

The Rural Family Economic Success (RuFES) Framework

Earn It, Keep It, Grow It Family-Focused Goals

The basic RuFES Framework consists of a master list of 28 family-focused goals, each of them an individual building block that leads to an *Earn It, Keep It* or *Grow It* outcome. Now enter the RuFES Goals Framework!

Earn It

Lasting Outcome: Working families earn a living that allows them to survive, thrive and raise their children in their community.

This means that a family's working members can qualify for a job in the region, they can find and land that job, they can keep it, they can create their own businesses locally, their jobs produce enough income to meet at least a basic family budget, and they advance in careers and income over time.

Family-Focused Goals for *Earn It*

MAKE WORKERS READY

Preparing for First-Time Employment

- **E1:** Job seekers have the basic life skills – attitudes, behaviors and reliability – to succeed in jobs in their region.
- **E2:** Job seekers have the basic workplace skills – communication, language, math and technology –to succeed in jobs in their region.
- **E3:** Job seekers have the education or training diplomas and credentials they need to start on a career ladder in their region.

MAKE WORK WORK

Landing and Keeping a Job

- **E4:** Job seekers connect to pipelines that effectively route them to employment opportunities in their region.
- **E5:** Workers have a reliable, affordable and efficient means of transport to get to their jobs.
- **E6:** Workers find the reliable, convenient and appropriate child and dependent care they need to maintain a job.
- **E7:** People who create full- or part-time self-employment ventures access technical and financial assistance to improve their chances of business success.

MAKE WORK PAY

Advancing in Career and Income

- **E8:** Workers hold jobs that pay wages and offer benefits that support a stable family life.
- **E9:** Workers upgrade their skills and education credentials over time.
- **E10:** Workers advance along a career pathway into better jobs in the region.

Keep It

Lasting Outcome: Working families have access to and make good choices that safeguard their family income and lower their cost of living, forging stable and predictable financial lives.

This means that a family sets financial goals, builds a mainstream banking relationship, improves its credit record, obtains affordable financial services, accesses available tax benefits and public and private support to close the gap between income and expenses, and obtains their family's essential goods and services at reasonable prices.

Family-Focused Goals for *Keep It*

COUNT EVERY DOLLAR

Establishing Financial Health

- **K1:** Families set short-term and long-term financial goals, and attain them.
- **K2:** Families use reasonably priced services, accounts, and products for their savings, checking and other financial transactions.
- **K3:** Families get loans they need without using predatory lenders.
- **K4:** Families reduce their debt burdens and improve their credit ratings over time.

MAKE EVERY DOLLAR COUNT

Protecting Income and Decreasing Costs

- **K5:** Families file tax returns annually.
- **K6:** Families secure all tax benefits for which they qualify, starting with those that reward work – the Earned Income Tax Credit and the Child Tax Credit.
- **K7:** Families know about and take full advantage of the wide range of available public and private services that help reduce their cost of living.
- **K8:** Families have ready access to affordable basic goods and services – food, clothing, housing, household goods, and health care.

Grow It

Lasting Outcome: Working families accumulate and maintain assets that gain value and advance family and community prosperity over time.

This means that family members are saving, advancing their education, buying homes and acquiring other assets that improve their financial prospects over generations; they are caring for and maintaining those assets; and that civic engagement and local investment increases the value of family and community assets over time.

Family-Focused Goals for *Grow It*

BUILD FAMILY PROSPECTS

Accumulating Family Assets and Building Wealth

- **G-1:** Family members establish a financial cushion by regularly building their savings over time.
- **G-2:** Families find, finance at competitive rates, and purchase quality homes in their communities.
- **G-3:** Families build retirement-restricted financial assets.
- **G-4:** Families maintain and retain the value of any owned or inherited land and property.
- **G-5:** Children of working families get high-quality pre-K-to-12 schooling, and attain higher education levels that improve their family's economic status.

BUILD COMMUNITY PROSPECTS

Increasing the Value of Family Assets in the Community

- **G-6:** Family members increasingly participate in community activities and hold leadership roles.
- **G-7:** Family-owned housing stock increases in value throughout the community.
- **G-8:** Family purchasing power, productivity and entrepreneurship strengthens local businesses.
- **G-9:** Families contribute to charitable causes and endowments that benefit the community and its people.
- **G-10:** Families and young people want – and are able – to stay in, return to, or move to the community.