“Even in a time of elephantine vanity and greed, one never has to look far to see the campfires of gentle people.”

― Garrison Keillor

Walking With a Foot in Both Worlds: The Growth of Culturally Relevant Financial Education

Honolulu, HI - As our nation has grown richer with cultural diversity, a HUD-approved housing counseling agency, Hawaiian Community Assets (HCA), has developed a financial education curriculum that celebrates this diversity as a community building strategy and is now working to share its skills with nonprofit organizations from California to Maine.

“For many [Native Hawaiian] people, the idea of mortgages and financing are foreign and intimidating,” shared HCA co-founder and Board President, Kehaulani Filimoeatu. “To allow our communities the opportunity to build asset wealth and return to their ancestral lands, we created a curriculum that uses traditional Native Hawaiian decision making practices to train our families on how to navigate the complex home buying process.”

Translated in English as “foundation of wealth,” kahua waiwai is a philosophy that sees the home as the stable foundation (kahua) that every family needs before they can share their spiritual, financial, and cultural wealth (waiwai).

While this philosophy roots all the services and products delivered by HCA, it also serves as the title of the organization’s culturally-relevant curricula series – Kahua Waiwai: Building a Foundation of Wealth©. After recognition by the Ford Foundation in 2003 as a national best practice and being highlighted in the Federal
Reserve Bank of from Samoan and Tongan to Korean and Cambodian to Indian and Pakistani.

At the forefront of this movement for culturally-relevant financial education is HCA and its national partner – the National Coalition for Asian Pacific American Community Development. In 2013, the two organizations established a training and technical assistance program to build the capacity of nonprofit organizations to develop their own financial education curriculum that is responsive to the cultures of the families they serve.

Since the program’s start, HCA has trained six nonprofit organizations that have developed financial education lesson plans and curriculum using cultural concepts and traditional decision making processes to educate individuals on how to establish household budgets, build and maintain credit, and make asset purchases.

For instance, Empowering Pacific Islander Communities in Los Angeles, California completed the program and now uses the example of the fa’alavelave, a traditional Samoan event (i.e. funerals, birthdays, celebrations) that calls for special activity and involves numerous planning steps and processes to learn how to develop a household budget.

Likewise, the Korean Resource Center in Chicago, Illinois, now uses the traditional food preservation practice of kim chee to explain the intricacies of how to open and maintain bank accounts as modern day tools to set aside financial resources over time for future use.

According to Filimoeatu, culturally-relevant financial education starts with understanding who is sitting in front of you, what experiences have they had, and educating in a way that sees these experiences as directly applicable to homeownership, starting a business, or graduating from college.

“[HCA is] encouraged by the growth in understanding among nonprofits on the continent about the importance of teaching financial skills in a way that is responsive to families’ culture,” continued Filimoeatu. “We look forward to growing our children so they can walk with a foot in both the traditional and modern worlds, understanding the magnificent practices of the past and how they can help us make decisions that will build our economic self-sufficiency.”

Board elections run from June 1-June 12, members will receive an email with a link to vote electronically

Candidates for Secretary:

**Coralee Chin, MSW, LSW**

Biographical Statement:

Housing Supervisor at Kalihi-Palama Health Center, Health Care for the Homeless Project (2014-present), Field Instructor - Hawaii Pacific University (HPU) BSW Program (2015-present), Awareness Committee Member - Partners in Care - Oahu's Continuum of Care (2010-present); Chair (2014-2015), HPU Graduate Masters in Social Work Program (2008), NASW Member since 2008

Platform Statement:

I have always believed in the resilience of the human spirit to overcome seemingly impossible odds. From having experienced uncertainty in my early life, I am truly honored to be considered alongside the same set of individuals without whom I would be the person I am today. As change agents, we have a unique duty and opportunity to not only provide direction and resources, but to also inspire and influence the future of our profession. My values are deeply rooted in education and sustainability. These are the qualities that I would bring to the Secretary position, if elected. I am very encouraged by the direction the Hawaii Chapter has been moving toward and would like to do my part to support the further growth and development of our professional organization.

