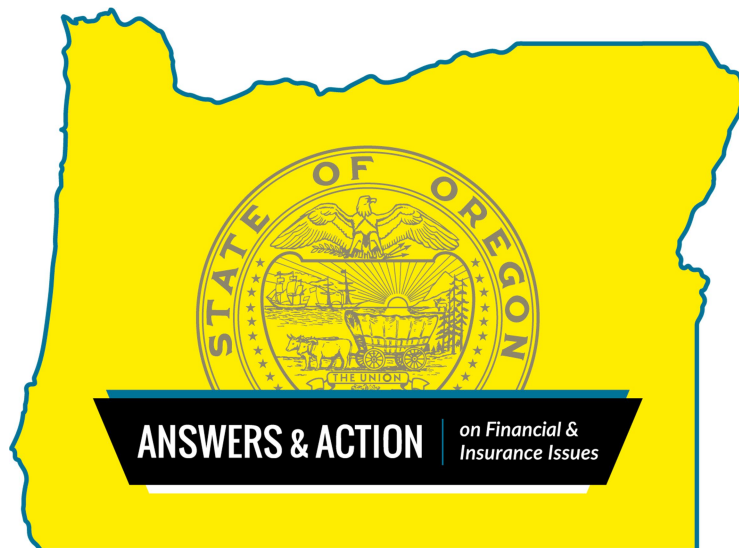


# 2018 Outreach and Communications Plan



## Division of Financial Regulation Education and Advocacy

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## 2017 in Review



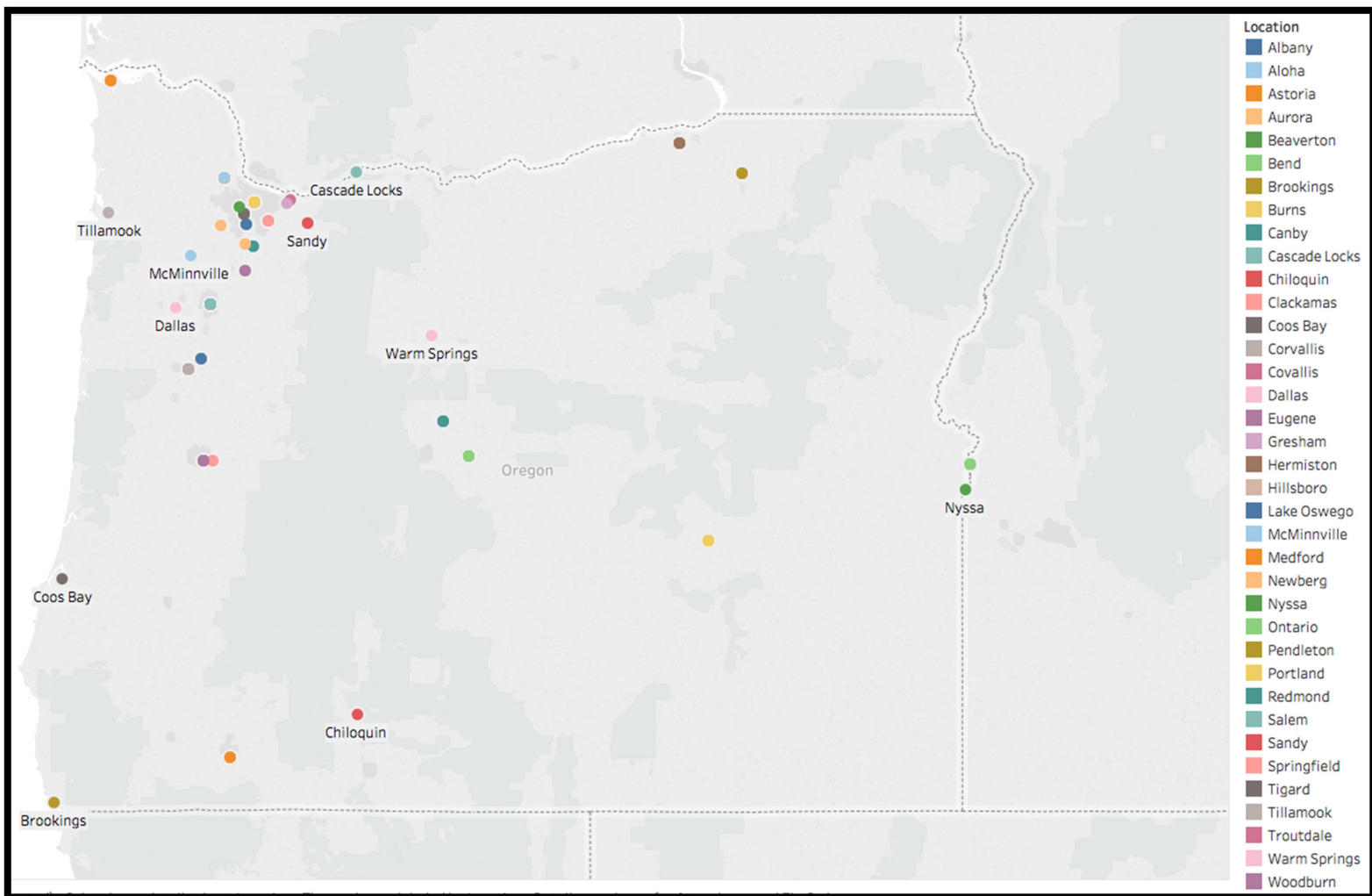
## 2017 Outreach statistics

Number of Events held: 181

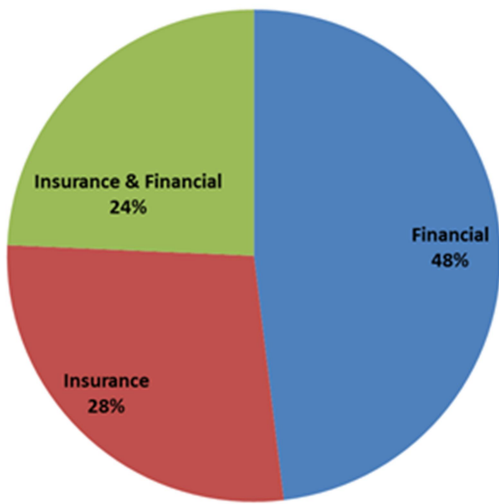
Number of Cities/Communities Visited: 46

People contacted: 9,030 (estimate)

