2018 Outreach and Communications Plan

Division of Financial Regulation
Education and Advocacy
Contents

i. 2017 in Review
   a. Statistics......................pg. 4
   b. Partners......................pg. 6
   c. Lessons Learned............pg. 8

ii. 2018 Statewide plan
    a. Introduction ...............pg. 10
    b. Messaging Schedule.......pg. 11
    c. Major Projects............pg. 12

iii. 2018 Regional Plans
     a. North-West...............pg. 15
     b. South-West...............pg. 16
     c. Portland-Metro..........pg. 17
     d. Cascades-East............pg. 18

iv. Conclusions....................pg. 19
2017 in Review
2017 Outreach statistics

Number of Events held: 181

Number of Cities/Communities Visited: 46

People contacted: 9,030 (estimate)

Tribal Communities Reached: 7 of 9
Partnerships

State Government Agencies

- Building Codes
- OSHA
- Works Comp
- CCB
- OHIM
- DHS
- OHA
- DLCD
- DSL
- Dept. Forestry
- OEM
- Dept. of Ag
- ODOT
- Oregon DOJ
- Governor
  - Regional Solutions
  - Natural Resources

Local Governments

- Burns
- Ontario
- Harney County
- Malheur County
- Medford
- Hermiston
- Multnomah County
- Hood River County
- Coos County
- Brookings
- Pendleton
- Portland
- Albany
- Eugene
- Nyssa
- Bend
**Businesses**

- Johnson RV
- Pioneer Restoration
- Service Masters Salem
- Dry Pro Cottage Grove
- O So Clean Hermiston
- Serve Pro Tigard
- OnPoint CCU (Bank On Oregon – BOOR)
- WestPoint CCU (BOOR)
- Albina Community Bank (BOOR)
- JPMorgan/Chase (BOOR)
- Pacific Crest FCU (BOOR)
- Point West CCU (BOOR)
- Rivermark CCU (BOOR)
- Trailhead CU
- US BANK Eugene
- Oregon Mutual Insurance

**Nonprofits**

- Neighborhood partnership
- Basic Rights Oregon
- Woodburn Christian Church
- Astoria Chamber
- Springfield rotary
- Habitat for Humanity Portland
- Financial Beginnings
- Red Cross
- LDS Church JumpStart
- Burns Senior Center
- OSPRG
- Pendleton High School
- Portland Town Club
- African American
- Alliance for Homeownership
- Native American Youth Association
- Hacienda CDC
- Asian Pacific and Islander Community Improvement Assoc.
- Consulate of Mexico
- Innovative Changes
- Proud Ground
- WorkForce OED – Clackamas County
- CASH Oregon
- Metropolitan Family Services
- Bradley Angle
- Financial Beginnings
- CASA of Oregon
- Good Neighbor Center – Tigard
- Catholic Charities
- Mid-Oregon Financial Planning Association
- Hermiston Chamber
- Woodburn Chamber
- Salem Capitol Connections
- Salem City Club
2017 Lessons Learned

Last year was the first time members of the outreach team worked together to achieve an outreach plan. Previously, members worked independently with little focus or collaboration. While the progress in years past was measurable and successful, it lacked a “strength in numbers” effect. This was rectified in many ways by the 2017 plan.

The 2017 plan consisted of monthly messaging themes: Financial Literacy and Resiliency; Home Ownership; Financial Services; Senior Protection; Auto Wise; Emergency Preparation/Disaster Preparation; Small Business; Health Insurance; Winter Storms.

The goal for 2017 was to share these messages statewide via social media and direct outreach from team members to their respective region. Except for a few occasions, the outreach objectives were met in each region each month. Since the majority of our outreach activities are “pulled” outreach, there are time constraints to plan and implement a high quality “pushed” message in a meaningful way each month. As a result, there were times when the need to meet the team’s monthly goals hindered the quality of the outreach activity. Additionally, some messages took weeks to plan and find an audience. By the time the message was delivered, members needed to start planning next month’s message. The ability to plan a few months in advance was a challenge that led to updates reflected in the 2018 plan.

The planning process also revealed the team’s desire to build stronger community relationships. They would like to become more familiar with providers, producers, governmental, and other peers that share common interests in consumer protection and financial literacy.

