

**Financial Links for Low-Income People (FLLIP): An
Evaluation of Implementation and Initial Training Activity**

FLLIP Evaluation Project

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Executive Summary

Financial Links for Low-Income People (FLLIP): An Evaluation of Implementation and Initial Training Activity

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This report presents first-year findings from a two-year evaluation study of the financial management training offered through the Financial Links for Low-income People (FLLIP) program. The evaluation study is examining FLLIP in terms both of program outcomes and the process of program implementation. The current report concentrates heavily on initial program implementation processes.

What Is FLLIP and How Is It Unique?

- While FLLIP parallels many financial management training and Individual Development Account (IDA) programs that are underway nationally, it has several unique aspects that make it interesting from a program and research perspective. Unlike most programs, FLLIP includes sites that combine IDAs with financial management training (IDA sites), as well as sites that include only financial management training (non-IDA sites). The one common feature of these two types of sites is that all participants must attend 10-12 hours of financial education program (FEP) training in order to complete the program.
- The participants at IDA and non-IDA sites face dramatically different incentives for program involvement. Those participating at the IDA sites receive \$2 in match from the program for each \$1 they save for identified savings purposes, up to a maximum of \$2,000 in matched funds. In contrast, participants at sites not offering IDAs generally receive few, if any, tangible incentives.
- All sites are using an interactive financial management curriculum developed by the Cooperative Extension Service at the University of Illinois at Urbana-Champaign in collaboration with the FLLIP. This curriculum stresses the active engagement of participants in learning activities, and it is written in a manner that takes into account the often limited educational attainment of program participants. Both IDA and non-IDA participants receive a core curriculum of training modules, which allows for comparison of the learning experiences between IDA and non-IDA sites.
- FLLIP is employing a highly decentralized strategy of program development and training delivery. For example, the sites included in the evaluation include a diverse mix of local governmental and non-profit social service agencies, faith-based organizations, and agencies with experience in investment or tax counseling. These

local sites, which are known as “community partners”, also are given considerable discretion with respect to how they deliver the core curriculum.

First-Year FLLIP Evaluation Project Research Activities

- The FLLIP Evaluation Project is being conducted by the School of Social Work at the University of Illinois at Urbana-Champaign. The evaluation team is guided by the FLLIP Coordinator at the National Center on Poverty Law (Dory Rand) and the FLLIP Evaluation Committee. The evaluation is intended to assess initial experiences and performance of the FLLIP program in eight program sites. These sites represent a mixture of City of Chicago, suburban Cook County, and locations outside of the Chicago metropolitan area.
- Process evaluation components of the study are designed to learn about both successful practices used and problems encountered by FLLIP community partners as they implement the program. Outcome evaluation activities are intended to determine what FLLIP program participants learn about financial management, and whether such learning affects financial behavior.
- The first-year evaluation activities that provide the basis for this report were targeted heavily on the process evaluation objectives. Findings are based on interviews with FLLIP recruiters, trainers, and managers in eight program sites, as well as classroom observations in seven of these sites. Reporting forms submitted by community partners also were assessed to develop overview information on the extent of training activity, program drop-out rates, and recruiting strategies.
- Because a separate report focusing on FLLIP program outcomes will be developed after the second year of the project, only preliminary outcome data are presented in this report. These data include participant assessments about the quality of the training, as well as initial findings on knowledge gains. More extensive information also is provided on the pre-training knowledge levels of both IDA and non-IDA program participants, as well as on their demographic and economic characteristics.

First-Year Training Session Activity and Program Characteristics

- Overall, 30 FLLIP sessions were completed during the first year of the program, with 300 participants beginning and 179 completing the FEP core curriculum. The average number of persons beginning each session was 10, and an average of 6 participants completed each session.
- The drop-out rate of approximately 40 percent appeared to result from several factors (see discussion under "Retention Issues"). Not surprisingly, the drop-out rate for IDA participants was much lower than for non-IDA participants.
- Data on program participants demonstrate that FLLIP is serving an economically and educationally disadvantaged audience. Program eligibility rules require that all FLLIP

participants have incomes at or below 200 percent of the poverty level, and data from FLLIP applications indicates that 35.4 percent of participants receive Temporary Assistance for Needy Families (TANF) benefits. Just under half of all program participants have checking accounts, and only two-fifths have savings accounts. Nearly half of program participants have not attended college, and one-fourth have not completed high school or received a GED.

- The differences in characteristics between IDA and non-IDA program participants are striking. Most notably, nearly all IDA participants were employed, as compared to only 13.2 percent of non-IDA participants. In contrast, while only 1.5 percent of IDA participants received TANF, 69.1 percent of non-IDA participants were TANF recipients. IDA participants also were more highly educated, more likely to have checking and savings accounts, more likely to be married, and older.

Pre-Training Knowledge Levels of FLLIP Participants

- All FLLIP evaluation site participants complete a financial management survey at the time they begin training. The knowledge survey questions were developed from the FEP core curriculum content, and so are designed to measure financial management knowledge specifically related to the training that participants will receive. The pre-training surveys serve two purposes. First, to the extent that knowledge prior to training is limited, survey results provide an indicator of the need for the training. Second, pre-training survey results serve as the baseline for measuring knowledge gains associated with the FLLIP training. This is done by administering the same knowledge survey after training is completed, and then comparing the pre-and post-training knowledge levels.
- Pre-training knowledge survey results from 298 FLLIP participants demonstrate that FLLIP is serving an audience with low levels of knowledge about financial management issues. On average, only 63.4 percent of the pre-test survey items were answered correctly. Given that nearly all survey questions are true-false, this is only slightly better than might be expected by chance.
- Related questions on the pre-training survey were grouped to provide indices of participant understanding across several financial education dimensions: predatory lending and poor financial practices, public and work-related benefits, saving and investing, basic banking practices, and credit use and interest rates. Knowledge deficiencies were found on each of these financial management dimensions, with the lowest knowledge levels found for public and work-related benefits and for savings and investing.
- Both overall knowledge levels and knowledge levels on each of the five financial management dimensions were significantly higher on average for IDA participants than for non-IDA participants.

Marketing and Recruiting Strategies

- Interviews were held with FLLIP community partner staff responsible for marketing the program and recruiting participants, in order to gain an understanding of the variety of strategies employed. In addition, all FLLIP participants were asked how they found out about the program, and FLLIP community partners submitted reports detailing the recruiting strategies used each month.
- FLLIP recruiters indicated that they used a variety of approaches in marketing and recruiting for the program. This reflected a belief that no single strategy would result in a sufficient number of referrals. Four general types of strategies were emphasized:
 - First, because IDHS was supporting the program and IDHS clients represented a large pool of eligible participants, development of recruiting strategies to facilitate IDHS referrals was common.
 - Second, most community partners already were involved in other types of social service provision, so techniques for recruiting participants from within the agency's existing client pool were used.
 - Third, most recruiters were actively involved in disseminating information to other non-IDHS service providers in the community, and were trying to develop linkages for generating referrals from these agencies.
 - Finally, recruiters typically had developed basic flyers and brochures for informing both potential participants and the broader community about the program, and many also were trying to use the local media to inform a broader audience about FLLIP.
- FLLIP participant responses to queries about how they found out about the program provide a preliminary sense of the recruiting strategies that were most successful during the first year. Referrals from an IDHS-related agency were easily the most common source for FLLIP participants, representing 37.8 percent of all referrals. Most of these referrals came directly from IDHS caseworkers. Public and non-profit agencies other than IDHS were the next most common referral source (20.2 percent of total). However, unlike the IDHS referrals, these referrals represented small numbers from many different agencies. The existing client pool of FLLIP community partners was a third major source of referrals (17.2 percent of total).
- There are interesting differences in the most common referral sources for the IDA and non-IDA sites. Most notably, the non-IDA sites relied heavily on IDHS-related referrals, such as an IDHS local office, employment and training agency, or parenting class; 75.2 percent of non-IDA referrals resulted from these agencies. In comparison, only 1 referral in IDA sites came from IDHS or a related agency. This difference is consistent with the data on participant characteristics, which demonstrate that the non-IDA sites serve large numbers of TANF recipients, while IDA sites do not.

- The IDA referrals emanated almost equally from internal client pools and from public/nonprofit agencies other than IDHS (31.3 percent and 29.9 percent of total, respectively). IDA sites also were more likely to receive referrals from churches than non-IDA sites 15.7 percent of IDA referrals versus 5.3 percent of non-IDA referrals).

Retention Issues

- Strategies to prevent participants from dropping out were a primary concern of the community partners. However, the information collected by the community partners on reasons for drop-outs is very limited, and is an area in which improved reporting would be beneficial. The reasons for not completing the training appear fairly disparate. In addition to those who simply stopped coming to training and in which follow-ups were unsuccessful, the most common reason for dropping out was that the person had started a new job or alternative training. A second issue was that the class time was inconvenient for the person, and a few participants mentioned lack of support from a spouse or related child care problems.
- Easily the most common recommendation in this respect was to improve the incentives that non-IDA participants had for completing the training. Both recruiters and trainers emphasized the difficult work and family circumstances facing program participants. Consequently, issues that would undercut program participation were routinely expected, and tangible incentives were viewed as being useful in overcoming these obstacles.
- FLLIP recruiters and trainers were experimenting with a number of incentives tied to program completion. FLLIP required that participants who completed the training receive a certificate of completion, and FLLIP community partners used this low-cost incentive effectively. Program staff sometimes conducted graduation ceremonies at concluding sessions. Some recruiters also were engaged in efforts to tie the graduation certificate to more tangible benefits. For example, staff at some sites were working with banks so that participants who received certificates of completion could easily open checking and savings accounts.
- One of the most important tangible benefits for program participants was reimbursement for child care or transportation. FLLIP provides funding for such expenses only for TANF participants, and recruiters indicated that extension of these benefits to others would be useful. Smaller benefits also were seen as worthwhile. One site had arranged for the donation of calculators to FLLIP graduates. Offering participants notepads, pens, and folders for materials was seen by some as providing a professional air to the sessions that could promote a sense of pride in participants.
- Aside from incentives, some recruiters mentioned the need for trainers or other staff to closely monitor the progress of participants. One recruiter indicated that calling participants just before each session to remind them of the time and location made a considerable difference in turn-out. Another strategy was to develop a case management relationship between program staff and FLLIP participants. This

approach was intended to build trust with the participants, and make the training less threatening. Flexible scheduling of the training also was seen as important in preventing drop-outs.

- Based on our interviews and observations, we believe that it would be useful to experiment with more substantial incentives for those who complete training. The difference in incentives for the IDA and non-IDA participants is huge, so it is not surprising that both recruiting and retention are more difficult in the non-IDA sites. It would be interesting to determine whether a small financial incentive, such as a cash payment or shopping certificate presented upon graduation, would improve participation and retention. This obviously would increase program costs, but still would involve far less spending per person than is the case for IDA participants.

Initial Training Assessments

- First-year research tasks related to assessing the FLLIP training curriculum and the initial delivery of training sessions involved four sets of activities:
 - completion of participant satisfaction surveys at the conclusion of training,
 - observation of training sessions by evaluation staff,
 - interviews with trainers and program managers, and
 - preliminary assessment of knowledge gains after completion of the training.

Participant Satisfaction

- All participants who completed training were asked twelve questions designed to assess participant satisfaction. First year data, which are available for 105 participants, indicate a high level of satisfaction with the training. Almost all participants rated both the quality of the training and the performance of the trainer as excellent or good. Excellent ratings were very high, with 85.7 percent of participants rating trainer performance and 78.1 percent rating the quality of training as excellent.
- The training content, style of delivery, trainer preparation, and trainer presentation all were rated very highly by FLLIP participants who completed training.

Training Session Observations

- Evaluation staff observed FLLIP training sessions in seven sites. A structured observation guide that focused both on the content and presentation of training materials was utilized for this purpose. The observations were used to develop suggested best practices for FLLIP trainers, which are included in the report.
- Trainers generally displayed a solid grasp of the financial management training materials they presented. They not only offered clear descriptions of often complicated financial concepts, but also adequately addressed questions raised by

training participants. They also offered many specific tips about sound financial management. Especially given that training typically was provided through relatively small community organizations, the financial management expertise of the trainers was impressive. Guest speakers with knowledge about specific financial management topics also were utilized effectively at some sites.

- One common shortcoming in the sessions we observed was that trainers tried to present information on more topics than could be covered well within time constraints. This generally did not result from lack of knowledge about the training materials, but rather from a sometimes overly ambitious agenda. Given the importance of the interactive training approach emphasized in the FLLIP curriculum, it seems that some adjustments in the training schedule and/or core curriculum are needed. If it is considered desirable to present the entire core curriculum, and to allow interactive exercises in a portion of each class, then more training time is needed. Alternatively, the core curriculum could be shortened.
- Trainers utilized a variety of presentation approaches, and generally were effective in training delivery. Trainers made good use of the interactive activities emphasized in the FLLIP curriculum, and these activities appeared quite successful in engaging training participants.
- The physical facilities used for training provision were adequate in all cases, and in most sessions were very good. Trainers had appropriate access to and adequately utilized a variety of audio-visual aids.

Interviews with trainers and program managers

- Evaluation project staff interviewed project managers and trainers at eight sites. A structured interview guide was used to determine perspectives about both the training curriculum and the delivery of training sessions.
- Trainers were very positive about the FLLIP curriculum. They emphasized the breadth of information that the curriculum provided, and none offered serious overall criticisms of either the content or how it was presented. In discussing the strengths of the curriculum, the interactive exercises and the handouts were mentioned most often. Trainers viewed the curriculum as being user-friendly, and as presenting complex information in a manner that generally was not too difficult to grasp.
- Trainers often emphasized the need to “sell” the usefulness of the training to participants, and to take steps to assure that participants were at ease in the training environment. This was seen as especially important because participants often had experienced past educational failures, and also frequently were in the midst of difficult life circumstances. Encouraging ideas from participants about their training needs and interests, as well as the extensive use of the interactive exercises contained in the curriculum, were seen as two important ways of addressing these issues.

Knowledge Changes After FLLIP Training

- FLLIP participants who finish training complete the same knowledge survey after training that they completed before training. This allows for a comparison of knowledge changes that may result from the training.
- While complete pre- and post-knowledge survey data only were available for 86 FLLIP participants at the time of this report, knowledge gains for this group are encouraging. Significant knowledge gains occurred both for this total pool of FLLIP graduates, as well as for graduates at both IDA and non-IDA sites. The average number of correct responses for all FLLIP graduates increased from 64.8 percent on the pre-training survey to 78.3 percent on the post-training survey.
- Significant knowledge gains also have been found in each of the five knowledge areas included in the surveys, with the largest knowledge gains occurring in knowledge about public and work-related benefits. It also should be noted that while knowledge gains varied somewhat across categories for IDA and non-IDA participants, overall knowledge gain patterns were quite similar for these two groups.

Next Steps

- Second-year FLLIP evaluation activities will focus upon outcome measures. Several research activities will be conducted in this respect:
 - Completion of additional pre- and post-test knowledge surveys, and more extensive analysis of the knowledge changes that may be attributable to the training.
 - Analysis of knowledge levels according to selected participant characteristics, such as educational level.
 - Conduct of a survey with a random sample of participants who complete training, in order to determine if financial management behavior changes occur as a result of the training.