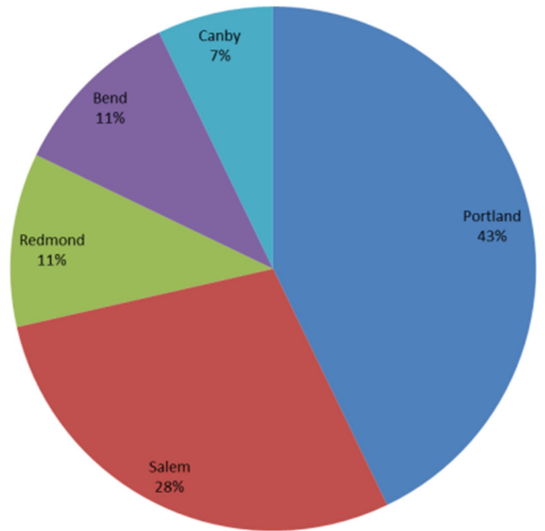
Tribal Communities Reached: 7 of 9



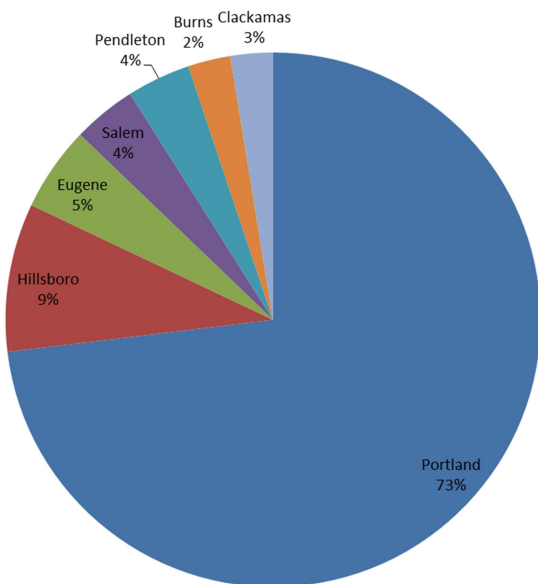
**Outreach by Subject**



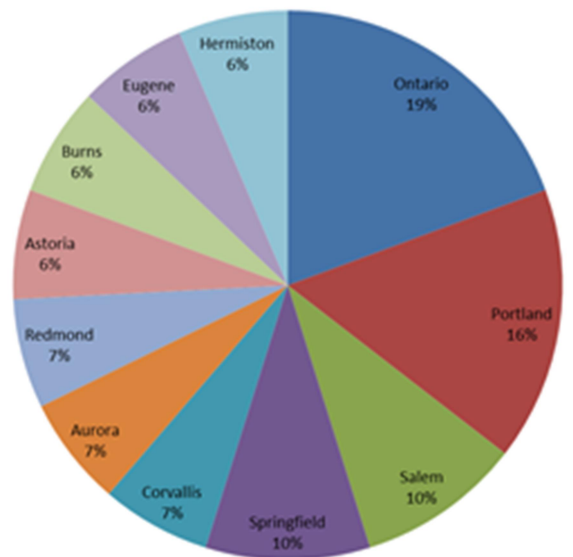
**Insurance & Financial Outreach**



**Financial Outreach**



**Insurance Outreach**



# 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

## Non profits

- 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.