The graphs above illustrate the overwhelming amount of resources spent in 2017 on messages focused on financial services regulated by DFR. In 2018, there will be a concerted effort to educate the public on all consumer focus areas regulated by DFR.

Additionally, each team member is interested in working together on the projects outlined below in 2018.
2018 Outreach Plan
Introduction

The DFR Outreach and Education team engages in two primary forms of outreach.

The first is “Pulled” outreach. Consumer groups and community partners request training, panelists, and presentations to their group. This form of outreach is reactive and demanding. It makes up an estimated 90% of our current outreach activities.

The second is “Pushed” outreach. In order to get our message out we engage with consumers groups, community partners and media to spread the message. An example of this is a Facebook ad promoting our Consumer Advocacy services or a press release announcing a particular action taken by the Commissioner.

This outreach plan is focused on the Pushed outreach that DFR will engage in for the of the 2018 calendar year. The goal of a focused message plan is to multiply and magnify our proactive outreach and fully engage in consumer awareness events that align with our mission.

The outreach team will use the Statewide Outreach Messaging Schedule, to determine how to get the message out to their region. This plan relies on our many partners to join us in putting on events and getting our scheduled message out. Whether it is a local non-profit, county commission, or media outlet, we will look for opportunities to magnify our efforts through our partnerships.

Each member of the outreach team will initiate and plan events independently. Through the team coordination meeting, each member will share their plan and identify how it meets the outreach needs of their region. There are also a number of outreach events that the team will plan and deploy together throughout the year.

This plan, unlike last year, focuses on the specific needs of each region. Four regional plans were developed to address the specific needs of the communities in those regions. They may not always align perfectly with the Statewide Messaging Schedule, but will capitalize on the social media component as often as possible.

The 2018 plan is in two parts: 1) Statewide initiatives which include the Messaging Schedule as well as top priority events or programs and 2) Regional plans which outline topics, regional needs, and target audiences specific to each region.
Advertising $10,000 on building our social media audiences which will in turn help our unpaid messages reach a larger
$8,000 for reactive communications as the result of unforeseen events that affect large groups of Oregonians;
and $2,000 for non-emergency communications. Our goal is to achieve a measurable impact on public sentiment.

2018 Statewide Outreach Messaging Schedule

<table>
<thead>
<tr>
<th>Month/Topic</th>
<th>Date</th>
<th>Topic</th>
<th>Message</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan/Feb</td>
<td>Financial Literacy</td>
<td>Budgeting</td>
<td>Enlist 3% of Americans to increase a budget</td>
<td><a href="http://www.moneymanagement.org/v/whatsbudgeting.jpg">http://www.moneymanagement.org/v/whatsbudgeting.jpg</a></td>
</tr>
<tr>
<td></td>
<td>Credit</td>
<td>Credit</td>
<td>Manage your credit wisely.</td>
<td><a href="http://www.doem.state.or.us/creditcardpayerprograms.png">http://www.doem.state.or.us/creditcardpayerprograms.png</a></td>
</tr>
<tr>
<td></td>
<td>Long Term Care Ins</td>
<td>Long Term Care Ins</td>
<td>Protect your future.</td>
<td><a href="http://www.oregon.gov/business/insurance-industry/health-insurance/Pages/senior-tips.aspx">http://www.oregon.gov/business/insurance-industry/health-insurance/Pages/senior-tips.aspx</a></td>
</tr>
<tr>
<td></td>
<td>Health Insurance</td>
<td>Dental Health</td>
<td>Protect your mouth.</td>
<td><a href="http://www.oregon.gov/business/insurance-industry/health-insurance/Pages/index.aspx">http://www.oregon.gov/business/insurance-industry/health-insurance/Pages/index.aspx</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mental Health</td>
<td>Protect your mind.</td>
<td><a href="http://www.oregon.gov/business/insurance-industry/health-insurance/Pages/index.aspx">http://www.oregon.gov/business/insurance-industry/health-insurance/Pages/index.aspx</a></td>
</tr>
</tbody>
</table>

The statewide Outreach Messaging Schedule is a tool that will be used by the DCBS Communications Team and DFR Outreach Team to drive outreach throughout the year. We will rely on Twitter and Facebook to distribute these messages. We propose a $30,000 social media budget.