**Estarla Mondragon, LBSW**

Biographical Statement

Employed at UHC since Jan 2013 as a Field Service Coordinator; year one I worked with the aged, blind, and disabled (ABD) as well as non ABD members, year two my focus was on members with special health care needs, and the third year (to date) I work with members with complex needs. Two of those years, at UHC, I served on the local employee engagement team targeting both internal employee engagement and external community engagement. I joined NASW Hawaii Chapter in mid 2016, shortly thereafter I was appointed as interim secretary and I am an active volunteer for the ASK Campaign. In 2010 I graduated with honors, followed by an internship and two subsequent contracts (i.e. identification of service gaps and benefit enrollment) at the Governors Office of Economic Opportunities in West Virginia. Afterwards, I took a position as a Social Services Supervisor for a 120 bed nursing home.

Platform Statement:

I am dedicated to promoting both the core value of the NASW and the community of social workers it serves. With a deep passion for both the profession and the individuals/community we serve, I aim to continue to strive for collective equality, focusing on both compassionate and informed care, as well as closing identified gaps.
Candidates for Member At Large

**Palama Lee, PhD, LCSW**

*Biographical Statement:*

Palama works for the Lili'uokalani Trust, a benevolent Trust established by Queen Lili'uokalani to benefit orphaned and economically-disadvantaged Hawaiian children. His areas of experience include community-based mental health, outpatient substance abuse treatment, Native Hawaiian health, organizational and workforce development, and research and evaluation. He is honored to have learned from kūpuna Lilia Hale, Malia Craver, Ulu Garmon, and Betty Jenkins. He serves on No Ke Ola Pono o Nā Kāne, an initiative to improve the health of Hawaiian men; the Joyful Heart Foundation's HI Advisory Committee; the Consuelo Foundation Hawai'i Community Leaders; and the Hawai'i Culturally Responsive Evaluation Association. Pālama's dissertation focused on the implementation of Hawaiian cultural practices and haumāna or client recovery at Kū Aloha Ola Mau's outpatient program, Hui Ho'ōla O Nā Nahulu O Hawai'i.

*Platform Statement:*

Palama was the past president of NASW HI and with a committee of NASW colleagues served to move forward the national policy on Health and Sovereignty of Indigenous Peoples which provided National NASW the first policy to speak from in advocating for federal policies specifically related to indigenous peoples. He believes both national and local associations have a responsibility to promote the welfare of citizens as well as being respondent to the needs of its members. To this end and given the changing political landscape, Palama is committed to effectuate changes that safeguard the human rights of all people especially the disenfranchised, and to increase NASW HI's responsiveness to its members.

**Wilfred Lee, MSW, LCSW**

*Biographical Statement*

I am currently the Visual Impairment Services Team Coordinator at the Department of Veterans Affairs and help blind and severely visually impaired veterans and their families adjust to vision loss. I have been active with the California Chapter of NASW since 2001, when I served as a social work intern and organized a local conference for social work students. Subsequently, I have assisted with their annual state conferences, spearheaded the formation of the New Professionals Network-Los Angeles, a group dedicated to supporting new social workers entering the field by organizing networking events, educational conferences, and various professional development activities. Finally, I also served on the Ethics Committee. In my career, I have worked in social work education, community mental health, child custody mediation, and medical social work. I received my Master of Social Work from the USC School of Social Work in 2002.

*Platform Statement*

I have returned to Hawaii after 17 years and practicing social work for 15 years in California. After having been active with the California Chapter for the past 16 years, I hope to bring my knowledge and contribute the same energy and commitment to the Hawaii Chapter. I am passionate about the field and I want to find ways to develop it. I am committed to the work that we do for others and I want to support our social workers in their pursuits.
It is good to be home and I am really looking forward to serving the Hawaii Chapter.

**Lauren Wilson, MSW, LCSW**

**Biographical Statement**

Aloha, I earned my MSW from the UH Distance Education Program and have been a member of NASW since 2008. I joined the NASW HI Board in 2015 as a Member at Large and have served as the Legislative Committee Co-Chair. I currently work as a clinical social worker in private practice working with children and families and lecture for the UH School of Social Work, Manoa Outreach and Maui College.

**Platform Statement**

It’s been my pleasure to work with NASW-HI as the Legislative Committee Co-Chair ensuring that Social Worker voices are heard at the Capitol. It was an important success passing legislation that allows supervision for licensure via video. Given the opportunity my intention is to continue working to increase our presence and advocacy on behalf of our profession and vulnerable populations we serve. I would also like to work towards increasing membership engagement with the legislative process by inviting participation and providing regular updates on bills being watched and supported. Our voice can be made stronger when many speak together.