## 2018 Statewide initiatives

# 2018 Statewide Outreach Messaging Schedule

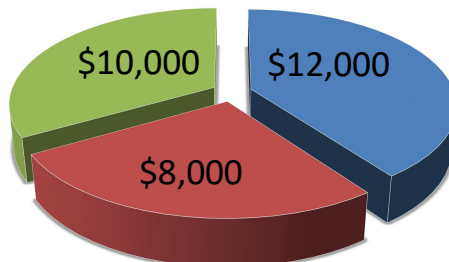
Month	Topic	Sub Topic	Issue	CTA	Primary copy	Microcopy	Image suggestion	Link to
Jan/Feb	Financial Literacy	Budgeting	2/3 of Americans do not use a budget. <a href="https://go.hfcu.org/blog/how-many-americans-use-a-budget">https://go.hfcu.org/blog/how-many-americans-use-a-budget</a>	Ad 1	Achieving your financial goals starts with a budget	Take Control of our Finances. Making a budget puts you in the drivers seat	A image of "more days than dollars?"	<a href="http://www.moneymanagement.org/~media/budgeting.jpg">http://www.moneymanagement.org/~media/budgeting.jpg</a>
		Savings	86% of those surveyed said they use a savings account. Being able to pay for an unexpected expense, like a medical bill, vehicle or home repair? Score of 6 out of 10 (see question 25b) <b>AGE: 18-35 Target</b>	Ad 2	Don't forget to pay your self!	TBD	<a href="https://encrypted-tbn0.gstatic.com/images?q=tbn:ANd9GcQ3YpPD-XFACaazRUONbMNVBd1mvr8guBU4P0Lms2oVwKv9_0w">https://encrypted-tbn0.gstatic.com/images?q=tbn:ANd9GcQ3YpPD-XFACaazRUONbMNVBd1mvr8guBU4P0Lms2oVwKv9_0w</a>	<a href="http://dfr.oregon.gov/gethelp/ins-help/car/Pages/accident-tips.aspx">http://dfr.oregon.gov/gethelp/ins-help/car/Pages/accident-tips.aspx</a>
March/April	Financial Literacy	Credit	How to Improve your Credit Score; Credit Check; Credit Freeze are all issues people want to know more about (See questing 26) <b>Target age 18-34</b>	Ad 1	Take Control of your Credit	1) Worried about ID Theft? Set a Credit Freeze and Relax. 2) Pay down your debts. Learn how here: <a href="#">td</a>	TBD by Ron Conrad	<a href="http://dfr.oregon.gov/gethelp/manage-finances/Pages/debt-management.aspx">http://dfr.oregon.gov/gethelp/manage-finances/Pages/debt-management.aspx</a>
		Insurance	Insurance=Financial Resiliency;	Ad 2	Paying out of pocket could leave you empty	Home fire, Health Issue, Car Accidents. All too common and extremely costly. Make sure you have the right insurance.	<a href="http://www.efooddirect.com/blog/wp-content/uploads/2012/06/empty-pockets.jpg">http://www.efooddirect.com/blog/wp-content/uploads/2012/06/empty-pockets.jpg</a>	<a href="http://dfr.oregon.gov/gethelp/index/Pages/index.aspx">http://dfr.oregon.gov/gethelp/index/Pages/index.aspx</a>
May/June	Mental Health Parity	Mental Health	Insurer's must provide the same level of care for mental health as physical health. Yet we still see examples where this is not happening. Few people understand their rights and how to file a complaint or appeal	Ad-2	Don't be denied care you are entitled to. Know your rights under your health plan.	Are you being limited or denied to mental health care? You can file an appeal or complaint. Learn more here:	<a href="http://www.abalink.com.au/img/abalink-programs.png">http://www.abalink.com.au/img/abalink-programs.png</a> <a href="http://www.drugrehab.info/wp-content/uploads/2011/04/woman-being-admitted-to-alcohol-addiction-treatment-center.jpg">http://www.drugrehab.info/wp-content/uploads/2011/04/woman-being-admitted-to-alcohol-addiction-treatment-center.jpg</a>	<a href="http://dfr.oregon.gov/business/insurance-industry/health-ins-regulation/Pages/mental-health-parity.aspx">http://dfr.oregon.gov/business/insurance-industry/health-ins-regulation/Pages/mental-health-parity.aspx</a>