$30,000 would allow us to push our messages out to key audiences identified in the 2017 Financial Literacy Survey. The plan would be to spend $12,000 on the ongoing strategic communications about our services; $8,000 for reactive communications as the result of unforeseen events that affect large groups of Oregonians; and $10,000 on building our social media audiences which will in turn help our unpaid messages reach a larger audience. Examples of this from 2017 include: Snow/Ice storms, wildfires, and data breaches. This plan will allow us to be both proactive and reactive with our message in 2018.
Events/Programs

1) Producer/Provider Outreach [program leader: Karla Martinez]

This program would create relationships with people who provide services to the public that are regulated by DFR. DFR staff will encourage providers to distribute or display branded consumer educational resources and seek opportunities to provide training to these groups when possible.

Examples of this could be:
- Medical Providers
- Bankers
- Mortgage Lenders
- Payday Lenders
- Title Lenders
- Brokers/Dealers
- Financial Advisors
- Building Restoration Companies
- Auto Collision Repair
- Agents/Producers

Time frame: On-going

2) Home Inventory Week [program leader: Kevin Jeffries]

This program would be a social media event to encourage Oregonians to build a home inventory. This is in relation to both financial resiliency and home/renter Insurance literacy.

Possible Partners could be:
- Oregon Office of Emergency Management
- Oregon Red Cross
- Oregon Police Association
- Oregon Fire Marshal’s office
- Local police and fire
- County Sheriffs
- Insurance Companies
- Restoration Companies
- Tribal Police/Fire

Time Frame: Week of September 17th (National Disaster Prep Month).

3) We are DFR [event lead: Fernando Velez]

This annual event would be an education summit for consumers and those we regulate. It would move to different locations around the state each year, the first year would be in Portland. The focus would be to demonstrate the consumer protection and business regulatory functions of DFR. Partners include:
- Financial Beginnings
- Catholic Charities
- Consulate of Mexico
- Portland Housing Bureau
- African American Alliance for Homeownership
- Oregon Treasury Dept - ORSP
- Northwest Real Estate Investors
- Metropolitan Family Services
- Consulate of Mexico
- Hacienda CDC
- APICIA
- Community Resource Center
- CASA of Oregon
- Bienestar CDC
- Univision
- Oregon Bankers Assoc.

Target Date: August
Regional Outreach Plans
## Outreach Region
### North West

<table>
<thead>
<tr>
<th>Regional Needs</th>
<th>Target Groups</th>
<th>Message</th>
<th>Deployment</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Long term care, life insurance, retirement</td>
<td>Seniors</td>
<td>LTC-I / Life</td>
<td><strong>Ongoing.</strong> Will be reaching out to organizations to develop opportunities. Participate in bi-monthly Northwest Senior and Disability Services meetings.</td>
</tr>
<tr>
<td>b. Mortgage lending, health insurance, coping with deployments</td>
<td>Veterans</td>
<td>Financial Planning Scams Mortgage Lending</td>
<td><strong>Ongoing.</strong> Will be reaching out to the veterans administration for opportunities</td>
</tr>
<tr>
<td>c. Driver education, health insurance.</td>
<td>Kids- K-20</td>
<td>Car insurance, health insurance</td>
<td><strong>Ongoing:</strong> Continue working with SICC and ODOT for opportunities. Tentatively speaking at driver education conference in March.</td>
</tr>
</tbody>
</table>
### Outreach Region
#### Portland Metro

