



**Alameda County - Oakland  
Community Action Partnership (AC-OCAP)**

Visit us on the web at [AC-OCAP.com](http://AC-OCAP.com) or contact us by email at [AC-OCAP@oaklandca.gov](mailto:AC-OCAP@oaklandca.gov)

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**PROGRAM PLANNING COMMITTEE MEETING**

**Wednesday, June 17, 2026 (5:30 pm - 6:30 pm)**

**150 Frank H. Ogawa Plaza, 4th Floor - Human Services Department, Conference Room 1**

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The Public May **Observe** This Meeting Remotely by:

**Webinar Registration Link:**

[https://oaklandca.zoom.us/webinar/register/WN\\_KvYMSEOQR56g76XyiRlmrA](https://oaklandca.zoom.us/webinar/register/WN_KvYMSEOQR56g76XyiRlmrA)

**Webinar ID:** 834 2371 7801

*To make public comments, community members must do so in person at the published location or submit written comments via email to [AC-OCAP@oaklandca.gov](mailto:AC-OCAP@oaklandca.gov). Please note that remote participation is not available.*

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**Program Planning Committee Members:** Supervisor Nate Miley (Angelica Gums - Chair), Dr. Kimberly Mayfield, Patricia Schader, and Councilmember Ken Houston (Nelida Rocha)

**Staff:** Thea On

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**AGENDA**

1. Call to Order to Determine Quorum of Program Planning Committee Meeting and Approval of June 17, 2026, Agenda.  
**ACTION ITEM:**
2. Approval of Program Planning Committee Meeting Minutes on May 20, 2026 - **Attachment 2**  
**ACTION ITEM:**
3. Public Comment: (Specific Agenda Item(s): Audience Comment Period)
4. Discussion Item:
  - a. Financial Literacy & Wellbeing Workshop (SparkPoint)
  - b. Toy Drive

The meeting is held in a wheelchair accessible facility. Contact the Office of the City Clerk, 1 Frank H. Ogawa Plaza, Room 201, or call (510) 238-3611 (VOICE) or (510) 238-6451 (TTY) to arrange for the following services: Sign interpreters or Phonic Ear hearing devices for hearing impaired; 2) Large print Braille, or cassette tape text for visually impaired. Please refrain from wearing scented products to this meeting.



5. Open Forum: (General Audience Comment Period)
6. Adjournment: The next in-person meeting is scheduled for July 15, 2026  
**ACTION ITEM:**



## MINUTES



### Alameda County-Oakland Community Action Partnership (AC-OCAP)

**Program Planning Committee Meeting**  
**Wednesday, May 20, 2026, 5:30 PM**

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**Committee Member Present:** Supervisor Nate Miley (Angelica Gums), Councilmember Ken Houston (Nelida Rocha), Dr. Kimberly Mayfield, and Patricia Schader

**Guest(s):** Vivian Ching (SparkPoint)

**Staff:** Ashlee Jemmott and Thea On

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**1. Roll Call/Determination of Quorum/Approval of Agenda**

**MOTION:** To approve the May 20, 2026, Program Planning Committee Meeting Agenda.

**M/S/Carried:** Approved by unanimous consent.

**2. Approval of Minutes for Program Planning Committee Meeting on March 18, 2026 (Attachment 2)**

**MOTION:** To approve the minutes of the Program Planning Committee meeting held on March 18, 2026.

**M/S/Carried:** K. Mayfield / P. Schader / Motion Carried

**3. Public Comment: (Specific Agenda Item(s): Audience Comment Period) – None**

**4. Discussion Item:**

- a. **Financial Literacy & Wellbeing Workshop** - The Committee is considering a partnership with SparkPoint Oakland (EBALDC) to offer financial wellness workshops as part of AC-OCAP's new financial wellness initiative. Vivian Ching from SparkPoint provided a detailed overview of the program and its operations. Additionally, they offer the VITA tax program and provide one-on-one financial coaching. Currently, the coaching service is at capacity, serving approximately 400 clients with only two coaches available.

Key topics to be covered in the workshops include:

- Banking Basics: Transitioning away from check-cashing and liquor store services, opening bank accounts, and exploring online banking options.
- Understanding Paychecks: Clarifying deductions and union-related withholdings.
- Budgeting and Savings: Strategies for reducing expenses (like subscriptions) and building emergency savings.
- Credit and Credit Repair: Understanding credit reports, scores, credit cards, interest rates, and Fresh Start loan programs.

The workshops will also address structural issues such as redlining, banking deserts, and access to credit, particularly in East Oakland. A. Gums emphasizes the inclusion of wealth-building concepts, covering savings and long-term investing. This may incorporate discussions on life insurance, annuities, trusts, and estate planning with external legal and financial experts, such as HERA. Additionally, there may be sessions on digital currencies like Bitcoin, in partnership with organizations such as Self-Help Federal Credit Union. The central goal of these workshops is to help participants move out of poverty, with progress measured by specific metrics. The workshop format will follow a cohort model, offering three workshops over three months, complemented by pre- and post-surveys and pre- and post-credit report pulls (with soft pulls funded by SparkPoint). They will also utilize SparkPoint's Salesforce ECM data to track changes in income, expenses, debt, and credit scores over time. It is important to note that due to funding cuts from United Way Bay Area and internal staff capacity limits, SparkPoint cannot offer these workshops for free. Any workshop series would require funding to compensate SparkPoint staff. However, one-on-one coaching after the workshops will remain free for participants, although coach capacity is already limited.

Action Item(s):

- Staff A. Jemmott will work with the Program Committee Chair, A. Gums, and SparkPoint's CFO (Paul) to discuss costs, feasibility, and alignment with AC-OCAP's strategic plan.
- Staff A. Jemmott to help draft a program concept (cohort size, number of sessions, focus areas, cost estimates). Consider future integration with AC-OCAP's 2027 RFP so SparkPoint might apply as a grantee.
- SparkPoint to provide success stories and outcome data (e.g., credit score improvement, savings growth). Connections to external experts (Bitcoin/digital currency, trusts/estate planning).
- Program Planning Committee to bring SparkPoint partnership discussion to the Executive Committee Meeting on May 28<sup>th</sup>.
- Program Planning Committee to hold a follow-up planning meeting on Friday the 29<sup>th</sup> at 11:00 a.m. with SparkPoint and key staff to refine design, budget, and logistics.

b. **Toy Drive** – None

5. **Open Forum: (General Audience Comment Period)** – None

6. **Adjournment:**

**MOTION:** To adjourn the meeting at 6:30 pm

**M/S/Carried:** P. Schader / K. Mayfield / Motion Carried

**The Next In-Person Meeting: [June 17, 2026](#)**