		Homeownership	Home Insurance/Financial Resiliency	Ad 2	You'll miss'um when their gone.	Having a simple inventory of or your home can save you frustration and money	<a href="https://qph.ec.quoracdn.net/main-qimg-f78ad99857ef56c0f9c9f37230ea75c-c-0r-http://ghk-hcdn.co/assets/cm/15/1/5500163501f49-house-fire-de.jpg">https://qph.ec.quoracdn.net/main-qimg-f78ad99857ef56c0f9c9f37230ea75c-c-0r-http://ghk-hcdn.co/assets/cm/15/1/5500163501f49-house-fire-de.jpg</a>	<a href="http://dfr.oregon.gov/gethelp/ins-help/home/Pages/index.aspx">http://dfr.oregon.gov/gethelp/ins-help/home/Pages/index.aspx</a>
July/Aug	Auto Wise	Auto Insurance	The average driver has 3 to 4 accidents during their life. More than 2 million people are injured in crashes every year. In 2010, the average claim for injuries to cover both the insured driver and others involved in the crash had risen to \$23,450	Ad 1	Don't get T-Boned by the Claims Process	Following these simple steps can save your time and money if you are in a car accident.	<a href="https://www.dolmanlaw.com/wp-content/uploads/2015/01/t-bone-auto-accident.jpg">https://www.dolmanlaw.com/wp-content/uploads/2015/01/t-bone-auto-accident.jpg</a>	<a href="http://www.insureonline.org/auto_accident_checklist.pdf">http://www.insureonline.org/auto_accident_checklist.pdf</a>
		Auto Loans/Title Lending	1) Financing your car. Learn what your options are. 2)	Ad 2	What the pip is PIP? UIM?	Understanding your auto policy can save you frustration and money	<a href="https://quotewizard.com/media/1872/man-frustrated-papers-laptop.jpg">https://quotewizard.com/media/1872/man-frustrated-papers-laptop.jpg</a>	<a href="http://dfr.oregon.gov/gethelp/ins-help/car/Pages/index.aspx">http://dfr.oregon.gov/gethelp/ins-help/car/Pages/index.aspx</a>
Sept/Oct	Life Insurance/Annuities	Insurance is not Investments.	Agents try and sell Life insurance and Annuities as an investment tool. Pitched as two birds with one stone. These are most often not in the best interest of consumers	Ad 1	You may not even need Life Insurance. Find out more:	Use Investments for Investments and Insurance for Insurance. Don't mix them.	<a href="https://www.guardiananytime.com/ga/fd/wp/wcm/connect/87084b78-4af5-485b-967b-a4d3996ad4a5/group-life-insurance-plans.jpg?MOD=AJPERES&amp;CACHEID=ROOTWORKSPACE-87084b78-4af5-485b-967b-a4d3996ad4a5-ICpEYnT">https://www.guardiananytime.com/ga/fd/wp/wcm/connect/87084b78-4af5-485b-967b-a4d3996ad4a5/group-life-insurance-plans.jpg?MOD=AJPERES&amp;CACHEID=ROOTWORKSPACE-87084b78-4af5-485b-967b-a4d3996ad4a5-ICpEYnT</a>	<a href="http://dfr.oregon.gov/gethelp/ins-help/life/Pages/index.aspx">http://dfr.oregon.gov/gethelp/ins-help/life/Pages/index.aspx</a>