Chapter 1: Introduction and Background

This report presents first-year findings from a two-year evaluation study of the financial management training offered through the Financial Links for Low-income People (FLLIP) program. The evaluation study is examining FLLIP in terms both of program outcomes and the process of program implementation. This report concentrates heavily on initial program implementation processes, with the intent of providing information both on successful strategies employed and problems encountered by program staff as they implement FLLIP. While some preliminary data on FLLIP program outcomes are included, a subsequent report in late 2003 will focus more narrowly on program outcomes after additional training and follow-up surveys with training participants have been completed.

The report examines several different aspects of first-year FLLIP program development. After briefly describing the FLLIP program and presenting some background on IDAs and financial management training, data summarizing the extent of training that occurred during the first year are presented. This includes data on the number of FLLIP training sessions completed, as well as the numbers of participants who did not complete the training and the reasons such persons dropped out. We then describe strategies that community partners have used for recruiting participants, as well as difficulties that have been encountered in recruiting.¹ Next, we discuss issues related to the actual delivery of FLLIP training sessions, based on interviews with FLLIP trainers, observation of training sessions, and analysis of evaluation surveys completed by training participants. Findings then are presented on the knowledge of FLLIP participants both before and after their participation, as well as changes in knowledge levels among

program participants. We conclude by highlighting some of the major findings and issues arising from the first year evaluation activities.

What Is the FLLIP Program and How Is It Unique?

Some background on the FLLIP program is useful in establishing the context for the evaluation project. FLLIP involves both state and local collaborations among state agency officials, human services advocates, bankers and other private sector participants, private foundations, and other interested parties. The FLLIP Coalition, which oversees development of the FLLIP program, is coordinated by the National Center on Poverty Law (NCPL) under the direction of the FLLIP Coordinator (Dory Rand). The Illinois Department of Human Services (IDHS) has been an active partner in the development of FLLIP, and has provided funding both for the operation of FLLIP and for the evaluation of the program.

While the FLLIP program falls within the rubric of a large number of financial management training and Individual Development Account (IDA) programs that have begun developing nationally in recent years (see following section on “Background and Previous Research on IDAs and Financial Management Training”), several aspects of FLLIP are unique and of interest in program evaluation. First, unlike most programs, FLLIP includes sites that combine IDAs and financial management training (IDA sites), as well as sites that include only financial management training (non-IDA sites). The one common feature at these two types of sites is that all participants must attend financial education program (FEP) training in order to complete the program. At non-IDA sites, participants complete a 12-hour FEP training package, while IDA participants receive 10 hours of FEP training and 6 hours of asset-specific training. The assessment of this FEP

training is the principal purpose of this evaluation. Separate evaluation activities are focusing on the level of savings of IDA participants, as well as the purposes for which such savings are used.²

The participants at IDA and non-IDA sites face dramatically different incentives for participation. Those participating at the IDA sites receive \$2 in match from the program for each \$1 they save for identified savings purposes, up to a maximum of \$2,000 in matched funds. The savings must be used for a first-time home purchase, home improvements, automobile purchase or repair, paying for postsecondary education, or small business start-up or expansion. To receive the match, the participant must complete both the FEP training and the six hours of asset specific training. In contrast, participants at sites not offering IDAs generally receive few, if any, tangible incentives for participation.

Because the same financial management training curriculum is used for the FEP in both types of sites, interesting comparisons are possible between the IDA and non-IDA sites. The evaluation study includes three IDA sites that provide the combined IDA and training intervention, and five that include only financial management training. To the best of our knowledge, this is the first evaluation project that has assessed the delivery of the same financial management training across these two diverse sets of sites.

A second interesting feature of FLLIP is that all sites are using an interactive financial management curriculum developed by the Cooperative Extension Service at the University of Illinois and by FLLIP. This curriculum, which has two subsets of training modules entitled All My Money (Chan, et al, 1997, revised 2001) and Your Money and Your Life (Chan, et al, 2001), provides a wide variety of financial management training

topics The All My Money curriculum was developed prior to FLLIP by staff from the Cooperative Extension Service of the University of Illinois at Urbana-Champaign. These Cooperative Extension Service staff then collaborated with the FLLIP Coalition in the development of Your Money and Your Life curriculum. All of the training modules stress the active engagement of participants in learning activities, and each is written in a manner that takes into account the often limited educational attainment of program participants.

Because these curriculum materials include much more information than can be delivered during the 12 hours of FEP training offered through FLLIP, a decision was made to require each site to deliver a subset of materials referred to as the “core” curriculum. This approach was seen as important from an evaluation standpoint, as it allows for the common measurement across sites of knowledge both before and after training on selected financial management concepts. Table 1 provides a summary of the content areas included in the core curriculum. All sites were provided with a summary of this core curriculum, as well as the specific lessons and exercises in All My Money and Your Money and Your Life related to each topic. While the core curriculum information provided to FLLIP community suggested the sequencing of information into various training days or sessions, community partners did have discretion to organize this curriculum in other ways. In addition, sites were told that they could present other financial management material if they had time after presenting the core curriculum.

Third, while a common curriculum is used and all program participants must have incomes at or below 200 percent of the poverty level, FLLIP is employing a highly decentralized strategy of program development and training delivery in several important

Table 1: Financial Management Topics Included in FLLIP Core Curriculum

Day 1: Financial Goals and Needs; Checks and Checking Accounts	Day 3: (cont.)
Budget and spending choices	Saving when you don't have a dime to spare
Deciding what is most important to you	Possible places to put your money
Understanding needs versus wants	Noncommercial places to get more information about saving and investing
Your future – what does it look like?	Tips for saving and investing
The printed check and cashing a check	Day 4: Managing Debt and Avoiding Money Traps
What can be good or bad about having a checking account?	Putting your bills in order
Deciding whether to have a checking account	Knowing your bills
Banking terms	Debt collection
Bank account or currency exchange?	Minimum payment traps
Choosing a checking account	Strategies to control debt
Writing a check	Fixed/flexible payment scheduling
How to use ATMs and debit cards	The envelope budgeting system
Day 2: Understanding Credit and Handling Credit Problems	Comparing interest rates
Discussion of credit rates and definitions	Costliness of payday loans
Should you use credit?	How to figure a payday loan APR
Figuring your credit limit	Renting-to-own
Establishing a credit record	Deciding where to borrow money
Using credit wisely	Understanding your buying habits
Are you using too much credit?	Buying emergency card
What to do if you can't pay bills	Day 5: Choosing Insurance; Learning about Job Benefits
Credit term definitions	Insurance protection against risk
Getting out of debt	Understanding insurance terms
Day 3: Using Financial Institutions; Making Money with Money	Choosing insurance wisely
Choosing a financial institution	Guide to possible job benefits
Identification needed to open an account	Comparing job benefits
Opening an account	Examining your job benefits
Differences between credit cards and debit cards	Day 6: Tax Information
Electronic banking	Understanding the benefits of working?
Loans	Earned Income Tax Credit
Steps towards financial security	Understanding your pay check and pay stub
	Free help with preparing taxes

respects. For example, the sites included in the evaluation include a diverse mix of local governmental and non-profit social service agencies, faith-based organizations, and agencies with experience in investment or tax counseling. Sites also are given considerable discretion with respect to how they deliver the core curriculum, and several sites have recruited bankers, financial management specialists, and other community experts to provide at least a portion of the training. Likewise, community partners have flexibility in the hours they schedule the training, and the manner in which they divide the required 12 hours of training across individual classes. In addition, community partners have complete discretion with regard to how they recruit participants into the program. All of these variations are interesting in terms of providing a range of experiences in interpreting program successes and problems.

The FLLIP FEP training is funded through contracts between the NCPL, which acts as the fiscal and coordinating agent for the FLLIP Coalition, and local service providers. While eight program sites were targeted for program evaluation, FLLIP funds other FEP sites as well. In total, 16 sites were operating at some time under funding from FLLIP during the first year of the project. This network of service providers has been developed through extensive outreach and recruitment efforts by the FLLIP coalition, and corresponding interest in service provision among community agencies.

Local community partners have several responsibilities in fulfilling their FLLIP contracts. First, they must recruit trainers who will be responsible for delivering the FLLIP FEP, and must assure that these trainers are adequately prepared in the FEP curriculum content and in approaches for presenting this content.³ Second, community partners conduct all recruiting of participants to the program, including the development

of recruiting strategies and materials. Third, FLLIP community partners are responsible for organizing the FEP curriculum into a twelve-hour training package, delivering this training, and monitoring the progress of program participants. Those sites involved in FLLIP program evaluation also must collect data related to FLLIP evaluation activities, including surveys of participant knowledge both before and after training and reasons participants do not complete training. In addition, the three FLLIP sites that include IDA accounts must provide six hours of asset-specific training, and also must monitor savings efforts by IDA participants.⁴ Finally, community partners report to the FLLIP Coalition on program progress and problems, including reports on recruiting and training activities.

Background and Previous Research on IDAs and Financial Management Training

It is useful to place FLLIP in the context of a growing number of programs around the country designed both to improve savings opportunities and the financial management practices of low-income citizens. This section briefly describes the impetus for these new program developments, and also provides some initial research results on the effectiveness of such strategies. In addition, the review points to selected questions on which research has been limited, and details how the FLLIP evaluation will address some of these limitations.

The Impetus for IDAs and Financial Management Training

Compared with middle class and higher income Americans, low-income persons save much lower portions of their income and accumulate fewer assets (Bernheim & Scholz, 1993; Carney & Gale, 1999). This results partially from the fact that low-income persons have few resources, as their limited available incomes are needed to meet basic survival needs. However, both the lack of financial-related knowledge and the failure of

public policies to provide savings incentives for the poor also undermine savings efforts (Beverly & Sherraden, 1999; Sherraden, 1991). These shortcomings serve to reinforce low incomes, and consequently to restrict economic mobility.

Therefore, it is important to examine the effects of both financial education and savings incentives on the poor, especially in the current welfare reform environment. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) represents a fundamental change in the delivery of cash welfare to low-income families (U.S. Congress, 1996). Major changes under PRWORA included the end of a federal entitlement to cash assistance, the imposition of work requirements and time limits, and a greater control of program rules by states. In this changing program environment, new strategies for helping welfare recipients to become self-sufficient are being developed. Enabling the poor to obtain financial knowledge and to save is one such strategy for improving their long-term well-being.

What Are IDAs?

IDAs are savings programs targeted to low-income people to provide incentives and an institutional structure for saving. Account holders receive matching funds as they save, and then make a purchase for assets that promote long-term well-being and financial self-sufficiency. Assets for which purchases can be made vary between programs; examples include a home, home repairs, post-secondary education, or micro-enterprise development. IDA programs also incorporate financial management training as a requirement of receiving the matched savings accounts (Sherraden, 1991; Sherraden, Page-Adams, & Johnson, 1999).

Effects of Financial Education

Americans in general are not very educated on financial matters (Bernheim, 1994; 1995; 1998). In recent years, the role of financial knowledge in promoting economic well-being has been increasingly recognized, and this has fostered the development of financial management training programs. Employers are one important source of financial education, and results from several studies of employer-based programs have been promising. For example, using national surveys of households and employers, two studies have found that employees were more likely to participate in and contribute to retirement savings when their companies provided financial training (Bernheim & Garret, 1996; Bayer, Bernheim & Scholz, 1996). These studies also found that the positive links between financial training and savings were strongest among non-highly compensated employees. Several other studies similarly indicate that financial training positively impacted the personal financial practices of employees (Clark & Schreiber, 1998; Garman et al., 1999; Godwin & Carroll, 1986).

Financial education also has been stressed in many secondary schools (Bernheim, Garret, & Maki, 2001). Studies have reported that school-based financial training has had positive impacts on the financial knowledge and attitudes of youth (Barrese, Garner, & Thrower, 1998; Boyce et al., 1998; Hoffman, 1996; Peterson, 1992). Financial behavior changes of teens also have been reported after their participation in school financial planning programs (Boyce et al., 1998; Danes, Huddleston-Casas, & Boyce, 1999; Matthew Greenwald & Associates, Inc., 1999). These financial behavior changes included developing budget plans and establishing savings habits. Bernheim, Garrett, and

Maki (2001) further have indicated that participation in a financial education curriculum during high school may raise savings rates when youth reach adulthood.

One of the limitations of employer-based and school-based programs is that they do not target low-income persons specifically. Low-income people have relatively high unemployment rates, and are frequently employed in small companies and in unstable jobs. In addition, low-income youth are more likely to drop out of high school. As a result, low-income persons may have limited access to employer and school-based financial education programs unless special outreach and targeting efforts are made.

Effects of Financial Education on Low-Income Persons

A few studies have found that financial knowledge varies inversely with income (Bernheim, 1998). In addition, several studies have found that low-income persons lack information about available public benefits, or else are confused by benefit eligibility and application rules (Anderson, 2002; Anderson, 1998; Hogarth & Lee, 2000; Julnes et al., 2000). As mentioned, the inefficient handling of personal finances by many low-income persons exacerbates their problems related to limited resources.

With the increasing recognition of the important role that financial knowledge may play in promoting the economic well-being of low-income people, a variety of financial education programs targeted to low-income persons have been initiated (Jacob, Hudson, & Bush, 2000). These programs generally are provided by social service and community-based organizations, Cooperative Extension Systems (CES), or Consumer Credit Counseling Agencies (CCCA). Few evaluation studies have yet been undertaken to examine the benefits of such programs. Some early evaluations have indicated that these programs significantly improved financial knowledge and behaviors, such as

savings, credit use, and budgeting of low-income participants (DeVaney et al., 1996; Hirad & Zorn, 2001; Hogarth & Swanson, 1995; Shelton & Hill, 1995; Varcoe & Wright, 1991). Results of some other studies, however, are less encouraging (Marlowe, Godwin, & Maddux, 1995; Mallach, 2001). For example, Marlowe, Godwin, and Maddux (1995) found insignificant effects of financial training targeted to the poor. The methods used in many early studies have been limited and have included small samples, so widely varying differences in findings are not surprising.

Growth of IDA Programs

For many of the reasons discussed in the preceding sections, support for IDAs as a strategy to encourage savings for the poor is growing. There currently are over 200 community IDA programs either underway or in the planning stages nationally (Edwards, 2002). As mentioned, a key difference between IDAs and other subsidized-savings programs is that IDAs require financial education. The American Dream Demonstration (ADD) is the first national IDA policy demonstration. Evaluation evidence from the ADD suggests that, controlling for participant and program characteristics, the number of hours of general financial education was positively related to average monthly deposits of participants, up to a limit (Clancy, Grinstein-Weiss, & Schreiner, 2001). The ADD evaluation study is the first quantitative examination of the effects of financial education hours on savings outcomes in a structured savings program for the poor.

Potential Contributions of the FLLIP Evaluation

Despite the increasing interest in the lack of financial knowledge among different segments of the population, and the mushrooming of different types of financial education programs in response, evaluations of these programs have been far from

adequate. This is especially true for studies that focus on low-income populations. The FLLIP evaluation has the potential to make several contributions to the assessment of investment and financial management education strategies with low-income populations.

