregon developed new training for TANF case managers to more effectively facilitate financial conversations in individual participant meetings. Oregon also built a partnership with the Catholic Charities of Oregon to offer more tailored, detailed financial coaching to TANF participants in tandem with other TANF services. This approach highlights how tailoring financial capability services based on participant feedback may enhance engagement.

### Linking Financial Capability Services with Family Planning

Integrating financial capability services with voluntary family-planning information within TANF may help participants understand how childbearing, work hours, benefits rules, and household budgets interact.



The [California Tribal TANF Partnership \(CTTP\)](#) offers financial planning assistance as part of its holistic approach to family wellness, often pairing it with parenting workshops designed to strengthen family stability and self-sufficiency. While partner Tribes can tailor services to fit individual needs, financial planning assistance programs are typically administered by CTTP staff themselves. Topics covered include budgeting, saving, credit management, goal setting, and strategies for balancing financial responsibilities with parenting. By integrating financial literacy into culturally grounded parenting education, CTTP helps families build the skills and confidence needed to make informed decisions and achieve long-term stability.<sup>vii</sup>

### Strategies to Link Financial Capability Services to Family Planning<sup>viii</sup>

- Include scenario-based budgets that show childcare, benefits changes, and work-hour trade-offs so participants can see the financial impact of adding a child.
- Combine benefits navigation, short-term cash-flow planning, and voluntary family-planning resources to clarify trade-offs and support informed choices.
- Teach two-week and monthly cash-flow scenarios and child-cost calculators to make planning concrete.

### Leveraging Partners for Financial Capability Wrap-around Services

Connecting with partners to implement financial capability in wrap-around services often means embedding services like financial education, coaching, credit counseling, access to safe banking products, and tax preparation directly into the supports families already receive. TANF agencies may opt to use partnerships with or referrals to outside financial capability services instead of offering these services in-house for several reasons, including if there are partners already delivering such services in the community or if the program has limited staff capacity to offer a given service in-house. This strategy involves identifying relevant services and coordinating delivery through external partners.<sup>ix</sup>





The [Pascua Yaqui Tribe](#) demonstrates this approach by integrating financial capability services into its TANF program through strategic partnerships. After assessing each TANF participant’s financial goals and challenges, the Tribe connects participants with in-house education and coaching, referrals to free tax preparation services provided by another Tribal agency, and a local credit union offering banking and credit counseling. Participants receive referrals and connections to these services during routine TANF case management, making them accessible and relevant. By strategically engaging community partners, the Tribe aims to help families build financial skills, claim tax credits, and move toward self-sufficiency, all within the framework of their existing TANF services.

### Partnership Checklist

When seeking partners to deliver financial capability services, consider the suggestions below:<sup>x</sup>

- Identify partners that offer financial capabilities services that fit your TANF program needs. (See pages 80 and 161-165 of this [Planning Guide for Integrated Services](#) for ideas on how to search for and identify potential partners.)
- Prioritize trusted local nonprofits, community-based financial institutions, credit unions, and mission aligned providers.
  - ✓ Ask partners about their specific service offerings, desired outcomes, existing client-facing materials, current staff training, and scheduling flexibility.
  - ✓ Define roles and referral paths at the beginning of the partnership.
  - ✓ Confirm data sharing, referral flows, and client consent processes.
  - ✓ Pilot small, measure uptake, refine, then scale.

### Available Planning Tools

TANF agencies seeking to implement financial planning services can benefit from several resources that support strategic design and community engagement.

- This [Planning Guide for Integrated Services](#) includes a series of tools that helps organizations serving low-income people map out partnerships and other approaches to add or enhance financial capability services within existing programs.
- To ensure services reflect real community needs, agencies can **gather family input and participant voice** and use it to shape services. This [toolkit](#) from the Administration for Children and Families provides practical methods for using family input to improve TANF and related programs.