		Long Term Care Ins	between 6% and 8% of Oregonians have a LTC-I policy. Yet, an estimated 70% of those over 65 will need long term care during their life. There are lots of ways to pay for your care. <b>We may want to do a class or summit on this topic.</b>	Ad 2	Long term care could cost you between \$30k and \$150k a year.	Learn about different ways to pay for your long term care needs	<a href="http://www.retirementsolved.com/wp-content/uploads/2014/07/Long-Term-Care-Insurance-Pays.png">http://www.retirementsolved.com/wp-content/uploads/2014/07/Long-Term-Care-Insurance-Pays.png</a>	<a href="http://dfr.oregon.gov/gethelp/ins-help/life/Pages/index.aspx">http://dfr.oregon.gov/gethelp/ins-help/life/Pages/index.aspx</a>
Nov/Dec	Cyber/Financial Security	Health Insurance	41% of Oregonians have had their cards or accounts compromised. (See question 18)	Ad 1	Don't be a Victim of financial fraud	1) 6 signs it's a scam 2) Debt Card Best Practices	<a href="https://18674-presscdn.pagely.netdna-ssl.com/wp-content/uploads/2016/11/Stock-480137882-300x200.jpg">https://18674-presscdn.pagely.netdna-ssl.com/wp-content/uploads/2016/11/Stock-480137882-300x200.jpg</a>	<a href="http://dfr.oregon.gov/gethelp/protect-finances/identity/Pages/index.aspx">http://dfr.oregon.gov/gethelp/protect-finances/identity/Pages/index.aspx</a>
		Health Insurance	Work with OHIM on this	Ad 2	OHIM will take lead	Make sure your insurance covers your needs. We can help.	TBD by Ron Conrad	<a href="http://dfr.oregon.gov/gethelp/ins-help/Pages/index.aspx">http://dfr.oregon.gov/gethelp/ins-help/Pages/index.aspx</a>
Ongoing	Senior Safe	Scam and ID awareness	June is Senior Safe Month. We will probably do a training for financial advisors and agents this month.	Ad 1	Just Hang up! 82% of Oregonians have been target by Scammers over the phone	If you don't recognize the number, let it go to voice mail. When in doubt ask someone you trust	<a href="https://www.istockphoto.com/photo/senior-woman-giving-credit-card-details-on-the-phone-gm481119988-69165461">https://www.istockphoto.com/photo/senior-woman-giving-credit-card-details-on-the-phone-gm481119988-69165461</a>	<a href="http://dfr.oregon.gov/gethelp/protect-finances/Pages/senior-tips.aspx">http://dfr.oregon.gov/gethelp/protect-finances/Pages/senior-tips.aspx</a>
Ongoing	Securities	Make sure you are working with a licensed investment broker	Securities/investment fraud is all to easy. People put trust and money in those that can easily steal from them. Make sure you understand what you are investing in and that the broker is licenced.	Ad 1	Don't be a Victim of financial fraud	Check to make sure your working with a licensed Broker. If you have doubts or concern with the service you are getting contact a consumer advocate.	<a href="http://s.marketwatch.com/public/resouces/MWImages/MW-DH043_bad_br_ZG_20150305140024.jpg">http://s.marketwatch.com/public/resouces/MWImages/MW-DH043_bad_br_ZG_20150305140024.jpg</a>	<a href="http://dfr.oregon.gov/gethelp/manage-finances/Pages/know-investments.aspx">http://dfr.oregon.gov/gethelp/manage-finances/Pages/know-investments.aspx</a>