**Candidate for Committee on Nominations & Leadership Identification**

**Jessica Garlock, MSW, LSW**

**Biographical Statement:**

My first involvement with NASW was during my Bachelor’s program at Xavier University in Cincinnati, Ohio. I have continued to be involved with NASW and the profession in a variety of ways since that time. Together with Robin Arndt, the current President, we started what became the "Social Work Social Hour" in an attempt to gather social workers in an informal way to talk about current events in a fun way. Most recently, I served on the Conference Committee for NASW Hawai‘i.

I have lived in Hawai‘i since 2003 after serving in the Peace Corps in Independent Samoa. I have worked in the public and private sector and in Higher Education. I am currently a lecturer at HPU School of Social Work where I teach a variety of courses. I am involved with a variety of other organizations on Oahu including Hands in Helping Out and KEY Project.

**Platform Statement:**

I believe my history of affiliation with NASW and my work done with current and past Executive Directors and Presidents speaks to my commitment to NASW Hawai‘i and the profession. Participating on the Nominations and Leadership Committee will allow me to help highlight our profession and the great work that Social Workers do. My networks in the public and private sectors are in part due to my community involvement, as well as my experience...
at both UH and HPU's schools of social work. I have been privileged to teach many social work students over the past 12 years. Social workers serving our communities need to be engaged more than ever, and recognized more than ever, so that the public can understand what kind of impact we have on a daily basis.

Maui Branch Representative Candidates:

Michelle PonTell, MSW, LCSW

Biographical Statement:

I have been a practicing professional on Maui for 4 years, having moved here from Oahu in 2013. I am currently a Hospice Social Worker for Hospice Maui, and also work with children/adolescents/families in crisis as a contract Therapist with Aloha House where I have covered both Maui and Lana‘i. In these, and previous roles, I interface and partner with multiple agencies, including the Department of Education, Department of Health, Maui Memorial Medical Center, The court system, police departments, Veteran’s Administration, Office of Aging, as well as multiple private and non-profit agencies. Prior to my current role, I was a Behavioral Health Specialist covering mental health needs of keiki and adolescents, and was housed at Lahainaluna High School. I also have a private practice, and specialize in Trauma with additional training in Somatic Experiencing and Hypnosis. I believe my varied experience and connections would be beneficial as a Maui Branch Representative.

Platform Statement:

As mentioned in my Biographical Statement, in my professional life here on Maui, I have had the opportunity to be very connected with many public and private agencies and institutions, as well as having strong and positive professional relationships with fellow Social Workers throughout the county of Maui, including the island of Lana‘i. I am committed to the importance of outer islands being well represented, and keeping strong and consistent communication between Maui and the state headquarter on Oahu. I believe my writing ability, my flexible schedule and ability to travel to meetings, if needed, as well as my undergraduate degree in Communications/Marketing/Public Relations makes me particularly qualified as a board member/liaison. I have served on multiple boards in my past, including United Way, and international organizations such as World Vision. Thank you for your consideration and for an opportunity to serve.

Meghan Walles, MSW, LCSW

Biographical Statement:

Meghan Walles, LCSW has been practicing social work on Maui since 2015 after transitioning from Oahu. Meghan is the owner operator of Walles Wellness and a contracted provider with Maui Counseling Group. Meghan has a wide variety of post grad work starting as a Legal Guardian for Jewish Family Services in Palm Beach, FL prior to transitioning to the Hawaiian Islands. On Oahu, Meghan provided Community Care Services through CARE Hawaii to individuals with SPMI and SMI. In 2015, Meghan transitioned to Maui where she provided Crisis Services through the Crisis Line Hawaii and Intensive In Home Family Therapy with Aloha House. Currently, Meghan is in private practice. Meghan has been a member with NASW.
since 2011 and has actively participated with programs throughout the islands. Meghan is an advocate for suicide awareness and prevention. Meghan is certified in Gerontology, Trauma Focused Cognitive Behavioral Therapy, and ASIST.