First, because three of the eight sites in the FLLIP project include IDA accounts, we can compare programs that provide only financial education (an information approach) with programs that combine financial information with IDAs (an information and incentives approach). No previous studies have made this type of comparison. In addition, because the FLLIP program includes both IDA and non-IDA participants, it has a broader audience than other financial programs for low-income persons, and potentially a larger and more diverse sample from the low-income population. Second, previous studies usually have focused upon behavioral changes of participants before and after education programs. Such studies have not examined directly the acquisition of financial knowledge and whether the increase of financial knowledge led to positive changes in financial behavior. By merging the pre- and post-test knowledge data with a follow-up survey, the FLLIP evaluation project can determine whether participants who experience knowledge gains are also more likely to save after the program. Third, besides program effects, we will also examine various characteristics of participants that may impact their knowledge improvement. This will be helpful to better understand the needs of different low-income participants and, accordingly, to develop programs to better fit their needs.

FLLIP Evaluation Project: Structure and Research Approach

The FLLIP Evaluation Project is being conducted by the School of Social Work at the University of Illinois at Urbana-Champaign. The evaluation team is guided by the FLLIP Coordinator at the National Center on Poverty Law (Dory Rand) and the FLLIP

Evaluation Committee, which consists of a subset of members from the FLLIP Coalition. The Evaluation Committee advises the evaluation team on important decisions concerning evaluation activities, and also provides feedback on work products produced by the evaluation team.

The evaluation is intended to assess initial experiences and performance of the FLLIP program in eight program sites representing a mixture of City of Chicago, suburban Cook County, and downstate locations. The three IDA sites included Bethany for Children and Families in Moline, the Partnership Accounts for Individual Development (PAID) in Champaign, and the DuPage Homeownership Center in Wheaton. The five non-IDA sites were the YMCA Training Alliance and the Center for Law and Human Resources in Chicago, the Proviso-Leyden Council for Community Action in Maywood, Chestnut Health Systems in Bloomington, and the Lee Center in Springfield.

During the first year of the study, three of the non-IDA sites discontinued program participation: the YMCA Training Alliance, the Center for Law and Human Resources, and Chestnut Health Systems. These sites in turn were replaced by El Valor and the Albany Park Community Center in Chicago, and Lincoln Land Credit Counseling in Bloomington.

The evaluation is examining several different aspects of the FLLIP Financial Education Program (FEP). First, the project will study the approaches used in each agency to market the training and to recruit participants. Second, the FLLIP curriculum and the delivery of the financial management training sessions will be evaluated, including observation of sessions, interviews with trainers, and an assessment of what

participants learn. Reporting data also are being analyzed to describe basic program performance on the number of sessions held, number of participants, and number of drop-outs. Third, interviews with program managers are being conducted to learn about issues pertaining to management and administration of the program, as well as to understand the interactions between the FLLIP Coalition and community partners. Finally, follow-up surveys 6-12 months after the training will be conducted to determine if participants have changed financial practices related to the training they received.

Given that FLLIP is a new program, the intent in all of these activities is to learn which practices appear to be working well, as well as to identify problems that programs may be experiencing. This information will be used to inform both existing and new programs about best practices and to make changes in the program as needed.

Methods Employed in First-Year Evaluation Activities

The findings in this report are based on several different project activities, which employed a variety of methodological approaches. Basic data on numbers of sessions held, numbers completed, numbers of participants, and the reasons that some training participants dropped out are based on reporting forms that community partners are required to submit to the FLLIP Coordinator at NCPL each month. These forms, which also provide a summary of monthly activities and a report of marketing activities completed during the month, are presented in Appendix A.

A second important source of data was interviews with FLLIP community partners in each evaluation site. These interviews generally included the staff involved in managing the program, marketing the program and recruiting participants, and delivering the training.⁵ Because community partners organized these functions in a variety of

ways, the number of interviews held at each site and the form of these interviews varied somewhat. Nonetheless, a common open-ended question interview guide was used in all sites (Appendix B), with the questions asked of each staff member varying depending on their FLLIP functions. Community partners were asked to assess their participation in FLLIP across a variety of dimensions, including marketing and recruiting, the training curriculum, the delivery of training sessions, retention of participants, and administrative functioning.

Results from pre- and post-training surveys completed by FLLIP participants were the final source of data during the current year. At each evaluation site, all participants entering FLLIP training are asked to complete a survey designed to measure their knowledge about financial management issues included in the FLLIP core curriculum.⁶ Participants who finish the training then complete a post-training survey that includes the same questions. The post-training survey also includes a set of twelve questions that asks participants to assess the FLLIP training, both in terms of the usefulness of its content and the effectiveness of the trainers.

The set of knowledge questions included in the pre- and post-training surveys was developed by project staff, with advice from both FLLIP coalition members and community partners. Project staff developed an initial set of 150 questions based on a review of the core curriculum. This set subsequently was reduced to a final survey of 48 items after review by FLLIP Coalition members and community partners, as well as field testing of an initial version of the survey instrument. The survey was structured to be completed within 20-30 minutes during the initial and final training sessions. The final questions were selected in a manner to allow analysis of five content areas emphasized in

the core curriculum: predatory lending and poor financial practices; public and work-related benefits; saving and investing; basic banking practices; and credit use and interest rates. The knowledge survey items, as well as the twelve questions pertaining to participant satisfaction with the training, are shown in Appendix C.

Chapter 2: First-Year Training Session Activity and Training

Participant Characteristics

Table 2 presents information on the number of training sessions held during the first year of FLLIP, as well as the number of persons who began and completed these sessions. The data are based on the reporting forms submitted to the FLLIP Coordinator by the community partners each month (See Appendix A). We define “training session” as the set of classes at which the FEP core curriculum is presented. This includes a total of 12 hours of classes at non-IDA sites, as compared to 10 hours of classes at IDA sites. The reporting data that follow are for the period from September 2001 through August 2002.

Overall, 30 FEP sessions were completed during this period, with a total of 300 participants beginning these sessions. The number of sessions held each quarter increased until reaching 13 in the third quarter of the year, and then declined to 8 during the fourth quarter. The number of persons beginning these sessions ranged from 2 to 27 (not shown in table), with an average of 10.0. The data also indicate that the average number of persons who began each session was substantially higher in the first two quarters, before declining in the third and fourth quarters.

It should be noted that total training activity occurring at the IDA sites to date actually is higher than these session completion numbers suggest. The IDA sites tend to stretch the FEP training over many months, and so some IDA training sessions had not been completed by the end of the year. There also appear to be instances in which reporting on completed training is incomplete. For example, while it is estimated that IDA sites have enrolled 170 – 180 persons in FLLIP, the monthly reports received from

the IDA community partners indicate that only 30 IDA site participants have completed FEP training and that only 4 IDA FEP sessions have been completed.

Table 2. Number of Persons Beginning, Completing, and Dropping Out of FLLIP Training Sessions: September 2001 – August 2002

	First-Year Total	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Number of Training Sessions	30	3	6	13	8
Number of Participants Beginning Training	300	43	97	108	52
Number of Participants Completing Training	179	12	54	80	33
Number of Persons Dropping Out of Training	121	31	43	28	19
Average Number of Persons Per Session (Beginning)	10.0	14.3	16.2	8.3	6.5
Average Number of Persons Per Session (Completing)	6.0	4.0	9.0	6.2	4.1
Estimated Training Completion Rate	59.7%	27.9%	55.7%	74.1%	63.5%
Estimated Drop-Out Rate	40.3%	72.1%	44.3%	25.9%	36.5%

A total of 179 participants completed the FEP training during the first year, with the number of completions again rising and peaking in the third quarter and then declining substantially in the fourth quarter. The number of completions per session fluctuated from 1 to 17 (not shown in table), with an average of 6.0. The highest average

number of completions per session occurred in the second quarter (9.0), while only about 4 persons per session completed the training in the first and fourth quarters.

Comparing the number of participants who began the sessions with the number who completed them, it can be seen that about 60 percent of participants completed the training. Table 2 also shows that the 40.3 percent drop-out rate among those who began the training varied substantially over the four quarters. Easily the highest drop-out rate occurred in the first quarter (72.1 percent), and then drop-out rates declined to a low of 25.9 percent in the third quarter until rising slightly in the fourth quarter.

Community partner reporting data not shown in Table 2, as well as interview information, suggest that the lower than anticipated training activity during the first year is related to several factors. First, implementation of the program proceeded more slowly than scheduled in the non-IDA sites, with only one such site providing sessions over the first four months of the year. In addition, 3 of the 5 original non-IDA sites had ceased participation in the FLLIP program by the end of the first year. Second, even after initiating the program, none of the non-IDA sites was able to complete a session each month during the year, which had been an objective of the program. In fact, the highest number of sessions completed by any single non-IDA site was 7. Third, while a program objective had been for each non-IDA site to graduate at least 10 participants per month, only 3 of the 30 sessions graduated at least this number. This lower than anticipated number of graduates resulted both from generally small starting groups and from the 40 percent drop-out rate. For example, only half of the non-IDA site sessions began with at least 10 participants.

One problem related to the small starting groups concerns the number of persons who express interest and are referred to the program but who do not show up. We do not have systematic data on the extent to which this has been a problem across program sites. However, interviews with community partner staff indicate that this has been a problem at some sites (see chapter on FLLIP marketing, recruiting, and retention strategies).

There are several reasons for the smaller than anticipated session sizes. One obvious problem stems from the fact that FLLIP is a new program, and the FLLIP community partners were initiating a new activity with little directly related program experience. In this sense, it should not be surprising that some difficulties in recruiting adequate numbers of participants were encountered. The increase in training activity as the year progressed, especially in the third quarter, is supportive of the idea of such start-up problems. However, the decrease in activity during the fourth quarter suggests that other more vexing issues may also be limiting training activity success. Such problems seem primarily related to difficulties both in recruiting and retaining participants in programs such as FLLIP. We will explore these issues more fully in the chapter on FLLIP marketing, recruiting, and retention.

Status of Participation in IDA Sites

As mentioned above, due both to lack of reporting and the longer time period over which IDA sites conduct training, the information on both IDA training activities and drop-outs is incomplete. To address these problems, we conducted a brief e-mail survey of IDA sites to determine numbers of slots, participants who have completed training, and drop-out rates. While this information is crude, it provides a useful supplement to the information reported in the preceding section.

Overall, the three IDA sites have about 178 slots at the current time. In the e-mail survey, staff from the three sites reported that there have been approximately 20 drop-outs since the program began, which corresponds to a drop-out rate of roughly 11 percent. Obviously, this is a far lower drop-out rate than the 40.3 percent rate for the entire program. The e-mail survey also found that 133 participants have completed the FEP training; this is substantially higher than the 30 that have been indicated through the monthly reporting (not shown in Table 2).

Reasons for Not Completing the Training

As part of their reporting requirements, FLLIP community partners were asked to follow-up with participants who did not complete the training to determine why they had dropped out. Community partners were asked to make at least three follow-up calls for this purpose, and to include the results of such attempts in monthly reports to the FLLIP Coordinator. Unfortunately, this follow-up was not consistently completed at all program sites. One program site indicated that FLLIP did not provide sufficient financial resources to allow program staff to complete this reporting activity. In addition, some program staff that attempted to reach those who dropped out were unable to do so. For both of these reasons, the information on reasons for drop-outs is very limited, and is an area in which improved reporting may lead to a greater understanding about difficulties in training completions.

Among those community partners that did provide information on drop-outs, reasons were fairly disparate. In addition to the already mentioned group that simply stopped coming and in which follow-ups were unsuccessful, the most common reason for dropping out was that the person had started a new job or alternative training. A second

issue was that the class time was inconvenient for the person, and a few participants mentioned lack of support from a spouse or related child care problems. Two persons who dropped out stated that they were not interested in the training, and one cited a language problem. Finally, among IDA sites, several participants simply failed to open or maintain an IDA account.

Characteristics of FLLIP Training Participants

Each participant entering the FLLIP program is asked to complete a standard application form that includes a variety of demographic and economic information, including information on assets and savings (See Appendix D). These applications are sent to evaluation project staff for entry into a computerized data file, so that the characteristics of participants across sites can be compared.

This section presents selected background characteristics on participants who completed FLLIP training before July 2002, based on the information provided in the application forms. The data also are limited to those participants who completed a pre-training knowledge survey (see section on “Knowledge Levels of FLLIP Participants Before Training”) and the required informed consent form agreeing to voluntarily cooperate with the research. In addition to presenting information on the total number of FLLIP participants meeting these requirements, we provide separate breakdowns for those served at IDA and non-IDA sites.

Table 3 includes basic demographic data on FLLIP participants. The large majority of FLLIP participants to date have been women (90.4 percent). Over 80 percent are single parents (derived from table), while only 13.3 percent currently are married. About 72 percent of FLLIP participants are between 20-39 years of age (derived from

table). About two-thirds (65.7 percent) of FLLIP participants are African-American, while 21.4 percent are Caucasian and 6.6 percent are Hispanic.

Table 3: Selected FLLIP Participant Demographic Characteristics for Persons Who Completed Training Prior to July 2002

	Total (n = 271)	IDA Sites (n = 135)	Non-IDA Sites (n = 136)
<i><u>Gender</u></i>	<i>%</i>	<i>%</i>	<i>%</i>
Male	9.6	19.3	0.0
Female	90.4	80.7	100.0
<i><u>Race</u></i>			
African American	65.7	50.4	80.9
Latino or Hispanic	6.6	5.9	7.4
Caucasian	21.4	35.6	7.4
Other	6.3	8.1	4.4
<i><u>Age</u></i>			
Less than 20 years	4.1	0.7	7.4
20 to 29 years	40.6	26.7	59.4
30 to 39 years	31.4	41.5	21.3
40 to 49 years	14.8	19.3	10.3
50 to 59 years	1.8	3.0	0.7
60 years and over	1.1	0.7	1.5
<i><u>Marital Status</u></i>			
Single (never married)	60.5	41.5	79.4
Married	13.3	23.7	7.9
Separated	8.5	8.9	8.1
Divorced	14.8	24.4	5.1
Other	3.0	1.5	4.4
<i><u>Parental Status</u></i>			
No children	5.2	1.5	8.8
One	29.5	34.1	25.0
2-3	49.1	51.1	48.5
4 or more	12.5	11.1	14.0

* Some categories will total to less than 100 percent, due to missing data. For example, data are missing for 6.3 percent of the participants with respect to age, and for 3.0 percent of participants with respect to marital status.

Although the IDA and non-IDA sites share the program requirement that all participants must have incomes at or below 200 percent of the poverty level, the Table 3 data reveal substantial differences in the populations served by these two types of FLLIP sites. IDA participants are more diverse in terms of gender and ethnicity. Both groups have mostly female participants, but of the non-IDA cases considered here, none are men. Over 80 percent of the non-IDA participants are African American, whereas half of the IDA participants are African American and about a third are Caucasian. IDA participants are generally older than their non-IDA counterparts; nearly two-thirds of the IDA participants are over thirty, as compared to about one-third of the non-IDA participants (derived from table). In addition, 7.4 percent of non-IDA participants are under twenty, while only one IDA participant falls into this age group.