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.

## Social Media Paid Posts

- Strategic schedule
- Reactive Boosts
- Building "likes"



## 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 17<sup>th</sup> (National Disaster Prep Month).*

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

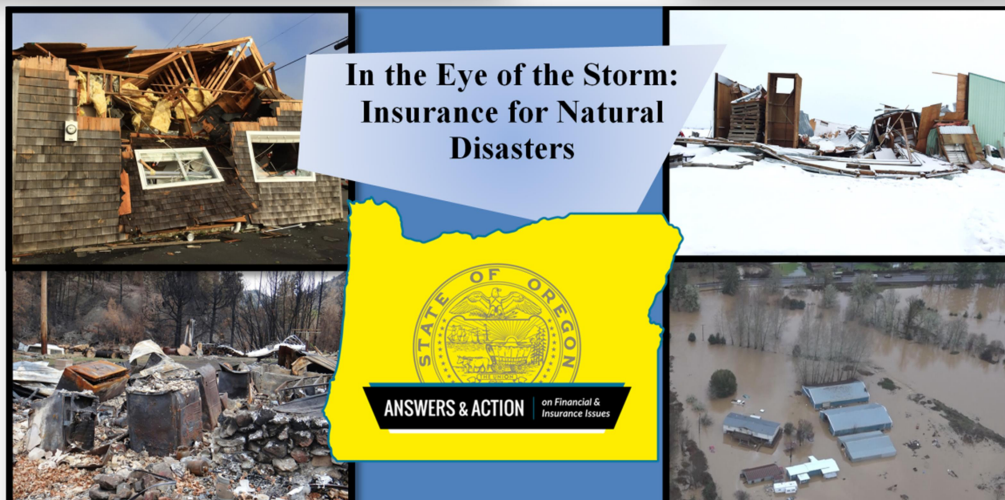
This annual event would be an education summit for consumers and those we regulate. It would move to different locations around the state each year, the first year would be in Portland. The focus would be to demonstrate the consumer protection and business regulatory functions of DFR. Partners include:

- Financial Beginnings
- Catholic Charities
- Consulate of Mexico

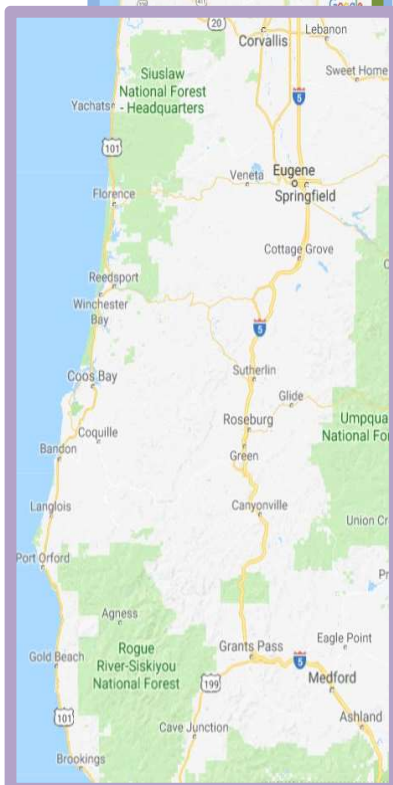
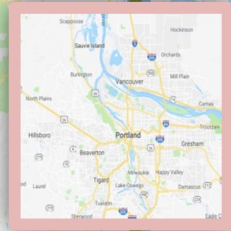


- Portland Housing Bureau
- African American Alliance for Homeownership
- Oregon Treasury Dept - ORSP
- Northwest Real Estate Investors
- Metropolitan Family Services
- Consulate of Mexico
- Hacienda CDC
- APICIA
- Community Resource Center
- CASA of Oregon
- Bienestar CDC
- Univision
- Oregon Bankers Assoc.

