



OAKLAND PROMISE  
**BRILLIANT BABY**  
OPPORTUNITY CHANGES  
EVERYTHING



Dear Oakland Family,

I am so happy to welcome you into the Brilliant Baby program! Brilliant Baby is part of Oakland Promise. The vision of the Oakland Promise is to make sure that every child in Oakland graduates high school with the expectations, resources and skills to complete college and be successful in a career of their choice.

Brilliant Baby is a resource for parents and guardians during the first critical years of your baby's life. Our goal is to support you in putting your child on the path to success in school and life. As your child grows up in Oakland, they will benefit from Oakland Promise resources and services embedded in our K-12 school system and a college scholarship & mentor program for our high school graduates.

The work of preparing our children for academic and life success begins at birth. It is a joyful journey of learning and development. Thank you for letting us be a part of your journey. We are honored to support you in raising your Brilliant Baby!

Sincerely,

Amanda Feinstein  
Program Director  
Brilliant Baby



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# Oakland Promise

## Commitment from Cradle to Career

Welcome to Oakland Promise we are here to support you and your child through each of your major educational and life transitions ( Birth, Elementary School, High School, and College and Beyond. )



### **Brilliant Baby**

Support for families with new babies that includes a college savings account, financial coaching, educational workshops and community support.

### **Kindergarten To College**

Early College scholarships, family financial literacy workshops, support in starting college savings accounts, college visits, and resources/ support to build college-going culture in schools, while supporting transitions between elementary, middle, and high school

### **College Access**

School-based education hubs providing post secondary application and scholarship support, internship opportunities, and a community focused on life beyond highschool.

### **College Scholarship & Completion**

Scholarships, mentor ship and counseling: facilitating connections between scholars, colleges, and their communities.



# Welcome to the Oakland Promise Brilliant Baby Family!

**This workbook includes information about the program and materials  
for participating in Financial Coaching**

## Brilliant Baby has three main Parts:

**my529<sup>®</sup>**



**\$500 College  
Savings Account  
for your baby  
held at my529**

**Financial Coaching  
with Stipends for  
parents and  
guardians.**

**Community &  
Connections to  
resources for our  
families with  
young children**

### **Contact Brilliant Baby:**

**We hope you'll engage with the Oakland Promise Brilliant Baby Community  
through Social Media!**

**Email:**

[brilliantbaby@oakland  
promise.org](mailto:brilliantbaby@oaklandpromise.org)

**Phone:**

510-858-6054)



@BrilliantBabyOP



@BrilliantBabyOP



BrilliantBaby



## About your Brilliant Baby College Savings Account at my529<sup>®</sup>

A \$500 college savings account in your baby's name is held at my529<sup>®</sup> one of the top college savings programs in the country. Brilliant Baby is the **Account Owner**, the child is the **Sole Beneficiary**, and you are the **Interested Party** of the account.



Your child will be able to withdraw this money to pay for their college or vocational school expenses before age 25.



A financial statement will arrive the mail 4X a year. Be sure to update your address at my529.org if you move.



You can see how your child's college savings account grows overtime at my529.org



If you would like to save for your child's college education we are happy to help you set up another college savings account. Family Savings cannot be deposited in the Brilliant Baby my529 account.

Contact my529<sup>®</sup>:

Email: info@my529.org

Phone: 800.418.2551



# How to view your Brilliant Baby my529<sup>®</sup> account online

## Go to my529.org

1. Click on Account Access
2. Enter your Username and Password
3. View Account online anytime.



## Forgot your log- in?

1. Click on Account Access
2. Click Forgot Username and Password.
3. **Choose Interested Party**
4. Reset account using Baby SSN.
5. If you have any questions give us a call.



**HAVE MORE QUESTIONS OR  
HAVING TROUBLE LOGGING IN?  
SET AN APPOINTMENT**

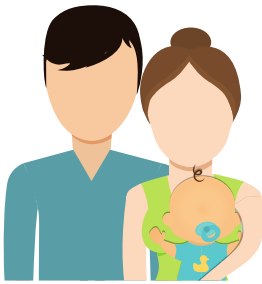
**Contact my529:**  
**Email:** info@my529.org  
**Phone:** 800.418.2551

**Contact Brilliant Baby:**  
**Email:** brilliantbaby@oaklandpromise.org  
**Phone:** (510) 913-9051



# FINANCIAL COACHING PROGRAM

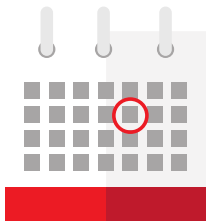
The Brilliant Baby Financial Coaching Program is here to help you set and achieve your financial dreams. After signing up for the Brilliant Baby Program, you will be contacted by a financial coach to invite you to participate. Pick up the phone, and schedule your first appointment!