To date, FLLIP has served a population with limited education. The highest grade completed by 48.4 percent of participants is high school or less, and 25.5 percent have not completed high school (Table 4). FLLIP participants at non-IDA sites are much more educationally disadvantaged than IDA site participants. In particular, nearly 37 percent of non-IDA site participants have not completed high school or a GED, as compared to 14.1 percent of participants at IDA sites.

Participants at IDA and non-IDA sites vary even more dramatically in terms of employment status. At IDA sites, nearly all participants indicated that they were employed (97.8 percent). In comparison, 84.6 percent of participants at the non-IDA sites are unemployed. These data are consistent with the TANF receipt data also shown in Table 4. Over 69 percent of non-IDA site participants are TANF recipients, as compared

to 1.5 percent of IDA participants. The high employment levels at IDA sites are to be expected, because IDA participants must save earned income in order to generate program matching funds. The fact that so few non-IDA site participants are working demonstrates the extent to which the FLLIP program has outreached to a particularly disadvantaged segment of the low-income population.

Finally, Table 4 presents data on the banking practices of FLLIP participants. As might be expected given the dramatic IDA and non-IDA participant differences in employment status, IDA participants are much more likely to report having checking and

Table 4: Levels of Education, Employment, TANF Receipt, and Bank Use for FLLIP Participants Who Completed Training Prior to July 2002

	Total (n = 271)	IDA Sites (n =135)	Non-IDA Sites (n = 136)
<i><u>Education</u></i>	<i><u>%</u></i>	<i><u>%</u></i>	<i><u>%</u></i>
Less than high school	25.5	14.1	36.8
High school or GED	22.9	20.7	26.5
Attended college	30.6	38.5	22.8
Graduated junior college	6.6	6.7	6.6
Graduated college	10.0	17.0	2.9
Attended graduate school	1.1	0.7	1.5
<i><u>Employment Status</u></i>			
Employed	55.4	97.8	13.2
Unemployed	43.5	2.2	84.6
% receiving TANF	35.4	1.5	69.1
% having checking accounts	49.1	75.6	22.8
% having savings accounts	39.1	62.2	16.2

Note: Some categories will total to less than 100 percent, due to missing data.

savings accounts. While 75.6 percent of IDA participants have checking accounts and 62.2 percent have savings accounts, the comparable percentages for non-IDA participants are only 22.8 percent and 16.2 percent, respectively.

Knowledge Levels of FLLIP Participants Before Training

As previously mentioned, all FLLIP evaluation site participants complete a financial management survey at the time they begin training. The knowledge survey questions were developed from the FEP core curriculum content, and so are designed to measure financial management knowledge specifically related to the training that participants will receive. The pre-training surveys serve two purposes. First, to the extent that knowledge prior to training is limited, survey results provide an indicator of the need for the training. Second, pre-training survey results serve as the baseline for measuring knowledge gains associated with the FLLIP training. This is done by administering the same knowledge survey after training is completed, and then comparing the pre-and post-training knowledge levels.

Table 5 presents pre-training knowledge results for FLLIP participants that had entered the program through July 2002. The data indicate that participants entering training had low levels of knowledge about financial management issues. On average, only 63.4 percent of the pre-test survey items were answered correctly. Given that nearly all survey questions are true-false, this is only slightly better than might be expected by chance.

Related questions on the pre-training survey were grouped to provide indices of participant understanding across several financial education dimensions: predatory lending and poor financial practices, public and work-related benefits, saving and

investing, basic banking practices, and credit use and interest rates. Because the difficulty of questions within each dimension may vary slightly, strict comparisons of average knowledge levels between the dimensions may be misleading. Nonetheless, Table 5 shows that before exposure to FLLIP, participants appear to be especially ill-informed about savings and investment strategies and about the public and work-related benefits for which they may be eligible.

Table 5: Percentages of Correct Responses on the Pre-training Knowledge Survey, by Financial Knowledge Areas

	All FLLIP Participants (n = 298)	IDA sites (n = 144)	FEP Sites (n = 154)
Percentage Correct On all pretest items	63.4	69.4*	57.9*
<i><u>Knowledge Area</u></i>			
Predatory lending and poor financial practices	71.1	76.6*	66.0*
Public and work-related benefits	57.9	61.0*	55.0*
Saving and investing	56.1	63.3*	49.4*
Basic banking practices	79.0	86.3*	72.2*
Credit use and interest rates	67.2	72.1*	62.6*

* Differences between IDA and non-IDA sites are significant at the .05 level.

IDA participants had significantly higher average knowledge levels than non-IDA participants, both overall and in each knowledge category. IDA participants averaged 69.4 percent correct responses overall, as compared to only 57.9 percent correct

responses by non-IDA participants. The largest difference in average scores between IDA and non-IDA participants was in the area of basic banking practices (86.3 percent versus 72.2 percent). This finding is consistent with the large differences found in the percentages of IDA and non-IDA participants who have checking and savings accounts (see previous section discussion and Table 4).

Despite these significant differences, it is noteworthy that IDA participants also exhibited substantial knowledge gaps in most financial management categories. Only in knowledge about basic banking practices did average pre-training knowledge levels among IDA participants exceed 80 percent.

Chapter 3: FLLIP Marketing, Recruiting, and Retention

Strategies

Making both potential participants and the broader community aware of a program such as FLLIP is a fundamental initial step in program development. Given that FLLIP is a voluntary program, recruiting strategies designed to encourage potential participants to initiate the training also are needed. In addition, once training participation has begun, efforts for re-enforcing involvement and minimizing drop-out rates must be considered. This chapter examines approaches undertaken by the FLLIP community partners in each of these areas during the first year of the project.

Four principal sources of information were used in examining FLLIP recruiting and marketing. First, community partners are required to submit monthly marketing reports to the FLLIP Coordinator, and the contents of these reports were analyzed. Second, when FLLIP participants complete program applications, they are asked how they found out about the program; responses from these applications have been aggregated for this report. Third, interviews were held with staff responsible for FLLIP recruiting and marketing. Finally, sites were asked to provide examples of marketing materials they had developed, and these were assessed both in terms of content and format.

It should be noted that the information provided in this chapter can usefully be considered in conjunction with the publication, Your Money and Your Life Tool Kit: The Nuts and Bolts to Recruiting and Retaining Participants (Valerie Denney Communications, 2002). This publication, which presents information on a number of recruiting and retention approaches, was developed for the FLLIP Coalition in response

to initial difficulties that some sites had with recruitment and retention. It contains useful samples of materials that have been used in some sites, as well as sound advice for media strategies and ideas for collaborating with IDHS.

Marketing Techniques Used by Community Partners: Marketing Reports

Community partner recruiters used a variety of techniques for marketing the FLLIP training. Table 6 summarizes marketing techniques used during the first year of the program, based on initial and monthly reports submitted to FLLIP by the community partners. This data probably understates the frequency with which community partners employ various techniques, because of underreporting by some agencies. Nonetheless, the table illustrates the wide range of marketing strategies utilized.

The data suggest that the most common marketing activities to date have been the distribution of flyers to public agencies, which frequently are coupled with direct contact with agency staff. For example, the activities reported by the most sites include the distribution of flyers or brochures through intra-agency programs (7 sites), personal contacts with IDHS staff (6 sites), and presentations to IDHS workers and clients (6 sites). Both the distribution of brochures and personal contacts with non-IDHS agency staff also were common (5 sites each), as were presentations at non-IDHS agencies (4 sites). Four sites also reported that they had contacted local banks about the program.

Several sites reported engaging in media campaigns, although this approach appeared to be somewhat less common. For example, 4 sites had sent out press releases about the program. In addition, 4 sites reported that local newspapers had printed articles on the program, and 3 sites had used newspaper advertising. A few community partners also reported the use of radio and television media.

**Table 6: Type of Marketing Activities Reported by FLLIP Community Partners
(September 2001 - August 2002)***

Type of Activity	Number of Sites Reporting Activity		
	All Sites	IDA Sites	Non-IDA Sites
Flyers/brochures sent to outside agencies	5	1	4
Personal contact with staff at outside agencies	5	1	4
Presentations given at outside agencies	4	0	4
Flyers/brochures distributed through intra-agency programs	7	2	5
Announcement placed in site agency's newsletter	3	1	2
Flyers/brochures to DHS	3	0	3
Personal contact with DHS staff	6	0	6
Presentation given to DHS workers or clients	6	0	6
Flyers/brochures sent to currency exchanges, and pay day loan stores	1	0	1
Flyers/brochure sent to local businesses	2	0	2
Flyers/brochures sent to local banks	2	0	2
Personal contact with local Banks	4	0	4
Flyers/brochures sent to local library	1	0	1
Announcement printed in local church bulletins	1	1	0
Flyers/brochures sent to local churches	1	0	1
Personal contact with local churches	1	0	1
Posted flyer in local park	1	0	1
Sent out press release	4	2	2
Flyers/brochures sent to radio stations	1	0	1
Advertisement made on radio	3	2	1
Interview given on radio	2	2	0
Flyers/brochures sent to television stations	1	0	1
Appearance on public television	2	1	1
Advertisement in local newspaper	3	1	2
Article published in local newspaper	4	3	1
Privately contracted media campaign	1	1	0

* Data are based on initial and monthly marketing reports submitted by FLLIP community partners.

Which Marketing and Recruiting Strategies Resulted in Successful FLLIP

Referrals?

Determining with any reasonable degree of certainty which recruiting methods were most successful in generating FLLIP participation is difficult. One approach is to ask participants how they found out about the program. All community partners were asked to determine this information through inclusion of the following question on the FLLIP application form: “How did you hear about the FLLIP Program?” Evaluation project staff input the responses to this question into SPSS data files, and then developed categories of referral sources based on these results. It is important to note that, while we will consider this data as “referral data” in the following presentation, it includes only referrals that proceed through the application stage. That is, staff who we interviewed regarding recruitment for FLLIP stated that persons who had been referred often did not subsequently complete applications. Consequently, our data best reflect what might be considered “successful” referrals.

Table 7 summarizes the referral sources for 267 FLLIP participants for whom useable data were provided during the first year of the project. The table shows that referrals from an IDHS-related agency were easily the most common source for FLLIP participants, representing 37.8 percent of all referrals. By “IDHS-related”, we mean an IDHS local office or an agency that provides job training or life skills classes to TANF recipients. Most of these referrals came directly from IDHS caseworkers. Of the 101 referrals in the IDHS-related agency category, 87 or 86.1 percent were direct IDHS referrals (not shown in table); the remaining referrals in this category were from job clubs or life skills classes. We should note that IDHS clients could meet work and training

requirements by attending FLLIP, so TANF recipients had some incentive to participate in the program.

Public and non-profit agencies other than IDHS were the next most common referral source (20.2 percent of total). However, unlike the IDHS referrals, these referrals represented small numbers from many different agencies. That is, 19 different agencies provided the referrals in this category, and none of these sources provided over 8 referrals (not shown in table).

Table 7: Referral Sources for FLLIP Participants

Referral Source	Total		IDA Sites		Non-IDA Sites	
	Number	Percent of Total	Number	Percent of IDA Total	Number	Percent of Non-IDA Total
IDHS –related	101	37.8	1	0.7	100	75.2
Internal client pool	46	17.2	42	31.3	4	3.0
Other public/non-profit agencies	54	20.2	40	29.9	14	10.5
Church	28	10.5	21	15.7	7	5.3
Relatives/Friends	16	6.0	10	7.5	6	4.5
Newspaper/news	11	4.1	10	7.5	1	0.7
Mailing	3	1.1	3	2.2	0	0.0
Other	8	3.0	7	5.2	1	0.7
Total	267	100.0	134	100.0	133	100.0

The existing internal client pool of FLLIP community partners was a third major source of referrals (17.2 percent of total). Interviews with FLLIP recruiters (see following section) indicate that these referrals typically result from examination of the community partner's existing client files in search of good candidates for the program. It also is noteworthy that when coupled with the referrals from IDHS and from other agencies, referrals from any type of agency source have comprised three-fourths of all referrals to date (not shown in table).

The next three most common sources of referrals lag well behind the agency-based sources. Referrals from churches were the most common non-agency sources, representing 10.5 percent of all referrals, followed by relatives and friends (6.0 percent). Only 11 applicants (4.1 percent of total) indicated that they had learned about FLLIP through newspapers or the news, and only 3 (1.1 percent) applied to FLLIP after receiving mailings.

There are interesting differences in the most common referral sources for the IDA and non-IDA sites. Most notably, the non-IDA sites rely heavily on IDHS-related referrals, with 75.2 percent of non-IDA referrals resulting from this source. In comparison, only 1 referral in IDA sites came from IDHS or a related agency. This difference is consistent with the data on participant characteristics presented in Chapter 2, which demonstrate that the non-IDA sites serve large numbers of TANF recipients, while IDA sites do not. This difference is discussed further in following section that describes interviews with FLLIP recruiters.

The IDA referrals emanated almost equally from internal client pools and from public/nonprofit agencies other than IDHS (31.3 percent and 29.9 percent of total,

respectively). IDA sites also were more likely to receive referrals from churches than non-IDA sites were (15.7 percent of IDA referrals versus 5.3 percent of non-IDA referrals).

Collectively, these referral data are consistent with the descriptions in the previous section that indicate FLLIP community partners are using a wide array of techniques to recruit participants. The data also are reflective of findings from our interviews with FLLIP recruiters; many of these recruiters suggested that simply using newspapers or other media to advertise the program was insufficient to generate referrals. It may be more useful to view such marketing efforts as an initial step to publicize the program in the community - to community leaders, service providers, and some participants. More intensive and personalized follow-up efforts then are needed in most cases for successful referrals to take place.

Interviews with FLLIP Recruiters

Visits to FLLIP sites included interviews with community partner staff who were responsible for publicizing the program and for recruiting participants. We interviewed 12 staff at 8 different sites for this purpose. The open-ended interview guides used included questions about the variety of marketing and recruiting strategies used; which strategies appeared to be most effective; what problems were encountered in recruiting; and what issues were faced in retaining participants. Each of these issues is described in the following sections.

Basic Recruiting Strategies

The recruiters we interviewed typically reported using a variety of strategies to market the FLLIP program and to recruit participants. This reflected a belief that no

single strategy would result in a sufficient number of referrals. Four general types of strategies were emphasized. First, because IDHS was supporting the program and IDHS clients represented a large pool of eligible participants, development of recruiting strategies to facilitate IDHS referrals was common. Second, most community partners already were involved in other types of social service provision, so techniques for recruiting participants from within the agency's existing client pool were used. Third, most community providers were actively involved in disseminating information to other non-IDHS service providers in the community, and were trying to develop linkages for generating referrals from these agencies. Finally, recruiters typically had developed basic flyers and brochures for informing both potential participants and the broader community about the program, and many also were trying to use the local media to inform a broader audience about FLLIP.

The most notable aspect of interviews with FLLIP recruiters was that nearly all of them thought that recruiting participants for the program had been much more difficult than they had expected. Several recruiters mentioned that they had thought that large numbers of persons would be quite easily recruited into the program, but that this generally had not happened. Recruiting was viewed as a particularly difficult problem in the non-IDA sites, due to the lack of tangible incentives for participation. Therefore, in considering recruiting strategies for future FLLIP classes, recruiters emphasized the need to improve participation incentives. They also stressed that multiple recruiting strategies were necessary, and that recruiting efforts needed to be continually repeated and modified based on experience.

