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# Earn And Learn Banking: Stackable Credential Career Pathway In Financial Services



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Education

*I write about the future of learning, work and human development.*



Keyona found meaningful employment after participating in Mi Casa Resource Center's entry-level training program.

COURTESY OF MI CASA RESOURCE CENTER

**Keyona** was stuck in dead-end retail jobs. She knew she needed a change but didn't know where to start. Last fall, she received an email from the coordinator in the first-time homebuyer assistance program she was enrolled in at [Mi Casa Resource Center \(@MiCasaDenver\)](#). The email highlighted financial services technical training at the center. Keyona first learned about Mi Casa through her children, who were involved in the organization's youth development program in middle and high school.

She called the recruiter at Mi Casa and signed up for the entrance test. She failed it the first time but the recruiter encouraged her to try again. She passed on her second attempt and joined the program. The first guest speaker was from a local credit union and Keyona knew right away she wanted to work there. “And that’s exactly what happened—I got hired there as a teller as soon as I graduated from the class in November 2018.”

Keyona’s story of career advancement points to the importance of relationship—her family had a thick, multifaceted relationship with a trusted community partner. When that partner surfaced an opportunity, Keyona gave it a try. When she failed the first time, she was encouraged to try again. Organizations like Mi Casa have developed powerful and personalized relationships with community members that can lead to these types of supports and outcomes.

What’s also exciting and unique is that Mi Casa’s entry-level training program doesn’t stop there; it’s part of a supported financial services career pathway.

Mi Casa, in partnership with the [Community College of Aurora](#), [Metropolitan State University of Denver](#), and local banks and credit unions launched a stackable credentials pathway for the financial services industry. It enables participants to pursue meaningful employment and postsecondary credentials simultaneously.

After the initial training program, participants can work on a 16-credit Banking Essential credential. For leadership roles, they can add Supervision Fundamentals credential. Students can earn nine credit hours through tests of prior learning. And for those who want to continue on for a B.S. in banking, the certificates transfer to Metro State.



Mi Casa Resource Center enables 'nontraditional' students to earn credentials toward a college degree. COURTESY OF MI CASA RESOURCE CENTER

“This program combines ‘earn and learn’ in a unique way that shatters barriers to educational advancement,” said Mi Casa CEO [Monique Lovato](#). “And it’s targeted to a group of motivated adult learners here to create their own pathway and realize their individual dreams. In addition, we’ll learn how to do this for other sectors of our career marketplace.”

“What really gets me excited is how this pathway begins in a community center and allows for multiple outcomes or credentials, including a bachelor’s degree from a university,” said [Antonio Parés](#), a partner at the [Donnell-Kay Foundation](#) in Denver.

“Industry and policy leaders are rightly concerned with the growing gap between job skills and the labor market’s current preparedness. However, they then focus on current or soon-to-be postsecondary consumers (high school students), and in the process, they overlook millions of Americans with little to no college credit, who might not normally engage with current postsecondary institutions—including new immigrants, single parents, low-income families, and underestimated populations and communities,” added Parés.

He thinks the Mi Casa partnership and others like it are models that more communities and postsecondary institutions should learn from and replicate. “These more flexible and cost-effective pathways might prove beneficial, especially as we continue to see the transition of postsecondary users shift from young, full-time students to older, working, part-time students,” added Parés.



**Tom Vander Ark**

I am an advocate for innovations in learning. As CEO of Getting Smart, I advise school districts, networks, foundations and learning organizations on the path forward. ... **Read More**