Target Date: August



## Regional Outreach Plans

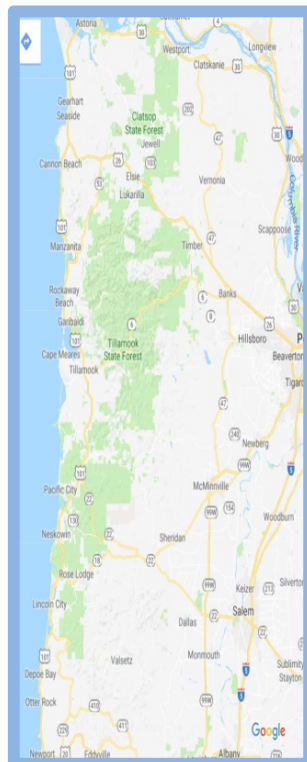




# Outreach Region

## North West

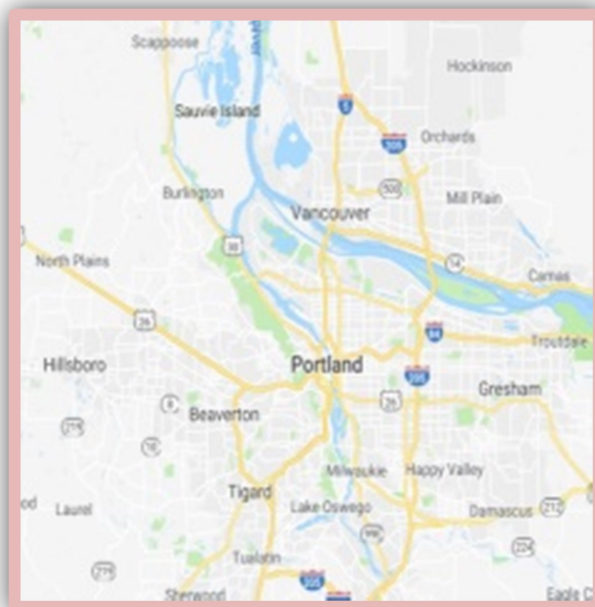
Regional Needs	Target Groups	Message	Deployment
a. Long term care, life insurance, retirement	Seniors	LTC-I / Life	<b>Ongoing.</b> Will be reaching out to organizations to develop opportunities. Participate in bi-monthly Northwest Senior and Disability Services meetings.
b. Mortgage lending, health insurance, coping with deployments	Veterans	Financial Planning Scams Mortgage Lending	<b>Ongoing.</b> Will be reaching out to the veterans administration for opportunities
c. Driver education, health insurance.	Kids- K-20	Car insurance, health insurance	<b>Ongoing:</b> Continue working with SICC and ODOT for opportunities. Tentatively speaking at driver education conference in March.
d. Home inventory, disaster preparedness. Fundamentals of home insurance.	Home owners Coastal communities	See needs	Working with CCB on attending home shows. One schedule for February in Portland.



# Outreach Region

## Portland Metro

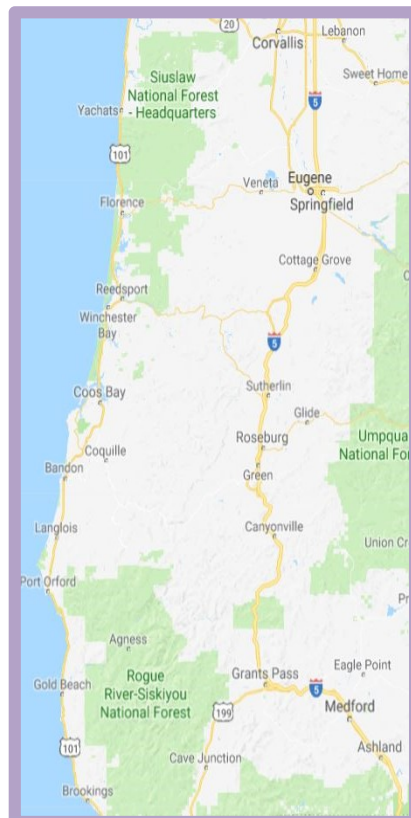
Regional Needs	Target Groups	Message	Deployment
a. Mortgage Lending	First time home buyers	Know your rights. Understand the process	<b>Ongoing:</b> Partners: Regional Home buying fairs.
b. Foreclosure prevention	Homeowners	Broad: DFR services	<b>Ongoing:</b> Partners include Hacienda CDC, Bienestar CDC, African American Alliance for Homeownership
c. Banking/Savings	Latino communities	Benefits of banking/savings “Pay yourself”	<b>Ongoing:</b> Partners: Bank-On Oregon, Consulate of Mexico
d. Budgeting	Latino communities	Achieving your financial goals starts with a budget	<b>Ongoing:</b> Partners: Consulate of Mexico
e. Risk management	Small businesses	Protect your business through proper insurance	<b>Ongoing:</b> Partners: Small Business Development Center, Small Business Association, Portland Chamber
f. Financial Resiliency	Homeowners	Protect your property and finances. Be properly insured	<b>Ongoing:</b> Partners: Homeowners Association, restoration companies-Servpro, Service Masters; Habitat for Humanity