### From Reflection to Action

Making financial planning a regular part of TANF programming may help families work together toward real financial growth and stability. Reflect on the examples provided in this tip sheet and consider these questions to help you identify opportunities for meaningful progress in your program.

- How are we currently measuring family outcomes related to reducing out-of-wedlock pregnancies? How might financial capability services help us achieve those outcomes?

- What examples or ideas from this tip sheet feel the most feasible for our team to adopt or adapt?
- How can we tailor existing or future financial capability services to our participants’ unique needs?
- What additional partnerships could we explore to expand financial capability services?





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## End Notes

- <sup>i</sup> Office of Family Assistance. "Integrating Financial Capability Services into State Temporary Assistance for Needy Families (TANF) Agencies." The Administration for Children and Families, U.S. Department of Health and Human Services, October 2018. <https://www.acf.hhs.gov/ocs/resource/integrating-financial-capability-services-into-state-temporary-assistance-for-needy-families-agencies>.
- <sup>ii</sup> Bowen, R., K. Hattermer, and K. Griffin. "Building Financial Capacity: Planning Guide for Integrated Services." Washington, D.C.: Prosperity Now, Administration for Children and Families, U.S. Department of Health and Human Services, March 2015. <https://acf.gov/ocs/policy-guidance/afi-resource-guide-building-financial-capability>.
- <sup>iii</sup> Role of Economic & Concrete Supports." Chicago, IL: Chapin Hall at the University of Chicago, July 2021. <https://www.chapinhall.org/wp-content/uploads/Economic-and-Concrete-Supports.pdf>.
- <sup>iv</sup> Morgan, B. "The impact of economic disparities on children's development." UChicago News, April 19, 2019. <https://news.uchicago.edu/story/impact-economic-disparities-childrens-development>.
- <sup>v</sup> Sandstrom, H and S. Huerta. "The Negative Effects of Instability on Child Development: A Research Synthesis." Low-Income Working Families Discussion Paper 3. Urban Institute, September 2013.
- <sup>vi</sup> Office of Family Assistance. "Integrating Financial Capability Services into State Temporary Assistance for Needy Families (TANF) Agencies." The Administration for Children and Families, U.S. Department of Health and Human Services, October 2018. <https://www.acf.hhs.gov/ocs/resource/integrating-financial-capability-services-into-state-temporary-assistance-for-needy-families-agencies>.
- <sup>vii</sup> Office of Family Assistance. "TANF & Child Welfare Partnering for Prevention: CALIFORNIA's SITE JOURNEY." The Administration for Children and Families, U.S. Department of Health and Human Services, October 2024. [https://peerta.acf.hhs.gov/sites/default/files/uploaded\\_files/CA.FAST-LC.Site%20Journey.pdf](https://peerta.acf.hhs.gov/sites/default/files/uploaded_files/CA.FAST-LC.Site%20Journey.pdf).
- <sup>viii</sup> Bowen, R., K. Hattermer, and K. Griffin. "Building Financial Capacity: Planning Guide for Integrated Services." Washington, D.C.: Prosperity Now, Administration for Children and Families, U.S. Department of Health and Human Services, March 2015. <https://acf.gov/ocs/policy-guidance/afi-resource-guide-building-financial-capability>.
- <sup>ix</sup> Bowen, R., K. Hattermer, and K. Griffin. "Building Financial Capacity: Planning Guide for Integrated Services." Washington, D.C.: Prosperity Now, Administration for Children and Families, U.S. Department of Health and Human Services, March 2015. <https://acf.gov/ocs/policy-guidance/afi-resource-guide-building-financial-capability>.
- <sup>x</sup> Bowen, R., K. Hattermer, and K. Griffin. "Building Financial Capacity: Planning Guide for Integrated Services." Washington, D.C.: Prosperity Now, Administration for Children and Families, U.S. Department of Health and Human Services, March 2015. <https://acf.gov/ocs/policy-guidance/afi-resource-guide-building-financial-capability>.