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Nurturing prosperity

OUR OPINION: LOWER-INCOME WORKERS GET FINANCIAL SURVIVAL SKILLS

Miami Herald Staff Report

Information, indeed, is power, especially if it can put more money in your pocket. That's the mission of the civic-minded Prosperity Campaign, created in 2002 by the Human Services Coalition in Miami. It encourages local businesses to make sure that their employees, especially lower-income workers, can access services and benefits available to help them save money, hold on to their homes, get out from under crushing debt and fulfill other vital needs.

The local economy reflects conditions nationwide: Foreclosures are on the rise; food and energy costs are taking a bigger bite out of paychecks; healthcare is virtually inaccessible if you're working but uninsured. The Prosperity Campaign's services are needed more than ever, and more businesses should forge a partnership. Its services don't cost employers a penny.

The Prosperity Campaign offers financial coaching assistance -- such as obtaining an earned-income tax credit -- applications for public benefits, free tax preparation and healthcare counseling for lower-income employees. Credit several companies, such as Macy's, Winn-Dixie and Marriott for taking part.

Commend, too, the companies that provide volunteers with financial expertise to help workers develop their own financial survival skills. These include **WorkSquare**, Investor Solutions, Consolidated Credit Counseling Services, Key Biscayne Chamber of Commerce, Miami Heat and South Florida Workforce.

When workers are less fretful and more financially confident, employers, too, can reap benefits in increased employee loyalty, lower turnover and fewer missed workdays. In turn, helping lower-income families become more financially stable can make whole communities stronger.