



Financial Stability

LISC knows that healthy, sustainable communities are made up of people who have living wage jobs and feel confident about their economic futures.

To get there, residents need the skills to advance along the path of employment and to manage their money well. That's why we invest in helping people tackle all the facets of financial life: earning a steady paycheck, budgeting, building good credit and saving for emergencies, a home, education and retirement.



Financial Opportunity Centers (FOCs)

LISC FOCs are career and personal finance service centers that help low- to moderate-income people build smart money habits and focus on the financial bottom line. LISC has a network of 80 FOCs across the country that are embedded in local community organizations.

Job Training & Placement Services

Job training provides clients with skills that lead to industry-recognized credentials, and employment coaches help them find jobs that meet monthly living expenses and open the door to advancement.

Financial Coaching & Education

LISC FOCs offer one-on-one financial counseling, Twin Accounts and other low-cost financial products that help build credit, savings and assets. Clients also take budgeting and money management classes.

Income Supports

LISC FOCs also connect people with income supports such as SNAP, utilities assistance, affordable health insurance and vouchers for transportation and work apparel.

Bridges to Career Opportunities (BCO)

Millions of unemployed residents throughout the country lack the basic literacy and math skills needed to secure and advance in a living-wage job. BCO programs offer intensive training and services that help people prepare to enter the job market or pursue post-secondary education. Clients learn the basics required for employment, from writing a resume to developing skills specific for the type of job that interests them.

85% of clients

complete the Bridges to Career Opportunities training and move on to rewarding jobs.



Building affordable housing in Providence as part of a pre-apprenticeship program for the construction trade.



Local culinary training at Providence's BCO site.

A Strategy That Works

We've learned that integrated or "bundled" services, especially job counseling together with financial coaching, lead to concrete gains in net income and job retention.

Research shows that FOC clients who take advantage of combined services are 50 percent more likely to land a well-paying job than people receiving employment services alone. And long-term job retention, holding a job for a year or more, almost doubles when financial coaching reinforces the work of employment counseling.

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