Recruiting Through IDHS

Consistent with the data in the previous section, IDHS was viewed as a source of referrals in all but one of the non-IDA sites we visited. As an FLLIP trainer said, “IDHS really is promoting this.” The level of IDHS involvement varied considerably in different areas, and a variety of approaches for bringing the program to the attention of IDHS clients were used. At the initial three Chicago-area sites (YMCA Training Alliance, Center for Law and Human Resources, and Proviso-Leyden Council for Community Action), IDHS staff from the local offices serving these communities attended a one-day overview session on FLLIP. In addition, IDHS conducted a mass mailing about the program that was sent to TANF recipients, as well as to non-TANF Medicaid recipients. Both English and Spanish versions of this information were mailed. The local offices reported receiving 50-70 calls about FLLIP as the result of this mailing. Interested IDHS clients would call their caseworkers to express interest in the program, and the caseworker then would provide this information to employment and training staff.

At another site, an IDHS staff member was actually co-located in the FLLIP agency site due to previous programmatic relationships. The co-located IDHS staff member made referrals to FLLIP, and also sent e-mails to other caseworkers in the area to inform them about the program. At the time of our interview, the FLLIP recruiter was planning to follow-up on these initial contacts by attending an IDHS caseworker meeting.

Another recruiter had used a variety of approaches for involving IDHS staff, and reported that a good working relationship with these staff had developed over time. She initially had placed FLLIP program flyers in the mailboxes of all IDHS caseworkers who worked in the local office, and also placed posters in local office lobbies. While these

were seen as useful approaches, a more important step was to get the caseworker supervisors involved. Once this occurred, the supervisors would remind the caseworkers of FLLIP as a referral option on an on-going basis, which appeared to result in more referrals than were generated from the other approaches for informing IDHS about FLLIP.

In addition to these contacts with local IDHS offices, a few other methods of informing IDHS clients about FLLIP were being explored. For example, in one area, announcements concerning FLLIP were included in the local office automated referral database. Periodically announcing the availability of FLLIP in the statewide electronic IDHS daily newsletter also was considered a useful possibility.

IDHS was not considered a good referral source in the IDA sites. The reason for this was that IDHS clients generally were not viewed as good IDA candidates due to lack of income. However, in one IDA site, the IDHS local office had completed a mailing about FLLIP to Medicaid recipients in re-determination letters. While the recruiter at this site indicated that not many calls were generated from this mailing, targeting future IDHS contacts in IDA sites on the subsets of the client population with some short-term savings prospects merits further experimentation. For example, non-TANF Medicaid recipients and persons who have just left TANF may be possibilities in this respect.

Another limitation in relying too much on IDHS referrals was that caseloads were declining dramatically at the time the program was being implemented. This limited the pool of TANF recipients in many areas available to use FLLIP to meet work and training requirements. Not surprisingly, some locations were much more likely to benefit from

IDHS referrals than others, due to the high concentrations of TANF recipients in the areas in which the sites were located.

It also should be noted that some recruiters talked of problems in working with IDHS clients. TANF recipients often had poor educational skills and desperate economic circumstances. Some recruiters thought that many IDHS clients were simply not interested or ready to receive the training. As one recruiter said: “The FLLIP topics are irrelevant for some because they presently have no money to manage, or available credit, and they are unable or unwilling to think about the future.” In addition, although failure to complete FLLIP training was not intended to result in sanctions, both some FLLIP trainers and many participants perceived FLLIP attendance as an IDHS requirement. In some instances, recruiters reported that this resulted in bitterness and poor attention among some participants. One trainer consequently stressed the importance of FLLIP recruiters and trainers clarifying that they are not associated with IDHS. For this reason, the trainer also recommended not holding FLLIP sessions at IDHS offices.

Despite these issues, IDHS was the predominant referral source in non-IDA sites, and relationships in general appeared to be positive between FLLIP recruiters and IDHS staff. The provision of child care and transportation to IDHS clients also was viewed as crucial both in encouraging initial participation and in retaining those who began training.⁷

Recruiting from Existing Agency Client Pool

Recruiting FLLIP participants from existing agency clients was another important strategy used by many community partners, especially in IDA sites. This was seen as a relatively inexpensive way to recruit participants, and was viewed as especially useful

while other types of recruiting techniques were being developed with the broader community. For IDA sites, it also provided the opportunity to screen candidates that appeared to be likely to succeed in the program. That is, by consulting with program staff or reviewing case files, FLLIP recruiters could obtain information about whether a candidate may be likely to complete the program and save money.

Although this approach may result in good candidates for the IDA program and enhance the probability of program success, one long-term concern should be recognized. As long as the “best possible” candidates are obtained from client files, the IDA program may be viewed as a program that succeeds partially because it “creams” persons from the low-income population who are most likely to succeed. This is not a problem in itself, as long as it is made clear that representative samples of the low-income population probably are not drawn into the program through this method. Rather, when this approach or similar screening approaches are used, the intent is to identify candidates who have relatively strong probabilities of saving when compared to other low-income persons.

While the use of existing client pools was much less common in non-IDA sites, it was mentioned by some non-IDA recruiters. For example, one recruiter at a multi-service agency asked directors of each program in the agency to publicize the program and identify possible candidates. This did not result in as many candidates as anticipated, but it did provide enough participants for an initial class while other recruiting methods were being developed.

Recruiting Through Non-IDHS Service Providers

Most FLLIP recruiters were attempting to publicize the program with other community agencies. Many recruiters already had extensive experience working in the

communities in which FLLIP training was being provided, and they used such contacts for initial marketing of FLLIP. As mentioned in an earlier section, an extensive array of community providers was contacted, and it was not clear whether any type of agency was necessarily better than others for this purpose. As indicated by the referral data, such agencies generally were viewed as being able to refer a limited number of clients, so recruiters indicated that contacting a number of agencies was necessary to make this approach effective. Examples of the types of agencies at which recruiting efforts were targeted include multi-purpose social service agencies, public housing projects and other housing programs, Habitat for Humanity, health clinics, tax counseling services, LIHEAP programs, and WIC programs.

In making contacts with these agencies, recruiters mentioned two points that may be helpful to future FLLIP recruiters. First, personal visits to the agencies were seen as more useful than telephone contacts or mailings. Two recruiters favored the approach of trying to get on the agenda of agency staff meetings, so that they could make a presentation about the program to several staff simultaneously and also address staff questions. In some communities, consortiums or loose coalitions of local service providers meet periodically to discuss service needs. One recruiter mentioned attending a meeting of such a group to describe the FLLIP program and solicit referrals.

The second point mentioned by some recruiters was that recruitment needed to be reinforced periodically. That is, even if an outside agency demonstrated interest in making FLLIP referrals, it was necessary to remind agency staff of the program routinely over time. This also provided the opportunity to thank agency staff for referrals they may

have made, which may encourage future referrals. A similar point was made with regard to routine follow-up contacts with IDHS staff.

General Publicity and Marketing

All community partners engaged in some general publicity and marketing of the program in the geographic area in which they operated. This was done through several forms. Community partners created some type of flyer or fact sheet that briefly described FLLIP and indicated how one could receive more information about the program. A brochure that contained more detail about the program also was commonly developed.

Both the content and the style of these publicity materials varied, but some of the elements often included may be useful to new FLLIP recruiters as they design similar materials. First of all, it is important to emphasize the aspects of FLLIP training that are likely to be considered most useful to potential participants. Several of the flyers we examined began with questions designed to entice interest. For example, following are some questions or provocative statements that were included in flyers from selected sites:

“TAKE CHARGE OF YOUR FINANCES!”

“DREAM OF OWNING A HOME?”

“NEED TO GET OUT OF DEBT?”

“FINANCIAL PROBLEMS WEIGHING YOU DOWN?”

These questions or statements then were followed by basic information about the program, and how it would respond to these needs.

Flyers likewise often included information designed to allay concerns about common obstacles to attending training sessions. For example, flyers should make it clear that the training sessions are free. If child care and transportation assistance will be

provided, this also should be mentioned. Because FLLIP participants have a variety of work and family situations, indicating the extent to which training sessions are flexibly scheduled may be valuable.

Given that many FLLIP participants have disadvantaged educational backgrounds and may be reticent about attending any type of training, messages designed to convey the user-friendly nature of FLLIP training also may be desirable. These could include references to the fact that the sessions assume no beginning knowledge about financial issues, that the material is presented at an introductory or basic level, and that the training is tailored to the needs of those who attend the classes. References to the trainers being friendly, or being from the community, also may be appealing.

Information about any specific benefits for those who complete FLLIP training also should be presented, even if these benefits are considered relatively small. For example, mention of the certificates awarded for FLLIP training completion should be included, as well as benefits such as calculators or the chance to open checking or savings accounts. In addition, any specific aspects of the sessions that participants may find desirable, such as the provision of refreshments or the use of selected types of experts for some training, may be useful.

Finally, it is important to provide clear contact information on the flyers and on brochures. If the flyers are to be posted (as opposed to left for distribution), one approach is to use tear-off tabs that provide the recruiter's telephone number. In addition, bolding the telephone number and using fairly large print for it are advisable.

While emphasizing as many positive aspects of the program as possible is desirable from a content standpoint, it also is important that the flyers do not seem

overwhelming to potential participants, and that they are not difficult to read. Consequently, several formatting features may affect the usefulness of the flyers. First of all, attention-getting aspects of the program, such as the most desirable benefits to be derived from participation, should be bolded, offset, and put in large print. Second, given that educational levels tend to be low in this program, relatively simple language is required.

A third formatting concern is that care should be given to assuring that not too much information is crowded into any given physical space, as this may contribute to the appearance of complexity and result in many persons not reading the material. While this conflicts with the goal of providing as much information as possible, including too much information may result in some persons not reading the flyer. An alternative used by several sites is to have a basic handout, but then to have a brochure that provides more detailed program information. The brochure may be more helpful for use with social service agency staff, or with potential participants who already have expressed some interest in participating.

Although not as widely used as flyers and brochures, some sites successfully used the print, radio, or television media to publicize the program. In a few sites, recruiters reported that local newspapers had run stories about the program, and some recruiters also had engaged in local radio interviews. Use of community calendars and other public announcement forums also were used in some sites. In general, these efforts were not reported to have resulted in many referrals, which is consistent with our referral data. Nonetheless, recruiters sometimes viewed such efforts as creating a general sense of awareness of the program in the community. This could both result in the spread of

information through the community by word of mouth, as well as a greater receptiveness to more targeted recruiting approaches. Specific advice for constructing media approaches is included in the previously mentioned recruiting material developed for FLLIP: “Your Money and Your Life Tool Kit: The Nuts and Bolts to Recruiting and Retaining Participants” (Valerie Denney Communications, 2002).

A final method of more informal publicity and recruiting for the program involved the word of mouth dissemination of information by FLLIP graduates. One recruiter indicated that this had been one of the more effective methods of recruiting for the program. FLLIP trainers and recruiters may find it worthwhile to develop a strategy at the end of the sessions that more formally encourages successful graduates to tell friends about the program. This may include the provision of a few flyers or brochures for FLLIP graduates to share with their friends.

Retention Issues

As suggested by the relatively high drop-out rates in non-IDA sites reported in Chapter 2, both FLLIP recruiters and trainers were concerned about strategies that might be utilized to prevent participants from dropping out. Easily the most common concern in this respect was to improve the incentives that non-IDA participants had for completing the training. Because the incentives also were seen as affecting initial recruiting, we will defer discussion of this issue to the following section on “Advice for FLLIP Recruiting”.

Aside from incentives, some recruiters mentioned the need for trainers or other staff to closely monitor the progress that participants were making in the program. One recruiter had found that calling participants just before each session to remind them of the time and location made a considerable difference in turn-out. A second recruiter stressed

the development of a case management relationship between program staff and FLLIP participants. This approach was intended to build trust with the participants, and make the training less threatening.

Flexible scheduling of the training also was seen as important in preventing drop-outs. This included the provision of night sessions, so that those who worked during the day could attend. In addition, recruiters indicated that providing participants with a schedule well in advance of training dates was helpful in allowing individuals in stressful work and family situations to juggle these responsibilities. Being flexible in terms of allowing those who miss sessions to make them up in the future also was viewed as helpful in reducing drop-out rates.

Most of the other advice that recruiters offered for improving retention overlapped with the actual delivery of the training sessions, which will be discussed in Chapter 4. Nonetheless, a few of these ideas are worth noting in this context. First, recruiters emphasized the importance of the initial class session in terms of facilitating FLLIP completion. In particular, some recruiters recommended that this initial session needed to be a very positive experience, and should not include the provision of too much curriculum material. One site used the first session entirely as a “meet the teachers” session, and only included a bit of material about what would be taught in later sessions. Food also was served. Others talked of only including a few of the more interesting and entertaining interactive exercises during the first session, or of discussing with participants what they hoped to learn from the training. More generally, one trainer spoke of the need to limit the size of classes, because large classes were seen as more intimidating to some participants.

The need for trainers to adapt to their audience was viewed as an on-going concern throughout the sessions. Recruiters stressed the importance of adjusting the training to meet both the knowledge levels and learning skills of participants, which was critical both to generating interest and comfort level. Continually consulting with participants about their interests in and needs related to various topics also was emphasized. Finally, one trainer mentioned the importance of following through in a timely manner with respect to any participation incentives, such as reimbursements for child care or transportation expenses.

Advice for FLLIP Recruiting

We concluded our interviews with recruiters by asking what advice they had for other persons who became FLLIP recruiters. As mentioned in the preceding section, easily the most common suggestion for improving the sessions was to provide better incentives for those who completed training. This was primarily an issue for non-IDA site trainers, as incentives for IDA participants already were substantial. Incentives were viewed as useful not just in recruiting participants into FLLIP, but also as a motivator for retention. As one recruiter said, “You need a carrot ... You need something to make them want to come.” Both recruiters and trainers emphasized the difficult work and family circumstances facing both potential participants and the persons who actually begin the program. Consequently, issues that would undercut program participation were routinely expected, and tangible incentives were viewed as being useful in overcoming these obstacles.

Despite the lack of funding available, FLLIP recruiters and trainers were experimenting with a number of incentives tied to program completion. As mentioned

earlier, FLLIP required that participants who completed the training receive a certificate of completion. While this was a very low-cost incentive, both recruiters and trainers used it effectively. In particular, program staff sometimes conducted graduation ceremonies at concluding sessions, and in some cases included refreshments. Some recruiters also were engaged in efforts to tie the graduation certificate to more tangible benefits. For example, staff at some sites were working with banks to develop a package in which persons who received certificates of completion could easily open checking and savings accounts. A recruiter at one site also was working with a local housing program to allow the certificate to help access benefits from that program.

One of the most important tangible benefits for program participants was reimbursement for child care or transportation. FLLIP provides funding for such expenses only for TANF participants, and recruiters indicated that extension of these benefits to others would be useful.