# Outreach Region

## South West

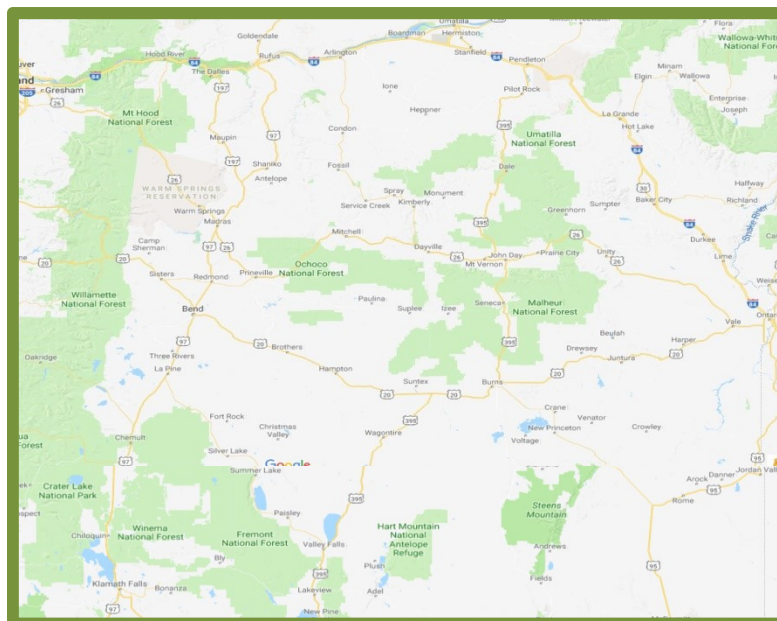
Regional Needs	Target Groups	Message	Deployment
a. Financial Education	Producers	a. Volunteer in schools. “here’s how”	<b>Ongoing:</b> will work with Financial Beginnings Oregon
b. DFR awareness	Hispanic/Latino	Auto/home Financial services	<b>Ongoing:</b> Work with local non-profits and/or community organizations.
c. Fraud Education	Seniors	ID theft prevention/ Risky Investments	<b>Ongoing:</b> Scam Jam: late Summer: AARP- and DOJ partner
d. Client Data Protection	Small Business	Cybersecurity/ ID theft/Data Breach prevention (small business guide)	<b>Ongoing:</b> Local SBA ( small business associations)
e. Fraud/Abuse Awareness	Producers, Broker dealers	Financial Exploitation, Red Flags, SB 95	<b>Ongoing</b>



# Outreach Region

## Cascades East

Regional Needs	Target Groups	Message	Deployment
a. Financial Reliance	1. Homeowners 2. Businesses 3. Tribal Communities	1. Homeowners Ins 101 2. Business Ins 3. Access to Capital	Homeowners: <b>Early Summer</b> . Bend, Klamath Falls, Hermiston, Hood River, Cascade Locks Business: <b>Throughout the year</b> : Cascade Locks, Hood River, La Grand, Klamath Falls
b. Banking, Savings, Credit Education	1. Tribal Communities 2. Pacific Islanders	1. Risks of Payday/title loans 2. budgeting 101 3. Banks and Credit Unions	Tribal Communities: <b>March/April</b> Pacific Islanders: <b>Year Round</b>
c. ID Theft/Scam Prevention; safeguarding accounts	1. Collage Students 2. Seniors	Avoid Scams 6 signs it's a scam	Seniors: <b>May/June</b> Collage Students: <b>Oct/Nov</b> AARP/DOJ/DCBS: <b>ScamJam</b>
d. Improve Credit Score	1. Collage Students 2. Gen Z	How to improve credit Risks of Credit/debt	Collage Students <b>Spring and Fall 2018</b>
e. Health Insurance Literacy	1. Employers 2. Provider	Hot to use it Appeals EOB and Networks	Employers: <b>Nov/Dec</b> Enrollment Providers: <b>Nov/Dec</b> Enrollment <b>All</b> : Year round



**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](mailto:Kevin.p.jeffries@oregon.gov) 503-947-7238

###