Platform Statement:

In applying for Maui Branch Representative, my hope is to connect, encourage, and inspire social workers of Maui County. We on Maui, have a wide spectrum of workers from developing practitioners through UH Maui looking for next steps; to seasoned veterans looking to recalibrate their careers as they transition their interests and scale of work. My hope is to fuse these brilliant minds and committed workers to provide a higher caliber of social work opportunities and services here in Maui County. We have a unique situation having three very diverse islands. Moloka‘i and Lanai have culturally rich, passionate, and dedicated workers who would also benefit from licensure opportunities and trainings. My hope in being given an opportunity to represent Maui County through NASW, is that we can together accomplish connection, engagement, and most importantly continual learning from one another. Mahalo nui loa for all of your time and consideration.

BSW Representative Candidate:

Rachelle Keaton, BSW Candidate 2018

Biographical Statement:

My name is Rachelle Keaton, and I am a BSW student at BYU-Hawaii. I have been the active Social Work Student Association President on campus for the 2016-2017 school year. As the SWSA president I have been able to work with fellow students and faculty members to provide support to local communities through delivering aid to homeless individuals in Hau‘ula and Kaka‘ako, coordinating regular beach clean-ups, and interacting with our kupuna at the local assisted living centers. I am a proponent of academic achievement as well as hands-on community involvement and was awarded the 2016 NASW BSW Scholarship Award. I work as the BYU-Hawaii Social Work Department Tutor. I am a huge fan of raw cookie dough, gender equality, and debating President Donald Trump’s decisions, though not necessarily in that order.

Platform Statement:

As the NASW Hawai‘i Chapter BSW Representative, I will strive to strengthen the quality, resiliency, and effectiveness of the next generation of Social Workers by linking current BSW students to the resources and information offered through the NASW Hawai‘i Chapter. I hope to also unite Hawai‘i BSW students under NASW to promote advocacy and give real-life credibility to the idea that there is strength in numbers. To have the opportunity to become a part of a profession and organization that is committed to the betterment of all people is inspiring, and I am honored to be a candidate for this position.
MSW Representative Candidates:

**Brianne Nagamine, BSW, MSW candidate 2018**

**Biographical Statement:**

Brianne Lyn Nagamine is currently attending the University of Hawaii at Manoa, Myron B. Thompson School of Social Work. In May 2017, she will receive her Bachelors degree in social work. She will be entering into the social work master advance standing program in the upcoming Fall where she will be specializing in the Behavioral and Mental Health Concentration. Brianne has represented the NASW HI chapter for two years serving as the BSW representative and would like to have the opportunity to be a part of the board and be an active NASW member.

**Platform Statement:**

Brianne would like to continue to serve as a board member for the NASW HI Chapter. She is currently running for the MSW rep. position. Brianne would like to become more involved with planning NASW events and possibly join the NASW Hi chapter policy and advocacy committee this upcoming election.

**Patrick Taylor, MSW candidate 2018**

**Biographical Statement:**

I am currently a full-time MSW student at Hawaii Pacific University. I live on the military educational benefits (Post 9-11 GI Bill), but am currently seeking employment in crisis therapy and mental health. I have attended the NASW Hawaii 2016 Conference and attended the NASW 1st Annual Kickball Tournament, both providing education and resources and self-care respectively. I have affiliations within the United States military as well as professional affiliations within Oahu built primarily through networking.

**Platform Statement:**

I think I am qualified for the position of MSW Representative. I am an MSW full-time student and have developed general social worker skills. I want to be more involved within NASW in order to grow through experience and possibly assist by implementing a MSW student perspective. Given my social work related goals in life, I feel that being a part of this Chapter’s Board of Directors will help in so many ways and I hope to be able to use that growth to give back to individuals and communities.

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**Not quite ready to commit to being on the board but wanting to get more involved?**

**Volunteers needed for:** Fundraising/Ask Committee

Legislative Committee

PACE (Political Action Committee)

Continuing Education Committee

email us at info@naswhi.org for more information or to sign up
Mildred Sikkema was born in 1908 in Garden Plain, Illinois. She earned her PhD from the University of Chicago in 1964. She received her MSS from the Smith College School of Social Work in 1939 and her BS from the University of Chicago in 1937.