Smaller benefits also were seen as worthwhile. One site had arranged for the donation of calculators to FLLIP graduates. Providing participants with notepads, pens, and nice folders for materials was seen by some as providing a professional air to the sessions that could provide a sense of pride in participants. At one site, handouts for the entire session were neatly formatted into binders at the beginning of sessions. While these benefits are relatively minor, if packaged well together they can be quite appealing to low-income program participants.

Based on our interviews and observations, we believe that it would be useful to experiment with more substantial incentives for those who complete training. The difference in incentives for the IDA and non-IDA participants is huge, so it is not at all

surprising that both recruiting and retention are much more difficult at the non-IDA sites. It would be interesting to determine whether a small financial incentive, such as a cash payment or shopping certificate presented upon graduation, would encourage participation and retention. This obviously would increase program costs, but still would involve far less spending per person than is the case for IDA participants. If participation increased as the result of the incentives, the costs would be partially offset by the more efficient use of FLLIP trainers.

Another area of advice that FLLIP recruiters typically offered was to prepare for recruiting to be more difficult than expected. For this reason, one recruiter recommended that the “Train the Trainer” sessions focus more on recruitment, or that a separate session be developed for this purpose. Another recruiter stressed that new FLLIP community partners needed to hire persons with strong marketing, public relations, and outreach skills. Finally, several recruiters emphasized the importance of persistence in making recruiting contacts, and of the need to refresh recruiting contacts on a regular basis. All of this advice was based on unexpected difficulties that these trainers had encountered in recruiting participants.

Chapter 4: Assessment of FLLIP Training Curriculum and Delivery

First-year research tasks related to assessing the FLLIP training curriculum and the initial delivery of training sessions involved four sets of activities: (1) completion of participant satisfaction surveys at the conclusion of training, (2) interviews with trainers and program managers, (3) observation of training sessions by evaluation staff, and (4) preliminary assessment of knowledge gains after completion of the training. Results from each of these activities are presented in the following sections.

Participant Satisfaction with Training

One basic measure of training effectiveness is the level of satisfaction expressed by participants who complete training. At the conclusion of each training session, all participants who completed training were asked twelve questions designed to assess participant satisfaction. These questions were asked as part of the post-training knowledge survey (see Appendix C).

First year data, which are available for 105 participants, indicate a high level of satisfaction among those who complete the training. Overall, nearly all participants rated both the quality of the training and the performance of the trainer either as excellent or good (Table 8). Excellent ratings were very high, with 85.7 percent of participants rating trainer performance and 78.1 percent rating the quality of training as excellent. Results from two additional general evaluation questions also revealed considerable satisfaction with the training. When asked whether “the training was boring”, only 16.2 percent of participants agreed at least some. In addition, only 13.4 percent agreed at least some that “not much was gained by taking the training.”

Table 8. Participant Satisfaction with FLLIP Financial Training (n = 105)

	Agree a Lot	Agree Some	Disagree Some	Disagree a Lot
<u>Evaluation of the instructor(s)</u>	%	%	%	%
The instructor understood the training material very well.	90.5	7.6	1.0	1.0
I think the trainer did a good job of teaching.	96.2	1.9	1.0	1.0
I would have learned more if other ways of teaching were used.	2.9	10.5	14.3	72.4
<u>Evaluation of the curriculum</u>				
The training material will help me in managing my finances.	79.0	20.0	1.0	0.0
The activities and exercises used helped me to understand financial management ideas.	76.2	21.0	1.9	1.0
The training material was too difficult.	4.8	3.8	16.2	75.2
<u>General evaluation of FLLIP training</u>				
The training was boring.	1.9	14.3	19.0	64.8
Not much was gained by taking this training.	4.8	8.6	14.3	72.4
	Excellent	Good	Fair	Poor
Overall, how would you rate the quality of the training received?	78.1	20.0	1.9	0.0
Overall, how would you rate the job the trainer did in presenting the training?	85.7	13.3	1.0	0.0

The training satisfaction questions also include more specific assessments both of the curriculum and of the instructors. For example, 79 percent of participants agreed a lot that “the training material will help me in managing my finances,” and an additional 20 percent agreed some with this statement. The instructional style and level of difficulty of the training also appeared well suited to participants. Nearly all participants agreed at least some that “the activities and exercises used helped me to understand financial management ideas,” with over three-quarters (76.2 percent) agreeing a lot with this statement. In addition, only 8.6 percent of participants agreed at least some that “the training material was too difficult.”

Specific questions on the knowledge level, teaching presentation, and style of teaching of the trainers all were answered very positively. For example, over ninety percent of participants agreed a lot that their trainers understood the FEP training materials very well, and 96.2 percent agreed a lot that the trainer did a good job of teaching. Correspondingly, only 13.4 percent agreed at least some that they “would have learned more if other ways of teaching had been used”.

In summary, these findings consistently indicate that the training content, style of delivery, trainer preparation, and trainer presentation all were extremely well received by FLLIP participants who completed training. It is important to note that first-year FLLIP sessions had a 40.3 percent drop-out rate (see section on “First-Year Training Session Activity”), and that the persons completing training most likely are not a representative subset of those who began training. Nonetheless, the high level of satisfaction among participants completing a twelve-hour package of training is a notable accomplishment.

Open-ended Training Satisfaction Responses

In addition to the information presented above, training participants were asked to indicate what they liked best about the training and what area of training they thought most needed to be improved. Nearly all respondents answered the open-ended question regarding what they liked best about the FLLIP training. Most responses referenced appreciation of the opportunity to obtain basic information about financial management practices. The following comments provide some illustrations of the specific topics that participants found especially valuable:

“I’ve learned that saving my money is the best way to live. Knowing my wants from needs, and cleaning up my credit is a must so that I can better live and teach my children.”

“I found out how to manage money, and how to compare interest rates and different banks before I just open an account. I also learned a lot of information about tax returns.”

“I found everything helpful. The training on taxes and insurance was the most helpful to me. I was able to understand the difference in what I needed and didn’t need for my insurance.”

“The fact that individuals who own a home can cut a 30 year mortgage down tremendously by making 13 payments per year instead of the normal 12 payments.”

“I really liked the envelope budgeting and the information about how to get my credit report and the information on the different types of loans.”

“Learning my rights regarding credit collectors, and that it’s important to pay bills and not let them stack up. Learned a lot about filing taxes and amounts available for tax credits for low-income people.”

“[The instructor’s] willingness to talk about individual situations and how it might apply to the subject we were studying.”

The modal response to the open-ended question regarding what could be done to most improve the sessions was “nothing”. The few responses that mentioned improvements most often stated that more time for the training would be useful, or that they would be interested in attending additional sessions.

Observation of FLLIP Training Sessions

A second evaluation activity designed to assess the effectiveness of FLLIP training delivery involved the observation of sessions by evaluation project staff. These classroom observations were intended to provide an independent assessment of how well various aspects of the training appeared to be implemented in practice. The observations included attention to training dimensions such as how well the curriculum appeared to be understood and received by trainees; how well organized and clear the trainer was in presenting material; how effective interactive exercises with participants were; and how the physical or other characteristics of the training setting affected training performance.

An observation guide was developed to facilitate attention to each of these dimensions as we observed training. The guide is included as Appendix E. In observing each of these training dimensions, evaluation staff sought to identify both best practices and areas in which improvement was needed.

Seven two-hour sessions were observed in seven different FLLIP sites. The sessions included a wide variety of topics from the FLLIP core curriculum. A single trainer taught five of the sessions, while the other two were team taught. Attendance at the sessions ranged from 3 to 25, and sessions were conducted both in the evening and during the afternoon.

We should begin by noting that useful information was provided in all of the sessions we observed, and the responsiveness of participants in general was positive. This observation is consistent with the high participant satisfaction levels found in the surveys administered at the conclusion of training (see previous section on “Participant Satisfaction with Training”). Nonetheless, the quality of these sessions varied considerably. We observed excellent classes and innovative practices, as well as several areas of training performance that could be improved. In the following sections, examples of both best practices and areas of needed improvement are described. The lessons learned both from sound and less desirable training practices then are used to provide summary tables describing best training practices, which are intended for trainers developing future FLLIP sessions.

While we believe that such best practices can be very helpful in improving training for future FLIPP audiences, we also should emphasize that training of this nature requires considerable trainer discretion. For one thing, the knowledge levels of participants entering training varies substantially, which means that adjustments depending on the audience routinely are needed. Second, trainers often vary in their styles, and generally excel in some aspects of training more than others. Recognition of such strengths and weaknesses often results in appropriate variations in approaches and materials used by different trainers and with different audiences.

Trainer Knowledge and Curriculum Coverage

The knowledge of trainers about the subject matter is an obvious pre-requisite to the provision of high quality training. In observing the FLLIP training, we attempted to assess the general knowledge and confidence of trainers about the curriculum content,

and we also noted any factual inaccuracies in presentations. In addition, we observed how thoroughly trainers covered various topics, and whether time constraints appeared to limit the thoroughness of coverage.

Trainer Knowledge of the Curriculum

Trainers generally displayed a solid grasp of the financial management training materials they presented. They not only offered clear descriptions of often complicated financial concepts, but also adequately addressed questions raised by training participants. They also offered many specific tips about sound financial management. In addition, the FLLIP trainers brought solid background in financial management issues to the sessions, based on their previous professional experiences. Especially given that training typically was provided through relatively small community organizations, the financial management expertise of the trainers was impressive. Guest speakers with knowledge about specific financial management topics also were utilized effectively at some sites.

We observed two problems related to knowledge in sessions we attended. First, trainers occasionally lacked knowledge about a topic or else inaccurately calculated the benefits of selected practices. For example, one trainer seriously overestimated the amounts of money that could be accumulated over time with small amounts of monthly savings. In explaining information on one of the handouts from the All My Money curriculum, another trainer seemed uncertain of herself and added comments such as “at least that’s what it says here” [on the handout]. Nonetheless, we should stress that this type of problem was not common, and that in general the trainers seemed well prepared for the sessions from a knowledge perspective.

The second problem pertained to the casual use of financial jargon in some instances. This did not reflect a lack of knowledge by the trainers; in fact, the trainers were so comfortable with the concepts that they overlooked the limited knowledge of the training participants. As a result, participants sometimes were confused by terminology that could have been rather easily explained. For example, in one session, the trainer began talking about “CDs” as a savings option, without first explaining what these were.

Thoroughness of Curriculum Coverage

One common shortcoming in the sessions we observed was that trainers tried to present information on more topics than could be covered well within time constraints. As a result, some topics were skipped, or else covered only superficially. Intended interactive exercises also were dropped or cut short, which frequently minimized their effectiveness. For example, in the interest of time, participants sometimes rushed through exercises. Then, the trainer would move onto the next topic without allowing participants to discuss what they had done and what lessons could be drawn from the exercise. More generally, the press of time often led trainers to leave topics without asking participants if there were questions or without summarizing main points.

While problems such as these at times can be traced to trainer time management issues, this usually did not appear to be the case in the sessions observed. The problems also did not generally result from lack of trainer knowledge. Rather, the agendas for various training sessions simply were too ambitious. This was especially true given the interactive nature of the curriculum. It must be recognized that the strength of the FLLIP curriculum also involves some cost. That is, engaging participants in quality learning

interactions requires considerably more time than needed to provide similar training materials solely with lectures.

Relationship of Coverage Adequacy to the Core Curriculum Concept.

We believe the benefits of the interactive approach justify the costs, and trainers likewise viewed the interactive exercises as one of the more valuable aspects of the curriculum (see section on “Interviews with Trainers”). Given this value of interaction coupled with time constraints, it seems that some adjustments in the training schedule and/or core curriculum are needed. If it is considered desirable to present all of the core curriculum, and to allow interactive exercises in a portion of each class, then more training time is needed. Alternatively, the core curriculum should be shortened.

This raises the broader question of whether the core curriculum concept should be continued in the program. There appear to be strengths and weaknesses of the core curriculum approach. On the positive side, presentation of consistent content across sites facilitates evaluation of training on comparable topics. This is useful in reporting to funding organizations and other interested parties on the value of the training. One trainer also valued the idea of a core curriculum, because it allowed him to communicate better with banks about what persons who completed the training had been taught. For example, he was trying to create an incentive through which those who had completed training would be allowed to open an account at a nearby bank. He thought that issuing a certificate that verified that persons had completed specific training components would be helpful in this process.

There also are some less advantageous aspects of the core curriculum. In particular, classroom observation suggested wide variations in participant knowledge and

capabilities, both between and within classes. Trainers recognized these variations and sometimes spoke of the need to adjust both class content and delivery approaches accordingly. In addition, some trainers valued involving participants in the decision-making process about what aspects of financial management should be focused upon in the training. The core curriculum was seen as limiting this possibility, particularly given the previously mentioned time constraints.

On balance, we think the core curriculum concept is a useful one, in that it promotes some level of accountability and consistency in the program. However, the benefits of being able to tailor training to audience needs also merit attention. Either reducing the core components of the curriculum or allowing more time for core curriculum completion could allow some compromise between these competing objectives. Trainers also can focus on those aspects of an agreed upon core curriculum that are most responsive to participant needs. One way that trainers attempted to assess these needs was by discussing participant knowledge levels and needs informally both in the beginning of FLLIP sessions and as new topics were initiated.

Training Delivery Approaches

Training success also can be powerfully impacted by the more general training delivery approaches employed by trainers. We should begin by recognizing that these approaches differ dramatically among trainers, and that the selection of approaches depends partially on the personality of trainers and their comfort levels with various practices. Similarly, the use of quite different styles can result in positive results. Nonetheless, we observed some teaching approaches and practices that appeared to be

particularly effective with the FLLIP training audience, and other practices that appeared less useful.

In the following sections, we present some observations about various features of the delivery approaches utilized by FLLIP trainers. We first discuss some basic approaches used in introducing and emphasizing lessons from the training. Next, we present selected trainer practices that appeared to be effective in engaging participants in the sessions, as well as approaches that trainers took to adjust to the different knowledge levels and capabilities among participants. Because of the interactive focus of the FLLIP curriculum, we also include a separate section that focuses on trainer performance in implementing these activities.

Basic Teaching Practices – The Development of Introductions and Lesson Summaries

Conveying information to participants about how the major parts of training sessions will be structured and why the material to be covered is useful is important in any training context. Likewise, lessons emanating from each major training topic should be summarized or re-stated at the conclusion of each topic to re-enforce learning and to emphasize key points. If done well, these training tasks help to clarify expectations among participants, and can usefully synthesize major training lessons as well.

While such basic practices generally are advisable in any teaching environment, they seem especially important in the FLLIP context for two reasons. First, much of the FLLIP training material is technical in nature, and some participants may become confused or overwhelmed when a range of information is presented. Continually clarifying the most important points helps guard against this possibility. Second, as indicated in the data on FLLIP participant educational levels, many participants have

limited education. Examples of past educational failures or poor educational experiences probably are common, so re-iterating the practical value of various lessons may re-enforce participation.

Some classes we attended did include practices to address such issues, but we found performance in this respect to be quite uneven. In the best classes, instructors began the class by presenting an agenda highlighting the major topics to be included, and sometimes previewed how such topics could be helpful to training participants. This clarified for participants what they could expect from the class, and helped to pique their interest. Then, lessons related to each major topic were highlighted as teaching on that topic was concluded, and transitions introducing new topics were provided.