<table>
<thead>
<tr>
<th>Regional Needs</th>
<th>Target Groups</th>
<th>Message</th>
<th>Deployment</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Mortgage Lending</td>
<td>First time home buyers</td>
<td>Know your rights. Understand the process</td>
<td><strong>Ongoing</strong>: Partners: Regional Home buying fairs.</td>
</tr>
<tr>
<td>b. Foreclosure prevention</td>
<td>Homeowners</td>
<td>Broad: DFR services</td>
<td><strong>Ongoing</strong>: Partners include Hacienda CDC, Bienestar CDC, African American Alliance for Homeownership</td>
</tr>
<tr>
<td>c. Banking/Savings</td>
<td>Latino communities</td>
<td>Benefits of banking/savings “Pay yourself”</td>
<td><strong>Ongoing</strong>: Partners: Bank-On Oregon, Consulate of Mexico</td>
</tr>
<tr>
<td>d. Budgeting</td>
<td>Latino communities</td>
<td>Achieving your financial goals starts with a budget</td>
<td><strong>Ongoing</strong>: Partners: Consulate of Mexico</td>
</tr>
<tr>
<td>e. Risk management</td>
<td>Small businesses</td>
<td>Protect your business through proper insurance</td>
<td><strong>Ongoing</strong>: Partners: Small Business Development Center, Small Business Association, Portland Chamber</td>
</tr>
<tr>
<td>f. Financial Resiliency</td>
<td>Homeowners</td>
<td>Protect your property and finances. Be properly insurance</td>
<td><strong>Ongoing</strong>: Partners: Homeowners Association, restoration companies-Servpro, Service Masters; Habitat for Humanity</td>
</tr>
<tr>
<td>Regional Needs</td>
<td>Target Groups</td>
<td>Message</td>
<td>Deployment</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------------------</td>
<td>-------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>b. DFR awareness</td>
<td>Hispanic/Latino</td>
<td>Auto/home Financial services</td>
<td>Ongoing: Work with local non-profits and/or community organizations.</td>
</tr>
<tr>
<td>c. Fraud Education</td>
<td>Seniors</td>
<td>ID theft prevention/ Risky Investments</td>
<td>Ongoing: Scam Jam: late Summer: AARP-and DOJ partner</td>
</tr>
<tr>
<td>e. Fraud/Abuse Awareness</td>
<td>Producers, Broker dealers</td>
<td>Financial Exploitation, Red Flags, SB 95</td>
<td>Ongoing</td>
</tr>
</tbody>
</table>

Outreach Region
South West

![Map of South West region](image)
### Regional Needs

<table>
<thead>
<tr>
<th>Regional Needs</th>
<th>Target Groups</th>
<th>Message</th>
<th>Deployment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. Businesses</td>
<td>2. Business Ins</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Tribal Communities</td>
<td>3. Access to Capital</td>
<td></td>
</tr>
<tr>
<td>b. Banking, Savings, Credit Education</td>
<td>1. Tribal Communities</td>
<td>1. Risks of Payday/title loans</td>
<td>Tribal Communities: <strong>March/April</strong>. Pacific Islanders: <strong>Year Round</strong></td>
</tr>
<tr>
<td></td>
<td>2. Pacific Islanders</td>
<td>2. budgeting 101</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Banks and Credit Unions</td>
<td></td>
</tr>
<tr>
<td>c. ID Theft/Scam Prevention; safeguarding accounts</td>
<td>1. Collage Students</td>
<td>Avoid Scams</td>
<td>Seniors: <strong>May/June</strong>. Collage Students: <strong>Oct/Nov</strong>. AARP/DOJ/DCBS: <strong>ScamJam</strong></td>
</tr>
<tr>
<td></td>
<td>2. Seniors</td>
<td>6 signs it’s a scam</td>
<td></td>
</tr>
<tr>
<td>d. Improve Credit Score</td>
<td>1. Collage Students</td>
<td>How to improve credit</td>
<td>Collage Students <strong>Spring and Fall 2018</strong></td>
</tr>
<tr>
<td></td>
<td>2. Gen Z</td>
<td>Risks of Credit/debt</td>
<td></td>
</tr>
<tr>
<td>e. Health Insurance Literacy</td>
<td>1. Employers</td>
<td>Hot to use it</td>
<td>Employers: <strong>Nov/Dec</strong>. Enrollment Providers: <strong>Nov/Dec</strong>. Enrollment <strong>All</strong>: Year round</td>
</tr>
<tr>
<td></td>
<td>2. Provider</td>
<td>EOB and Networks</td>
<td></td>
</tr>
</tbody>
</table>
Conclusion:

The 2018 plan is centered on the needs of Oregonians. It is anchored by the Statewide Communications Schedule and dependent upon the success of the regional plans.

Our goal is to improve financial literacy among Oregonians as well as become a dependable, nimble, and professional resource for state and local organizations that benefit from our expertise and assistance.

The outcome of plan implementation is to improve the lives of those we serve by providing accurate and topically balanced messages throughout the state.

If you have any questions please contact Kevin Jeffries, lead outreach and education coordinator/consumer liaison for the Division of Financial Regulation. Kevin.p.jeffries@oregon.gov 503-947-7238

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