**Significant Achievements and Awards**

Recognized by the Hawaiian Democratic Party as "Citizen Extraordinaire"

NASW Hawaii Chapter Social Worker of the Year 2005

Sikkema was the executive secretary for the National Association of Social Workers, New York Chapter.
On May 24, 2017, the House of Representatives narrowly passed H.R. 1628, the American Health Care Act (AHCA) - on a partisan vote of 217-213 - with zero Democrats voting in favor. NASW expressed strong opposition to this bill, as AHCA would bring substantial changes to the health care system and gravely impact low-income and vulnerable communities.

On May 24, 2017, the Congressional Budget Office (CBO) released its score of the AHCA. The CBO found that an additional 23 million individuals will be uninsured by 2026 if the legislation is signed into law.

AHCA is now before the Senate who must decide whether or not to accept the House version as written or to create their own version. Senate Majority Leader Mitch McConnell convened a working group of thirteen Republican Senators to draft a Senate version of AHCA. The new iteration of the ACHA that emerges from the Senate working group will reflect the values and priorities of its authors.

Given that the working group does not include any senate Democrats, or minority Senators, the revised bill is unlikely to address critical provisions such as protection of Essential Health Benefits for insured Americans. Nor should we assume that the new AHCA will ensure access to quality health care for the nation's uninsured and under-insured. Therefore, NASW has an obligation to closely monitor the proposed changes to AHCA made by the Senate.

NASW believes that any health care reform legislation needs to successfully build on the benefits and comprehensive health care coverage of the Patient Protection and Affordable Care Act (ACA). With that in mind, below are NASW’s expressed principles that are essential in the Senate’s final version of AHCA:

**Affordable Insurance Coverage**

The ACA brought affordable health insurance to many individuals and communities through cost sharing subsidies and Medicaid. Cost should not be a barrier to obtaining health coverage-and low and middle-income individuals and families are especially in need of financial relief from the high cost of health insurance.Premium subsidies make health insurance affordable for low and moderate-income individuals and families must be a major feature of the Senate’s health care bill.

**Medicaid Expansion**

To cover more Americans, ACA included expansion of Medicaid eligibility and access to health care. This meant that millions of previously uninsured individuals and families could now receive quality comprehensive care. Expansion of Medicaid eligibility must be continued. Without it, as many as 15 million men, women, and children will become uninsured.

**Maintain Medicaid Budget at FY 2017 Levels**

The House version of AHCA requires that Medicaid be cut by $880 billion over a ten year period. That is an unacceptable reduction in funding and will leave many millions of Americans without health coverage. Therefore, it is imperative that the Senate rejects any cuts to Medicaid below the FY 2017 spending level.In addition, NASW believes the current model for allocating Medicaid funds to the states should not be changed. For example, NASW is opposed to funding formulas such as capped funding or block granting Medicaid to the states. Such a change would strain resources at the state level, resulting in far fewer needy individuals and families eligible for Medicaid, and a significant reduction of crucial health care services.

**Enhance Access to a Range of Services**

A health care system must take into consideration the comprehensive needs of patients and provide coverage for a full range of health services including mental health and substance use disorder.
treatment, women’s health services, and preventive services. Investment in appropriate health services today can save the system money and prevent chronic and serious illness in the long-run. Health care proposals should require health insurance companies to continue coverage for services outlined in the Essential Health Benefits established by the ACA.

**Protect Coverage for Pre-existing Conditions, Promote Comprehensive Essential Health Benefits, and Prioritize Needs of Vulnerable Populations**

The AHCA passed by the House cuts nearly a trillion dollars from Medicaid to cover tax breaks for wealthy Americans. At the same time, the bill would allow states to deny insurance coverage for individuals with pre-existing medical conditions, and charge older Americans significantly higher premium rates than younger people. The Senate must restore the mandate that insurance providers cover pre-existing conditions. It also must eliminate disparities in premium costs for older Americans, which many of whom cannot afford.

Above all, the final version of AHCA, as revised by the Senate, must enhance the wellbeing of our most vulnerable individuals and families so that they can be active participants and contributors to society. This is both cost-effective in the long-term and the right thing to do.

**Make Your Voices Heard**

As the Senate Health Care Working Group continues to craft its version of the AHCA, it is vital that NASW members reach out to your Senators and ask them to fight for NASW’s principles in any health care reform proposal taken up in Congress. Tell them in your own words how vital it is that Congress preserve protections for pre-existing conditions, promote comprehensive essential benefits—including mental health and substance abuse treatment, women’s health services, and preventive services and prioritize the needs of vulnerable populations. This is the only path forward and social workers are counting on their Senators to do the right thing.