A related concern is the initiation and conclusion of the entire FLLIP training session. The introductory class can benefit from clearly outlining the range of topics that will be covered in the sessions, and by briefly explaining how the training information will benefit participants. Expectations of participants and other logistical training issues also should be covered at this time.

The concluding session should re-emphasize some of the most important aspects of learning that have occurred, address any final questions participants may have, and discuss any follow-up activities or opportunities that may be available. FLLIP also requires community partners to provide certificates of training completion to participants who complete at least 10 hours of FEP training. The trainers at one concluding class we attended did a nice job of turning the presentation of these certificates into a brief graduation ceremony. The trainer announced the names of those who had completed the training, and asked them to come forward to accept their certificates. The trainers and

participants clapped enthusiastically as each person came forward to receive their certificate. While this may seem like a rather small act, it seemed to be very well-received by participants. It must be remembered that many participants may have had few positive educational experiences, so celebrating the successful completion of the FLLIP training is a meaningful accomplishment.

The basic organizational and presentation issues presented in this section suggest lessons for trainers who initiate new FEP training. Some of these are summarized in Table 9.

Selected Trainer Practices for Engaging Participants

Initial Engagement/Involvement. Trainer attempts to create a comfortable learning environment and to engage participants in the learning process were emphasized at several of the sessions we observed. While such objectives are important in any educational environment, they are critical in FLLIP training sessions. Not only do participants often have very limited education and related poor past experiences in educational settings, but they also typically are beset by extremely difficult economic circumstances. Developing interest and focused attention therefore is a necessary initial task for FLLIP trainers.

Trainers recognized these issues and used a variety of approaches to create initial interest in the training. As one trainer said, “You really have to be creative to get people interested in and motivated about the training.” One approach was to both recognize the difficulties that participants faced and to try to present financial management as one helpful tool in responding to these problems. For example, in one session consisting mostly of TANF recipients, the trainer appealed to participants at a very basic level about

Table 9: Basic Organizational Practices Intended to Enhance the Provision of FLLIP Training

Time	Suggested Practice
<i>First Day of FLLIP Training</i>	<ul style="list-style-type: none"> • Explain the overall purpose of the FLLIP training, and how it should be helpful to all participants.
	<ul style="list-style-type: none"> • Describe the major topics that will be covered during the FLLIP training, and explain when each topic will be covered.
	<ul style="list-style-type: none"> • Describe any specific benefits participants will receive, and any participant expectations that cut across each portion of the training.
	<ul style="list-style-type: none"> • Summarize any other logistical issues (such as timing of classes, parking, transportation and child care issues, etc.) that participants should know about the sessions.
<i>Beginning of Each Class Period</i>	<ul style="list-style-type: none"> • Briefly review the main topics that were covered in the previous session, and ask if there are questions on those topics.
	<ul style="list-style-type: none"> • Present an agenda for the day’s training. Simply outline the main topics sequentially. An option is to very briefly preview why these topics are important to participants.
<i>Introduction of Each New Topic within a Day of Training</i>	<ul style="list-style-type: none"> • Briefly introduce the topic, specifically indicating why it should be important to participants. An option is to preview one or two practical lessons that will be taught on the topic.
	<ul style="list-style-type: none"> • Introduce any technical terms or jargon that are important in understanding the material to be presented.
<i>Conclusion to Each Topic within a Day of Training</i>	<ul style="list-style-type: none"> • Re-state major points and how they can be useful to participants.
<i>Conclusion of Each Class Period</i>	<ul style="list-style-type: none"> • Re-state major lessons from that class period. Ask if there are any final questions about the material.
<i>Conclusion of a Training Session</i>	<ul style="list-style-type: none"> • Re-state major lessons from the training sessions.
	<ul style="list-style-type: none"> • Discuss any available follow-up activities or opportunities.
	<ul style="list-style-type: none"> • Celebrate the success of participants in completing the session. Thank the participants for their involvement.

the value of financial knowledge: “The people on the street did not plan to be homeless – they had to have something catastrophic happen to them. You have to plan as well as you can and to learn about all of your options”. While such a dramatic approach may not have worked with some audiences, the trainer well understood the circumstances of the surrounding community, and the appeal seemed to resonate with participants.

Another trainer spoke of financial management in terms of becoming pro-active and empowered. Still another trainer was especially concerned about motivating participants to further their education, and he presented Census data on how incomes rise substantially as people increase their education. Each of these messages appeared to gain the attention of participants.

Trainers used many other tactics in attempting to engage participants at the beginning of classes, and many of these appeared to be effective. For example, trainers frequently used interpersonal techniques intended to create a relaxed training environment. Humor seemed especially useful in this respect. For example, several trainers joked about financial management problems they had experienced; this helped to put participants at ease and to view the trainer as an individual with some of the same problems they had. Trainers also attempted to learn the names of participants, and to refer to them by name when calling on them; the use of large name tags facilitated this process.

Starting from Where the Participants Are: Assessment and Adjustment Approaches

Because FLLIP serves a diverse audience, one important task for trainers is to do rough assessments of participant knowledge and needs. Some trainers we observed did this fairly systematically, verbally quizzing participants both at the beginning of a class and as new topics were introduced. One approach utilized in this respect was to simply

ask participants what they know about a topic, and what they would like to know. Making adjustments based on such input during training sessions requires considerable sensitivity and skill, but can foster the active engagement of participants and the more effective focusing of materials given time constraints.

At some sites, trainers also told us that they would quickly review the pre-training knowledge survey responses to identify areas in which participants appeared to be weak. They then would adjust training emphases accordingly.

Sometimes initial assessments like these led to the recognition that participants within a class had very different knowledge levels. This created difficulties in terms of the level at which to gear training. One approach to this dilemma was to use participants who were more advanced on a topic to present perspectives to those who were less knowledgeable. For example, in a classroom of participants in which only a few had used banks, a trainer might ask one of these participants to talk about her experiences in opening an account. This served the dual purpose of keeping the more knowledgeable participants involved during the discussion of topics about which they already knew a great deal, while simultaneously providing examples of peers who had successfully completed transactions that were new to the less knowledgeable participants. This made the possibility of engaging in the practice more realistic.

From the Abstract to the Specific: Providing Concrete Examples

FLLIP training sessions provide considerable amounts of fairly complex information. For example, banking terms and practices, investment strategies, and insurance options and terminology all can be confusing even to well-educated individuals, as can descriptions of work-related benefits. Developing clear examples to

ground such complex topics thus is one of the most important challenges facing FLLIP trainers. While both the interactive exercises in All My Money and Your Money and Your Life provide many specific applied examples, this is one area in which training performance could be improved.

We would suggest as a general principal that practical examples of abstract principles always be presented, and further that the examples be geared to persons with incomes within the program guidelines. The goal for each example should be to show the audience the approximate benefits (or costs) of a financial transaction or practice in a specific situation. Variations to this basic scenario, as well as responses to audience questions, then can be offered. This type of grounding of complicated concepts also is important in discussing program benefits. For example, in discussing the Earned Income Tax Credit (EITC), examples showing how much an EITC benefit would be worth in a few different income scenarios should be offered. It again should be re-iterated that thorough presentation of practical examples such as this takes considerable time, but in our view it is necessary in order for most participants to understand this material well.

In providing examples, most trainers attempted to select examples that were relevant to the income situations of participants, or at least that might be in the foreseeable future. This appeared to be especially important in demonstrating the relevance of the topic to the participants. In contrast, in a few instances, trainers used examples that were not relevant to participants. For example, at one site, a trainer first asked if anyone knew how much savings accounts were insured for through the Federal Deposit Insurance Corporation. When a participant responded “\$100,000”, the trainer followed up with “What happens if the bank closes and you have more than \$100,000 in

the account?” At another site, a trainer provided a personal example of excessive buying in which the amounts of spending involved far exceeded the purchasing power of participants. While intended to personalize the topic and demonstrate that the trainer may have similar problems as the participants, the unrealistic nature of the example had the opposite effect.

Using language that made a concept more graphic or meaningful to participants is a related concern, and many trainers were skillful in using language to gain participants’ attention. For example, in introducing the sometimes dry topic of consumer rights, one trainer gained participant interest by saying, “We are going to talk about what you do when you get ripped off.”

Engaging Participants and Affirming Participation

In addition to using the interactive exercises discussed in the following section, FLLIP trainers generally emphasized attempts to engage training participants. A variety of techniques were used for this purpose. In introductory sessions, for example, participants were asked what the most important thing was that they did with their money. This was a good ice-breaker and often was handled with humor, and was a question that everyone could answer regardless of their financial experience. Given the difficult current economic circumstances of many participants, some trainers also asked future-oriented questions about participant aspirations in order to encourage participation.

Another common technique was to ask participants basic questions about whether they had any personal experience related to a financial management practice under consideration. For example, if savings accounts were to be discussed, the trainer might

begin by asking if anyone had ever opened a savings account, and if so, what the experience had been like.

Trainers in general were quite skilled in engaging participants. Many also were rigorous in affirming the value of this participation, often thanking participants for suggestions or indicating that participant responses were good points or ideas.

Trainers also frequently asked participants if they had questions about topics after initial information had been presented. This is one area in which trainers might be more systematic. That is, a useful practice would be to conclude each training topic with questioning of the audience regarding whether they understand the basic concepts and whether they have further questions.

Engagement of Training Participants in Interactive Activities and Exercises

As mentioned previously, one of the benefits of the All My Money and Your Money and Your Life curriculum materials is that they provide extensive interactive exercises for participants. The activities are intended to engage participants in activities designed to make otherwise abstract financial management activities more concrete. The training of the trainer sessions that all FLLIP trainers attend had provided instruction on how to conduct various classroom exercises in the curriculum.

In general, trainers at the sessions we observed made good use of these interactive exercises, and participants became well engaged in them. In the best cases, trainers clearly explained the purpose of the activity, allowed sufficient time for participants to work on it, and then facilitated a discussion that allowed the participants to report to the full group on how they had responded to the exercises. Trainers also sometimes culminated these exercises by summarizing the main lessons that participants had drawn.

We also should note that most trainers actively supervised the conduct of these exercises. That is, they typically moved around the room from group to group, both to assure that participants clearly understood what they were doing and to see how they were progressing. This seemed to be an important step, as otherwise participants occasionally floundered in trying to complete the activities.

One shortcoming we observed was that exercises appeared to be underutilized or not well-implemented in some sessions. With respect to underutilization, no group activities were included at two sessions we attended. While this may partially have reflected class sizes, competing time demands, and trainer preferences, one of these sessions clearly would have benefited from more interaction.

The implementation of several of the exercises also could have been improved substantially. In some cases, trainers did not make clear what the intended purpose of the exercise was. In other cases, the exercises appeared to be rushed. This sometimes resulted in trainers ending the exercise and moving on to new topics without either giving the participants time to report on what they had done or allowing the trainer to summarize main points from the exercise. This problem may have occurred partially because trainers felt pressure to complete the entire core curriculum, and hence were compelled to move on to other topics (for further discussion of this issue, see section on “Relationship of Coverage Adequacy to the Core Curriculum Concept”).

Overall, the training exercises appeared to be one of the more beneficial aspects of training, and did serve to engage participants well. This seems particularly important given the low educational levels of many participants. In addition, because the sessions generally are held in the evenings and involve large amounts of fairly technical materials,

the interactive exercises serve an important secondary purpose of breaking up the training and maintaining participant interest. Table 10 summarizes some of the best practices we observed as far as utilizing the interactive exercises included in All My Money and Your Money and Your Life.

Table 10. Best Practice Recommendations Related to the Use of Interactive Exercises with FLLIP Participants

<p><i>Introducing the Exercise</i></p>	<ul style="list-style-type: none"> • Clearly explain the purpose of the exercise to participants – what do you intend for them to learn?
	<ul style="list-style-type: none"> • Clearly explain exactly how the exercise is to be carried out, including expectations regarding what the individual or group should be prepared to discuss when the exercise is complete.
	<ul style="list-style-type: none"> • Help any groups that will complete the exercises get organized, and let them know how much time will be allowed for the exercise.
<p><i>Monitoring the Exercise</i></p>	<ul style="list-style-type: none"> • Circulate among the participants as they work on the exercise. Make sure that they are following through on the exercise in the intended manner, and address any questions that may arise.
<p><i>Discussing the Exercise</i></p>	<ul style="list-style-type: none"> • After re-assembling the class, allow sufficient time for discussion of what they have done in the exercise. Discussion should include: <ul style="list-style-type: none"> - Reports to the larger group by at least some participants - Examination of any problems they encountered - Synthesis of any lessons they have learned
	<ul style="list-style-type: none"> • Be sure to positively re-enforce the contributions of participants.

Training Facilities, Audio-Visual Aids, and Basic Rules of Operation

The quality of training can be vitally affected by the physical and organizational characteristics of the classroom. Issues in this respect include the quality of the facilities, the availability of audio-visual or other training aids, and the basic operational rules for the session. Collectively, the approaches to these issues largely form the environment in which FLLIP training is conducted. We consequently attempted to assess each of these basic classroom features during training observations.

Classroom Facilities and Audio-visual Aids

We noticed few problems with the classrooms in which FLLIP training occurred. While a range of facilities were used for this purpose, all were adequate for the training. The facilities ranged from older classrooms in some community centers or educational facilities to modern conference rooms. Nonetheless, all but one of the sites had sufficient space to accommodate the training audience. The one exception involved a room that was slightly too small to accommodate the number of participants, and the room in turn became very warm. Likewise, most sites were reasonably comfortable and did not suffer from any serious acoustical problems or visual obstructions.

A variety of audio-visual equipment was available to trainers. Most rooms had either a blackboard or overhead projector available, or both. Flip charts or dry chalk boards were used as an alternative in some sites. Nearly all trainers used at least one audio-visual aid when presenting their sessions.

While the use of these audio-visual aids in general was adequate, one area of potential improvement is worth noting. First, several trainers had developed audio-visual materials in advance of the sessions, such as overhead slides or flip chart sheets. In some

cases, the trainer had expended considerable effort in this respect. Unfortunately, these materials sometimes were formatted in a manner that made it difficult for participants to read. This occurred both because print was too small to be read from all locations in the classroom, and because the slides or other materials often were crowded with too much material. These practices seriously detracted from the usefulness of the audio-visual aids. We therefore recommend the inclusion of only modest amounts of information on slides or overheads, and suggest that trainers test these materials in the training rooms where the sessions will be held to make sure that they are clearly visible from various vantage points.

Basic Operational Rules

By basic operational rules, we mean non-content related organizational aspects of the training that can affect training performance. These include issues related to the timely beginning of classes, rules regarding the presence of children in the classroom, and the handling of any classroom disruptions.

The presence of children in the classroom is one issue of particular concern in the FLLIP training sessions. Children accompanied their parents to three of the sessions we observed, but this became a problem at only one of these. At this site, a staff member in an adjoining room cared for young children during the session, but infants were allowed into the session with their mothers. This practice had a very negative affect, as two of the babies were restless and cried intermittently throughout the session. This disrupted the session in several respects. It not only meant that the mothers needed to focus on the needs of their children rather than the training, but also was very distracting for other training participants. In addition, the noise clearly affected the performance of the trainer,

as she had difficulty maintaining her concentration. This site later discontinued the practice of allowing children into the sessions.