During your first session you will discuss your financial and life dreams for you and your family.



Your coach will help you create a simple plan that WORKS for you to achieve your goals.



Meet with your coach for up to **6 sessions**. Your coach is available to be your guide throughout the process.



Attend our Brilliant Baby Workshops to continue learning financial topics, with our community.



Because of limited space, financial coaching will be available to you for 12 months. If you don't use that spot, we'll have to close your case

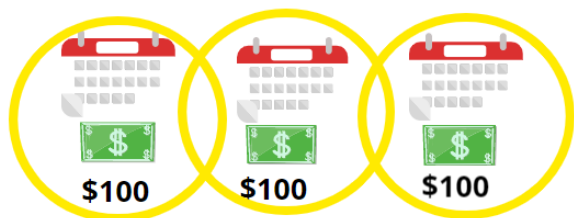
**During your first three months of participation in Financial Coaching you will receive a stipend.**





# Financial Coaching Program Stipends

Parents with a baby enrolled in the Brilliant Baby program are eligible to **receive up to \$500 in Brilliant Baby Stipends.** (You can choose how you spend the stipend. Many families take advantage of this financial boost and put the money towards one of their goals. )



## Financial Coaching Stipend

You can earn a \$100 monthly stipend for any three months that you are actively involved in coaching.

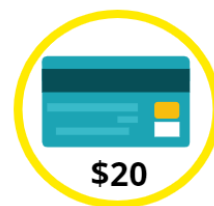


We use PayPal to pay coaching stipends (up to \$300 over three months). Work with your coach to set up a PayPal account, **If you are unbanked we have other options for you.**



## Workshop Stipend

Connect with peers at Brilliant Baby Workshops and Family Leadership Groups expand in your parenting skills and learn financial tips, with our Brilliant Baby community.



We give \$20 gift cards (to participants in) Brilliant Baby Workshops. (up to 10 workshops \$200)

## QUESTIONS ABOUT FINANCIAL STIPENDS?

**Email:**

[diego@oaklandpromise.org](mailto:diego@oaklandpromise.org)

Please feel free to contact us

**Phone:**

(510) - 858-6054



# Brilliant Baby Community & Connections

BRILLIANT BABY SUPPORTS YOUR HOPES AND DREAMS FOR YOUR CHILD'S BRIGHT FUTURE, WITH THE GOAL OF IMPROVING THE HEALTHY DEVELOPMENT AND EDUCATIONAL SUCCESS OF OAKLAND CHILDREN



## CSA & COACHING

Attend our Brilliant Baby Financial Workshops and Family Leadership Group to keep growing in your parenting and financial skills, and connect with our Brilliant Baby community.

## FAMILY LEADERSHIP GROUP

We meet 4x a year to tap in to the potential of parents as partners in their child's education and facilitate your child's healthy social emotional development.



## NEWSLETTER & SOCIAL MEDIA

Receive Our **Monthly Newsletter** in your email and follow us on social media to stay connected with BB workshops, community events, and our annual family fun day event.



@BrilliantBaby  
OP



BrilliantBaby

## WHAT'S AFTER BRILLIANT BABY?

Provide an **Early College Scholarship Fund** for every **Kindergarten**. Kindergarten to College (K2C) is the elementary school component of Oakland Promise. .





# The Brilliant Baby Team



**Amanda Feinstein**  
Director, Brilliant Baby



**Dulce Torres- Petty**  
Senior Manager



**Reshonda Williams**  
Operations Associate



**Diego Pinto**  
Financial Coaching  
Manager



**Sandra Davis**  
Financial Coaching  
Consultant



**Leah Davis**  
Financial Coach



**Vivian Padua**  
Financial Coach



**Sadie Williams**  
Financial Coach



**Gaylon Logan Jr.**  
Financial Coach



**Diana Gamino**  
Financial Coach



**Teresa Garza**  
Financial Coach



**rita zhang**  
Financial Coach



# Financial Coaching Program Materials

This Workbook Belongs to:

\_\_\_\_\_

**My Coach is:**\_\_\_\_\_

**My Coaches Number is:**\_\_\_\_\_

**My next appointment is:** \_\_\_\_\_

**PayPal**

**Username:**\_\_\_\_\_

**Password:**\_\_\_\_\_

**My529: website to check account - [login.my529.org](https://login.my529.org)**

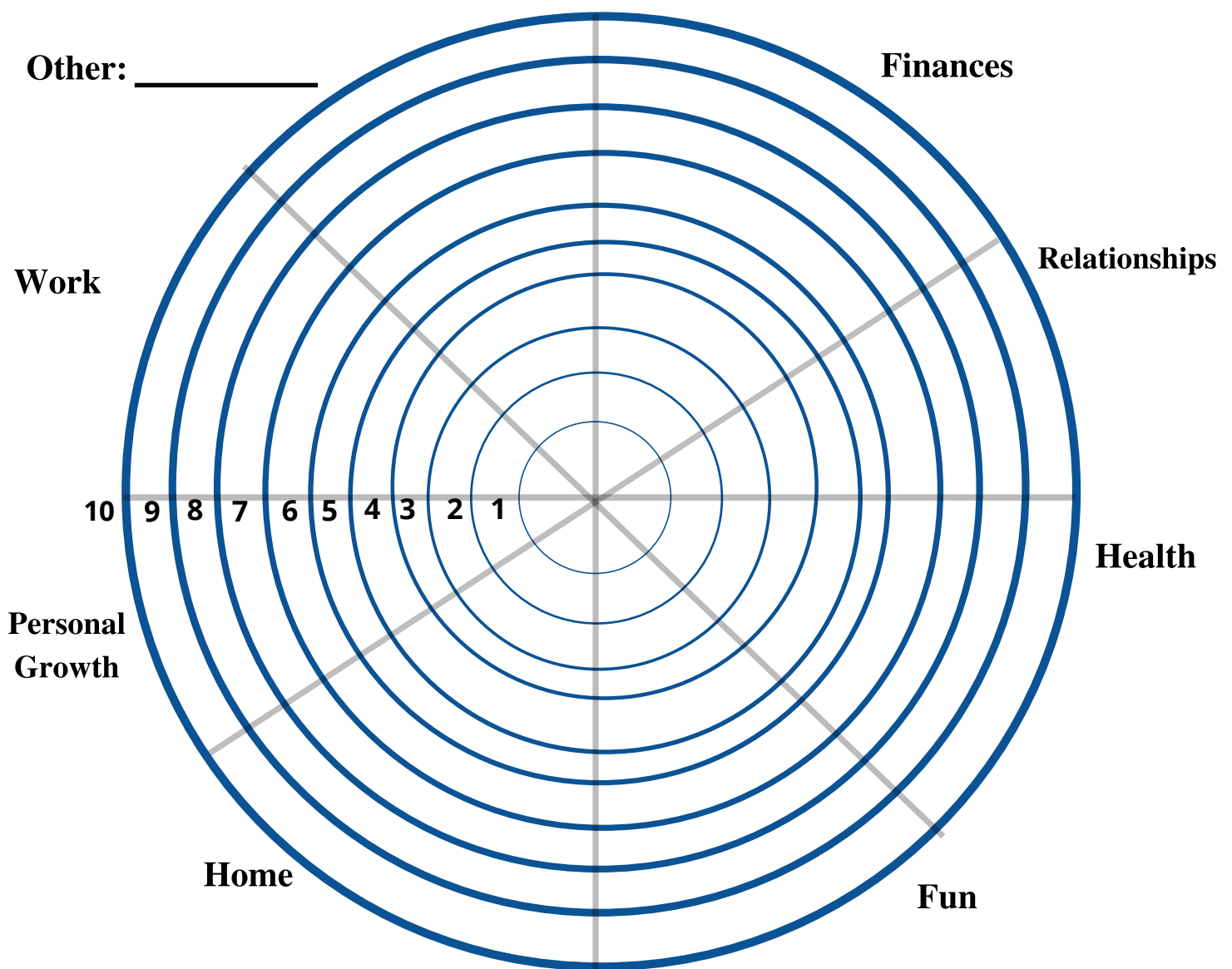
**Username:**\_\_\_\_\_

**Password:**\_\_\_\_\_



# Wheel Of Life

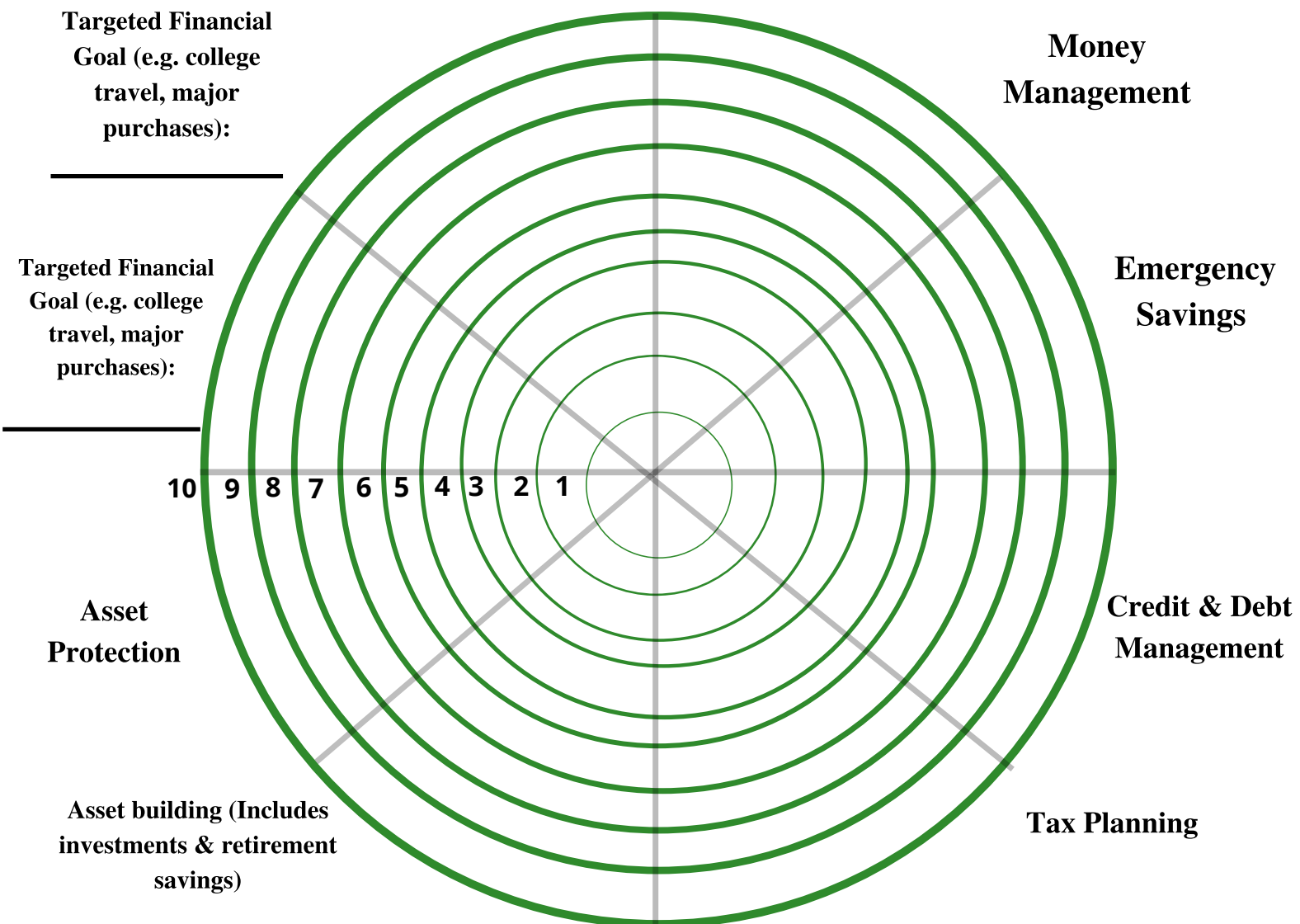
For each category, rate your current well-being or satisfaction on a scale from 1-10, where 10 is "high", by drawing a line across that section of the pie at the appropriate number.





# Financial Wheel

**For each category, rate your current well-being or satisfaction on a scale from 1-10, where 10 is "high", by drawing a line across that section of the pie at the appropriate number.**





# MY FINANCIAL GOAL

1. WHERE AM I NOW?

2. WHERE DO I WANT  
TO GO?

3. HOW WILL I KNOW  
I AM THERE?

4. WHATS  
IMPORTANT ABOUT  
THIS TO ME?

5. NEXT I WILL DO  
THE FOLLOWING 3  
THINGS:



Opportunities

Obstacles



## BRILLIANT BABY COACHING AGREEMENT

COACHING AGREEMENT BETWEEN \_\_\_\_\_, Coach

and \_\_\_\_\_, Client

A successful coaching engagement requires a commitment to the coaching process and a mutual agreement between the coach and the client. Both parties agree upon the following:

1. \_\_\_\_\_, Coach, will begin providing coaching services on \_\_\_\_\_ (date) and will be completed within a 12 month period.
2. The client agrees to **communicate honestly** with the Coach, to be open to feedback and assistance, and to fully participate in the coaching relationship.
3. **Financial Coaching Services:** During coaching sessions, you will work with the coach to address specific financial goals and you may identify general conditions/goals in your personal or professional life that impact your financial situation. You and the coach will identify your financial goal(s), the opportunities and the obstacles, and create a roadmap to achieve your goal(s). The coach is knowledgeable about personal finance topics and can offer information and perspectives to support you in reaching your goals. Coaching is intended to be a partnership and requires participation and accountability to be effective. You and the coach will make agreements about how and when you will work together, you will identify action steps or "homework" and it will be up to you to follow up with your coach on your progress. Coaching is not offered as financial advice - the client is the ultimate decision-maker and the coach offers support, information, feedback, and accountability. In the event that you need assistance beyond the scope of a coach's expertise, you may be referred to an appropriate professional.
4. **Time Commitment:** You are eligible for a maximum of 6 coaching sessions over a 6 month period. Coaching sessions are one hour in length with the exception of the first coaching session which may be an hour and thirty minutes. These sessions may be conducted in person or virtually (by phone, FaceTime, Zoom or Skype) and dates and times will be agreed upon by you (client) and the Coach at the first session.
6. **Duration:** This agreement governs our work together for the duration of a maximum of the 12-month coaching engagement. You may choose to terminate coaching services for any



reason, we ask that you provide notice prior to your scheduled session and allow your coach or the Brilliant Baby Program Director to talk with you for a 15-minute exit interview to understand your needs and address any concerns. This also helps us to improve our services.

**7. Missed Sessions:** If you are unable to attend a scheduled session, Client and Coach agree to provide each other with at least a 24-hour notice. If you miss or reschedule an appointment without giving a 24-hour notice, you and the coach will schedule a check in call. Please make all appointments/calls on time. If for any reason you must be late, please let the coach know in advance. If you miss three scheduled coaching sessions without notifying the coach ahead of time, your coaching engagement will be suspended. If you choose to return to the coaching engagement you may submit a request to the Brilliant Baby Program Director.

**8. Coaching Commitment:** Consistent monthly meetings are a cornerstone of that process and are fundamental to the program. If you feel you cannot meet the monthly commitment, inform the coach immediately and your engagement can be paused for up to 6 months. When you are ready to return, submit a request to the Brilliant Baby Program Director. We cannot guarantee you will have the same coach at that time.

**9. Virtual/Phone Sessions:** If your coaching sessions are virtual (phone, web-based program) it is your responsibility to initiate the session calls at the scheduled date/time. The coach will be waiting for your call. Coaching conversations are often an opportunity to share resources or complete documents so you will need to be able to use email and internet comfortably and have easy access to an internet connection via your smartphone or computer.

**10. Confidentiality:** I, \_\_\_\_\_, Coach, am committed to creating a space of openness and trust with you. The information you share with me in a coaching session, outside of financial topics/goals, will be kept strictly confidential. Information related to your financial goal(s) and financial well being will only be shared with the Brilliant Baby staff and partner evaluators to measure and evaluate the coaching program's effectiveness. I value your willingness to be open and honest and will respect the private nature of whatever information you share.

**11. Preparation:** Please come to each session prepared to participate fully in the coaching conversation.

**12. Shared Responsibility:** It is our shared responsibility to make coaching work for you. Ask for what you want. Let me know what is working or what is not working in our coaching partnership. In return, my commitment to you is to be present and non-judgmental, create an



open space for discussion, provide you with accountability to take action steps towards your financial goals and acknowledge you for your strengths and successes.

The client understands that the Coach's services are consultative in nature and that decisions made and actions taken, based on input from the Coach, are ultimately the complete responsibility of the Client. **The Coach shall have no liability or responsibility for any actions of the client taken (or not taken) in connection therewith. The Coach makes no guarantees or warranties,** expressed or implied, as to results to be achieved, or as to the consequences of any actions taken or not taken by Client. Coaching may not be used as a replacement for therapeutic services or for mental health counseling. A coach can reserve the right to request a referral to a mental health professional while attending the Brilliant Baby coaching program.

Our signatures on this agreement indicate a complete understanding of the coaching services provided by the coach representing Brilliant Baby.

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Coach Signature: \_\_\_\_\_ Date: \_\_\_\_\_