**Senator Brian Schatz**

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April Fools’ Kickball Tournament a Success!

On Saturday, April 1st, NASW-Hawai‘i held our first ever kickball tournament at Kihei Lagoon Park. The tournament pitted teams from UHC, HPU, Queens and HMSA against each other, in a quest for kickball glory.

We discovered that NASW-Hawai‘i board President Robin Arndt has a knack for refereeing and calls them like he sees them. He was very fond of having a whistle and was considering using it for crowd control at future board meetings. Treasurer, Shannon Oesch took on organizing and coordinating the event with the ASK campaign committee. The money raised by the event went to fund more student scholarships for next year.

Food was generously donated by Kristen Collat, and t-shirts were sponsored by a lovely, anonymous donation.
On March 20th, NASW Hawai‘i hosted a group of 75 students from all 3 schools of social work, UH, HPU, and BYU-Hawai‘i for a day of Advocacy 101 and learning how to access Legislators and their Staffers and be effective Advocates.

Besides listening to speakers and touring the Capitol, students presented in small groups about bills they had been tracking and encouraged their peers to submit testimony in regards to their bills.

Advertise in the NASW newsletter!

Reach over 900 social workers in Hawai‘i!

Advertising Rates

Display advertisements with borders: business card size = $30; 1/4 page = $50; 1/2 page = $75; full page = $115. Email the chapter info@naswhi.org office to verify the next printing of the newsletter and website posting (rates are per month).

Advertisements may include employment, office space, seminars, or miscellaneous ads and will also be posted on our website for that month. Our website receives over 30,000 hits and over 3,000 individual visits each month. NASW reserves the right to accept, reject or edit advertisements, articles and notices of events based on publication schedule, space limitations, and appropriateness. Publication of advertising copy does not constitute endorsement or approval of the contents therein of a book, other publications, points of view, standards of services or opinion presented therein, nor does NASW Hawai‘i Chapter guarantee the accuracy or effectiveness of information, product, or service advertised. The views expressed do not necessarily represent positions of NASW.
Upcoming CEU opportunities:

Managing your Staff with a Trauma-Informed Approach (O’ahu) 3 CEUs

Date & Time: June 9, 2017 9am-12pm
Location: HPU, Hawaii Loa Campus, 45-045 Kamehameha Hwy, Kaneohe
Register: www.hpu.edu/CHS/Social_Work/social.work.professional.development.hpu.20172.pdf
Cost: students $25, all others $45

Social Work Licensing Test Prep Workshop (O’ahu and virtual) 3 CEUs

Date & Time: Friday, June 9, 1pm-4pm
Location: 677 Ala Moana, 7th floor conference room
Register: http://events.eventzilla.net/e/social-work-licensing-test-prep-course-2138893721
Includes validated parking
Cost: NASW member $35.00, non-member $65.00, NASW members & test prep book $145.00, Non-member & test prep book $175.00

No Room in Paradise (O’ahu) 1 CEU

Date & Time: Wednesday June 7, 2017, 5:30-7:30
Location: Eight50, 850 Kamehameha Hwy, Pearl City, HI 96782
Cost: Free for members, $20 for non-members

Collaborative Problem Solving: An Innovative Approach to Teaching, Treating, and Parenting Kids with Challenging Behavior (Maui) 16 CEUs

Date: June 26-28
Location: Maui Arts & Cultural Center, 1 Cameron Way, Kahului
Register: http://cps-training-maui.brownpapertickets.com/
Cost: before 4/15 $375, $400, 25% discount for NASW members, email doris@bowmanconsultgroup.com

Self-mutilation: Crossing the Invisible Line Beyond Self-expression (O’ahu) 3 CEUs

Date & time August 11, 2017, 9am-12pm
Location: HPU, Hawaii Loa Campus, 45-045 Kamehameha Hwy, Kaneohe
Register: www.hpu.edu/CHS/Social_Work/social.work.professional.development.hpu.20172.pdf
Cost: students $25, all others $45
Go from student to employed professional, frontline worker to manager. Find a higher-paying position closer to home. Apply your skills and experience at a new location across the nation. Whatever your next professional step may be, the Social Work Career Center has the tools you need to excel.

Start, grow, and manage your career at CAREERS.socialworkers.org