



■ *Fundamentals*

Greetings,

My dad signed me up for little league softball at the age of nine. I fell in love with it immediately, and continued to play through high school. Each summer, I traveled across the nation, playing with my team. I was fast enough to bunt it down the third baseline and make it to first.

I can remember one game like it was yesterday. It was my senior year of high school, and I was in my sectional game. We'd move on to the next round if we were to win. We were playing our rival on their field, so tensions were high. I played second base, and we were rolling into the bottom of the 10th inning, tied, with runners on second and third base. The batter hits a grounder right to me, the most fundamental play a ball player could make: scoop it up, check the 3rd base runner, and throw it to first. Well, it went through the middle of my legs, and they scored two runs. Game over.

I tell you all this to say, sometimes we forget the fundamentals; we are too stressed to choose the best course of action and fail to do our best. Luckily my team was there to grovel with me, and my dad was there to catch the tears. Often in our work that's all we can do for others – just be there and hold them up when they forget the fundamentals.

Thank you for being an ally to the Network.

Kelsey Clayton
Network Manager

Quick Click Poll

Q: [What percentage of American families are unbanked or underbanked?](#)

March Poll:

Q:

[As of March 2017, How many consumer complaints has the Consumer Financial Protection Bureau heard from Indiana Consumers?](#)

A: 8,266 complaints as of March 22, 2017

Policy Update

Now that our state lawmakers have returned home and will not return until January 2018, our eyes turn to Washington, D.C. where members of the Indiana congressional delegation will help decide the fate of a number of consumer protections.



What will happen to the Consumer Financial Protection Bureau's prepaid card rule? These days, more than [12 million households use prepaid cards](#) to conduct financial transactions and a number of employers use the cards to pay their employees in lieu of direct deposit or paper checks. The rule would [make a number of protections available](#) to users of prepaid cards, including transparency about fees, notice from employers that they can opt out of paychecks via prepaid card, quick and easy access to card balances, and fraud protections. [Netspend](#) has aggressively fought this rule, projecting that it stands to lose a substantial portion of the \$80-85 million it collects annually in overdraft and other fees. And unfortunately, some members of Congress are standing by Netspend's side, including Representative Luke Messer and Representative Trey Hollingsworth, who have both [signed on as sponsors](#) of a resolution that would block these common-sense protections. [Continue here...](#)

Indiana Money Smart Week 2017
Find an Event Near You!

First organized in July 2001 by a collaboration of Chicago-area organizations and directed by the Chicago Federal Reserve Bank, Money Smart Week has grown and become an annual public awareness campaign promoting personal financial literacy across the nation. During the six days of Money Smart Week, participating organizations from community groups, financial institutions, and government

**MONEY
SMART
WEEK**®



agencies will host events to educate the general public on smart money practices. This year, Money Smart Week is Monday, April 24, to Saturday, April 29. Event hosts included Indiana with hosts including the Indiana Secretary of State Connie Lawson, AARP Indiana, The Social Security Administration, The Indy Star, Indiana Legal Services, and more. However, there are still several opportunities to attend events in Indiana. Below are two of the events that will be held later this week. Please use the [Official Money Smart Week Event Page](#) to find an event near you. a seminar

Tippecanoe County: On Friday, April 28, on [Homebuyer Education](#) will be held at Purdue University in the Horticulture Building room 117 at Purdue University from 12pm-1pm. This event is open for students, faculty, and staff.

Marion County: On Saturday, April 29th the National Coalition of 100 Black Women and the Indianapolis Chapter of Alpha Kappa Alpha sorority will present [Women Building Our Financial Legacy: What Every Woman Needs to Know About Social Security & Investments](#). The event will begin at 8:30am at the New Direction Church located on 5330 E. 38th St. Breakfast will be provided. Please RSVP by Thursday, April 27, through [the eventbrite page](#) or [317-748-3195](#).

Through the joint efforts of dedicated individuals, agencies, community organizations, and financial institutions, Money Smart Week will empower Americans in all fifty states with the knowledge and tools to become financially stable. Please join us by finding an event near you through the [Official Money Smart Week Event Page](#).

College in Prison?

In the United States [650,000 inmates are released from prison](#) every year-nearly [68 percent of them](#) are rearrested within three years of release. Although studies have largely found that [employment has a significant effect in reducing the recidivism rate](#), or the rate an ex-offender relapses into criminal behavior, low reading and technological

literacy levels and the stigma of being an ex-offender in the eyes of potential employers, largely prevents ex-offenders from getting a job. Initiatives, such as Ban the Box which encourage public and private employers to remove the check box from their hiring applications asking if applicants have a criminal record, do help destigmatize an ex-offender's criminal history. Unfortunately many states do not widely acknowledge these initiatives including Indiana, which recently passed [SB 312](#): a bill that prevents municipalities from enacting Ban the Box ordinances. Fazed out of the job market, ex-offenders are often left with no other choice but to return to crime to provide for themselves and their families.

However, recent prison reform movements that offer college credit to inmates have been gaining traction due to their effectiveness in reducing recidivism rates. [Continue here...](#)

Upcoming Events and Conferences

- May 3: [AARP's Savings Innovation Forum](#), Washington, D.C.
- May 10-11: [A Pathway to Economic Self-Determination III](#), Albuquerque, NM
- May 11: [CFSI #FinHealthMatters Day Online Training](#), Webinar
- May 16: [Understanding the "Account" in Children's Savings Accounts](#), Webinar
- May 16: [Poverty & Promise: Uncovering Truths from Financial Diaries](#), Webinar
- May 23: [13th Network Insurance Public Policy Summit](#), Washington, D.C.
- May 31-June 2: [People and Places 2017](#), Arlington, VA

Would you like to see your event listed in next month's edition of *Earn, Save, Invest*? Just submit an application by [clicking this link!](#)

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