



Office of Temporary and Disability Assistance

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Administrative Directive

Section 1

Transmittal:	19-ADM-02
To:	Social Services District Commissioners
Issuing Division/Office:	Employment and Income Support Programs
Date:	January 10, 2019
Subject:	Change Authorized by Chapter 275 of the Laws of 2017 Regarding Financial Literacy Instruction
Suggested Distribution:	Employment Coordinators Temporary Assistance Directors Staff Development Coordinators WMS Coordinators
Contact Person(s):	Employment Service Adviser or Employment and Advancement Services Bureau at: (518) 486-6106
Attachments:	
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Filing References

Previous ADMs/INFs	Releases Cancelled	Dept. Regs.	Soc. Serv. Law & Other Legal Ref.	Manual Ref.	Misc. Ref.
107-ADM-08 108-ADM-07 14-ADM-04		18 NYCRR 385.3 385.6 385.7 385.9	336-a	Temporary Assistance Source Book and SNAP Employment Policy Manual-Section 385.9 Work Activities and Work Requirements	Chapter 275 of the Laws of 2017

Section 2

I. Summary

This Administrative Directive (ADM) is to inform social services districts (districts) of the following change resulting from amendments to Social Services Law (SSL) made by Chapter 275 of the Laws of 2017.

Section 336-a was amended to include education or a course of instruction in financial literacy and personal finance in the list of specific educational activities that districts may offer (and may require) as part of an applicant or recipient's Temporary Assistance (TA) and/or Supplemental Nutrition Assistance Program (SNAP) work requirement.

II. Purpose

The purpose of this ADM is to inform districts of the change to section 336-a of the SSL as authorized by Chapter 275 of the Laws of 2017 and to provide information on how districts may report an individuals' participation in financial literacy and personal finance instruction toward federal work participation requirements.

III. Background

Districts provide, and may require applicants and recipients of TA and/or SNAP to participate in a variety of work activities, in accordance with 18 NYCRR §385.9. Work activities may include paid employment or participation in work preparation activities such as work experience, job search, job readiness, vocational education, jobs skills training and education activities directly related to employment. Hours of participation must be reported consistent with federal regulations, must meet the definition of the particular work activity as reported, and must be reported separately for each work activity.

Districts should refer to [08-ADM-07](#) for households with dependent children and [07-ADM-08](#) for households without dependent children for additional information pertaining to documenting and reporting hours of engagement.

IV. Program Implications

Districts must make available vocational education training and educational activities which are consistent with an individual's assessment and employment plan, completed in accordance with 18 NYCRR §385.6 and 18 NYCRR §385.7. Existing regulation has previously allowed for districts to include financial literacy as a regular component of an individual's approved vocational education or job skills training program, or to offer instruction in financial literacy and personal finance as part of a job readiness training program.

The change to section 336-a of the SSL specifically identifies financial literacy and personal finance instruction as an allowable educational activity. Districts may offer education or a course of instruction in financial literacy and personal finance which includes instruction on household cash management techniques, career advice to obtain a well-paying and secure job, using checking and savings accounts, obtaining and utilizing short and long term credit, securing a loan or other long term financing arrangement for high cost items; or participation in a higher education course of instruction or trade school as an allowable educational activity.

Districts are reminded that to count toward federal work participation requirements as vocational education/job skills training, the education program must directly relate to a specific occupation or job. As described in 07-ADM-08 and 08-ADM-07, participation in vocational education activities are only fully countable toward the work participation rate for 12 months in an individual's lifetime receipt of Temporary Assistance. For individuals and childless couples receiving Non-MOE Safety Net Assistance, participation in vocational education and job skills training beyond the 12-month lifetime limit will count toward the participation rate only if the individual also participates in a core work activity (including but not limited to: unsubsidized

employment, work experience, or community service when paid employment is not available) for at least 20 hours averaged per week during the month.

To be countable toward federal work participation requirements, hours of participation in financial literacy and personal finance related activities may also be reported under job readiness training. Included within the federal definition of job readiness training is training in effective job seeking and life skills essential to workplace success incorporated within the curriculum including time management, goal setting, budgeting, basic math and literacy skills. Participation in job search/job readiness training is limited to no more than 12 weeks and no more than 4 weeks consecutive per federal fiscal year.

Financial literacy and personal finance are important components in helping individuals build their knowledge, skills and confidence regarding money management to make informed financial decisions. Providing this assistance will help support individuals' efforts as they transition to employment. Social services districts are encouraged to partner with local organizations and/or not-for-profits offering a course of instruction in financial literacy and personal finance as part of the individual's TA and/or SNAP work requirements. Some of these programs may be offered at local libraries, continuing education programs through public school districts, credit unions, or community colleges. Additionally, the information provided below is a list of online resources for various educational programs and materials relating to financial literacy:

- **Federal Deposit Insurance Corporation (FDIC) Money Smart for Adults**
The FDIC offers a free comprehensive money-management program, Money Smart Computer-Based Instruction, in a self-paced online learning environment. Curriculum topics include the basics of borrowing money wisely, using a spending plan to achieve financial goals, and how to use banking products effectively.
<https://www.fdic.gov/consumers/consumer/moneysmart/learn.html>
- **Consumer Financial Protection Bureau (CFPB)**
The federal Consumer Financial Protection Bureau website offers online financial education resources on several topics including opening and managing a checking account; student and auto loans; credit reports; mortgages; and personal financial planning.
<https://www.consumerfinance.gov/>
- **Smart About Money (SAM)**
SAM is a nonprofit organization offering a free online financial literacy program which allows the student to move through the program at their own pace. Topics include spending and saving; credit and debt; insurance; investing; and employment. Students can then progress to courses related to setting earnings goals, how to manage emergency funds, financial wellness, how to manage housing expenses, retirement planning, and others.
<https://www.smartaboutmoney.org/>

V. Required Action

Districts are encouraged to expand local procedures to ensure that work activity assignments offer individuals the option to participate in a course of financial literacy and/or personal finance as part of their TA and/or SNAP work requirement, consistent with their assessment and employment plan goals.

VI. Systems Implications

None

VII. Effective Date

The changes in policy outlined in this directive regarding instruction in financial literacy and personal finance are effective immediately.

Issued By

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