The issue of child care for those attending training remains a difficult one. Particularly when working with low-income populations, the availability of child care may be a crucial factor in determining whether or not one can participate. In general, we think the best compromise is to offer child care at the site if possible, and also to provide reimbursement for child care away from the site. However, even if this is not possible, we believe that on balance it is best not to allow children into the sessions. Although this unfortunately may lead to some good training candidates being excluded, it is necessary to preserve the quality of the training. If a decision is made to allow babies in the classrooms, agreements should be made with the mothers before the session to take the babies out of the room if they begin crying or otherwise need attention.

We also noted the extent to which participants came late to the sessions, talked or engaged in other activities during the training, or left the sessions early. In general, these were not serious problems across sessions. The classes generally began close to their intended times. There were some problems with late arrivals, but these generally were not excessive. The greatest tardiness in this respect involved roughly one-quarter of the participants being at least 15 minutes late to one session. There also were few incidences of people leaving the sessions early. Nonetheless, late arrivals were frequent enough that it may be useful to consider some arrival time after which attendance will not be counted for purposes of receiving any training incentives that are provided. One trainer indicated that such procedures had been implemented in order to discourage late arrivals.

Aside from the child care issues mentioned above, there were not many distractions during the sessions. Most participants remained reasonably attentive throughout. There were side conversations among participants in many sessions, but these generally were not excessive. Interestingly, talking among participants was especially noticeable in the two largest sessions, each of which had over 20 participants. A firm approach by the trainer in asking persons not to engage in these side conversations appeared most useful, as otherwise talking was likely to continue and distract and frustrate other participants.

Refreshments were not provided at most of the sessions we observed. However, one site combined light refreshments with a brief break in the middle of the session, and this was well-received by participants. Two other sessions also included breaks toward the middle of the session. Assuming that sessions last the entire two hours, a brief break of this nature seems advisable. Table 11 summarizes several of the recommendations made in this section regarding basic classroom operations.

Interviews with FLLIP Trainers

A third training delivery evaluation activity involved investigating the perspectives of trainers about the FLLIP curriculum, the conduct of training sessions, and the receptiveness of participants. This was accomplished through personal interviews with trainers during evaluation site visits. These interviews featured open-ended questions and discussion utilizing the previously mentioned site visit interview guide (see Appendix B). These interviews generally lasted from 30 minutes to one hour. A total of 12 trainers at seven different FLLIP sites were interviewed for this purpose.

Trainers were asked their opinions about several different aspects of the training. These included trainer assessments of both strengths and weaknesses of the FLLIP curriculum; content areas in which new training materials were needed; the clarity of the training materials; the usefulness of the interactive exercises; the adequacy of training they received in preparation for the delivery of FLLIP training; and the usefulness and limitations of the FLLIP core curriculum. Trainer perspectives on these and related issues are discussed in the following sections.

Table 11. Best Practice Recommendations Related to Training Facilities, Audio-Visual Aids, and Basic Operations

<i>Audio-visual Materials</i>
<ul style="list-style-type: none"> • Training facilities should have either blackboards, overhead projectors, dry chalk board, or flip charts. Make sure that all chairs in the room are positioned in a manner to assure clear visual contact with the audio-visual materials to be used.
<ul style="list-style-type: none"> • Make sure that any pre-developed audio-visual aids use adequate print size to be clearly readable and are not over-crowded with too much information. Test audio-visual materials in rooms where training will be offered to assure visibility.
<i>Basic Session Operational Issues</i>
<ul style="list-style-type: none"> • Establish clear policies regarding the provision (or not) of child care during the sessions. If child care is to be provided on site, do so outside the room in which the training is provided if possible. We do not recommend allowing children into the sessions but, if this is done, establish rules with mothers for taking children outside of the classroom if they require attention.
<ul style="list-style-type: none"> • Start sessions as close to on time as possible. Establish policies regarding the counting of late attendance in terms of any program incentives.
<ul style="list-style-type: none"> • Try to keep side conversations to a minimum. This is best done by actively engaging participants in materials in which they are interested. If necessary, ask participants not to converse, as this is distracting to other participants.
<ul style="list-style-type: none"> • Provide some type of refreshments if possible. It also may be a good idea to mix the provision of the refreshments with a short break part of the way through the session.

Overall Assessment of the Curriculum

The trainers we interviewed were very positive about the FLLIP curriculum. Trainers typically emphasized the wealth of information that the curriculum provided, and none offered serious overall criticisms of either the content or how it was presented. In discussing the strengths of the curriculum, the interactive exercises and the handouts were mentioned most often. Trainers frequently cited the curriculum's breadth and comprehensiveness of coverage. In addition, they viewed the curriculum as being user-friendly, and as presenting complex information in a manner that generally was not too difficult to grasp.

Several trainers indicated that they had spent considerable time refining the materials for presentation. This was partially because they thought portions of the material were a little too advanced for some participants. For example, one trainer indicated that, even though the curriculum was well-written and included useful material, it needed to be altered considerably for presentation to the very low-income population being served. This created additional work for the trainer in preparing for sessions, and also meant that more time than anticipated was needed to present the material (for related discussion of this issue, see following section on "Implementation of the Core Curriculum"). As this trainer explained: "Reading and comprehension levels are a problem, so we have to break things down more... so it takes longer to present the material than you might expect."

Interactive Training Exercises

As mentioned in the preceding section, trainers were extremely enthusiastic about the interactive exercises provided in the curriculum. They felt that the number and variety

of such activities provided them with a wealth of possibilities in presenting training materials. They found the exercises to be doable in the classroom, and indicated that participants generally enjoyed them and actively participated. Some trainers also suggested that the exercises helped ground the training content, and consequently made participants more receptive to information on the topic. The positive attitudes about the exercises were reflected in responses to a concluding question we asked regarding advice interviewees would have for new FLLIP trainers. The need to engage participants through the use of the interactive exercises was among the most common responses.

Adequacy of Preparation

All of the trainers we interviewed had attended training sessions on how to teach the curriculum. While there were a few suggestions for improving these sessions, in general the trainers were well satisfied with how they were prepared for their roles as trainers. Most trainers thought that the amount of training that they had received was adequate and conducted in a professional manner.

Some trainers appreciated the attention that was given to showing them how to implement the interactive classroom exercises. Even though some of these exercises were fairly basic, these trainers thought the presentation on techniques for involving participants was needed and effective. One trainer thought that preparation in this and related respects needed to be extended. In particular, this trainer thought the training was geared too much for the knowledge levels of the trainers, and did not adequately consider the educational levels and concerns of the ultimate end users. For example, the training she attended explained how to complete a check register, which was an exercise in the FLLIP curriculum. This was not considered useful, as the trainer already knew how to do

this. However, it would have been useful to discuss questions or problems that one might anticipate from a predominantly low-income audience in presenting exercises on check registers. More generally, this person felt that greater preparatory emphasis was needed on the varying classroom contexts in which trainers would operate, and especially on how to contend with difficult classroom issues such as students with very low reading or comprehension levels.

Ideas Related to the Core Curriculum

Trainer opinions about the core curriculum varied. There were surprisingly few complaints about the concept of a core curriculum, as most trainers felt it provided useful direction to training efforts. Some also thought that the core curriculum resulted in an identifiable package of training, which would be useful in approaching bankers or other community actors about participating in the program. There were relatively few comments about specific topics to add or drop from the core curriculum, although several trainers thought that the organization of various core curriculum topics within particular sessions could usefully be altered (see following sections for suggestions that trainers offered for additional training topics).

Easily the most common complaint about the core curriculum was that it included too much content for the amount of time available for training. Many trainers consequently thought that they had to rush in order to present all of the material. As one trainer said, “In talking with other trainers, the sense that I get is that a lot of people feel like they have to rush – they have to present too much material in too short a time... I definitely thought that way the first time around.”

This sense of too much core material created the choice of either skipping some material or else cutting back on interactive exercises or discussions. Given that the interactive materials were considered so important to the effectiveness of the training, reducing the use of these exercises generally was not considered to be a desirable option. As one trainer said, “The interaction is what fires up the thought process – we don’t want to shut that off.” Several trainers therefore suggested that the core curriculum either should be reduced, or else that training sessions should be added.

Additional Training Curriculum and Possible Curriculum Revisions

Trainers were asked to identify any additional curriculum content that they thought would be useful, as well as about any content that they did not find particularly helpful. Several trainers suggested new curriculum content, with most of these involving extensions or clarifications of current materials as opposed to entirely new topics.

Probably the most common recommendation in this respect concerned development of additional material on public benefits. Several trainers thought the curriculum did not provide enough information on these benefits, such as child care, transportation, unemployment insurance, or Medicaid. Child care was seen as an especially important benefit for many participants, and coverage in this area was considered weak. One trainer, who had large numbers of IDHS clients, said the material was less geared toward these recipients than those who already were working. This trainer thought it would be useful to systematically present information on public benefits that were available both to low-income working persons and to persons who lost their jobs. This approach seems advisable given the diversity of FLLIP training audiences, and the fact that many low-income persons experience spells of unemployment.

One trainer further suggested that the focus of the FLLIP curriculum was too advanced for many participants who were being referred to FLLIP. In particular, most of the participants at this trainer's site were not working, and the trainer believed that more basic training on how to get a job should precede or be incorporated into FLLIP: "You need to know how you get a job before talking to people about 'once you've got a job, here are your benefits.'" Without basic training in areas such as how to prepare a resume or how to fill out a job application, the trainer felt that much of the FLLIP training simply seemed too distant or divorced from participants' current situations.

These concerns raise an interesting issue for a program such as FLLIP. While job-finding really is not the purpose of FLLIP, the program is serving many unemployed people with marginal skills (see section on "Characteristics of FLLIP Training Participants"). Particularly to the extent that FLLIP continues to serve large numbers of TANF recipients, coupling FLLIP with training on job-finding or other more specific job training content may be a useful approach for some persons. This is not to suggest that such content necessarily be developed as part of the FLLIP curriculum, but rather that a combined job training and financial management approach may merit consideration.

Trainer perspectives on the investment material also were interesting. While most trainers recognized the value of investing, there again were concerns that their participants typically were not in a position to invest. Some trainers also thought that the investment material was targeted at a level beyond the capabilities of their participants. As one trainer suggested, "We have to begin by teaching them what stocks are – not just how to invest".

A second area in which some trainers believed that less FLLIP training emphasis would be appropriate concerned insurance. It was not that trainers viewed this material as not useful. Rather, it sometimes was seen as being difficult to explain, and was not considered to be quite as great of a priority as other curriculum material. The difficulty in this material was not seen as being related to inadequacy of the curriculum, but rather to the inherently complex nature of the material.

Another area in which several trainers recommended more training effort concerned credit issues. One trainer said that it would be ideal if credit reports could be obtained for all participants, and then used in explaining credit issues during the training sessions. If this was not possible, it was suggested that one or two reports on low-income people could be presented for illustrative purposes (with names deleted, of course). Other trainers recommended that more material be developed on strategies for repairing credit, on the process of lodging consumer complaints, and on the proper use of credit cards.

Selected Approaches to Enhance Training Delivery

Trainers suggested several techniques they had used in an effort to make training more interesting for FLLIP participants, and also offered some suggestions for how training delivery methods could be further enhanced. One technique employed at many sites was to recruit specialists as guest speakers to present one or two training topics. For example, tax preparers, investment counselors, bankers, specialists in home-buying, and car dealers each had been used in at least one site. Several trainers thought that this was a model that could be usefully expanded, particularly because of the technical nature of much of the FLLIP material. In addition to bringing higher levels of technical expertise to the sessions, using topic-specific experts was seen as being helpful in engaging

participants. That is, trainers suggested that many participants never had been exposed to such professionals, and found it somewhat exciting. Further, use of specialists freed trainers from having to focus on selected curriculum areas in which they had limited knowledge or expertise. Despite the enthusiasm among some trainers for this approach, it was recognized that developing the structure and incentives for doing this on a broader basis may be difficult. Nonetheless, it seems like an idea worthy of additional consideration, and some trainers were optimistic about developing a corps of volunteers in the community for this purpose.

While the handouts included in the training curriculum generally were lauded, one trainer suggested uniform slides or other visual aids could be developed by the FLLIP coalition. These materials could then be disseminated to all FLLIP trainers, which would enrich the visual aids used by trainers. Based on the inadequacy of some of the overhead and flip chart materials in the sessions we observed, this is a useful suggestion. To assure the widest range of use, a basic package of the most frequently presented material first could be developed and disseminated, and then additional materials could be added depending on the perceived usefulness of the initial package.

One trainer indicated that a new videotape on predatory lending was being developed by the Illinois Community Action Association, and that videotapes such as this on FLLIP-related topics would be useful in diversifying the techniques used in training. Consequently, it was suggested that attempts be made to review videotapes or other training materials, and that these materials then be purchased and made available to various training sites.

The problems at some sites that resulted from ethnic diversity also should be noted. FLLIP did a commendable job of extending training into areas that sometimes do not receive attention. For example, one site visited had almost all Hispanic participants, many of whom were recent immigrants. Another site served many immigrants from the Middle East. These sites faced special efforts in translating material, or in using translators. This of course increased the work load for trainers. While progress was being made in translating materials or developing other approaches for multi-ethnic audiences, this is an area in which additional attention is needed.

Finally, many sites had gone to considerable efforts to make the training accessible to participants, who often struggled with shifting schedules or family issues. For example, make-up classes often were available, so that participants generally were not in a position to fail to complete the training if they had a week in which they were unable to attend. Some trainers also spoke of the need to learn from participants about the days and times when training is most convenient, and to make adjustments in training schedules as needed. This of course often is inconvenient for trainers, so the attempts made to accommodate diverse audiences in this respect are noteworthy.

Advice for New Trainers

We concluded each trainer interview by asking what advice they would offer to any new FLLIP trainers. A common overview concern was that trainers both needed to sell the importance of the training and to encourage the aspirations of participants. As one trainer said: “I hope that people are coming to the FLLIP program because they want to become empowered to make better decisions. One young lady who is coming to class tonight has the dream to get out of a mobile home and into a home. If we can work on

that and she can see there's light at the end of the tunnel, that there's hope, that there is a process, that there is something that you can be armed with to help, then we are making progress.”

Trainers also typically emphasized using the interactive exercises in presenting the training, as these were viewed as crucial to developing and maintaining participant interest. Likewise, making conscious attempts to encourage ideas from participants and to make them feel at ease in the training environment were considered important. This includes soliciting ideas about what material is most useful to them and what experiences they may have had related to a topic area. One trainer neatly summarized the importance of such attempts: “A lot of these people are afraid of school and afraid of learning.” Showing participants that their experiences and ideas were valued was considered very important in overcoming these fears. Using humor and presenting activities in ways that were fun for participants also were viewed as useful in overcoming any reluctance participants may have about participating.

Trainers also were acutely aware of the diversity of interests and knowledge levels among their participants. As a result, it was suggested that new trainers needed to try to assess the needs of the audience, and to tailor the training material accordingly to meet these needs. Trainers indicated that both asking participants directly about their needs and also observing participant performance in the classroom were required to make such assessments.

Knowledge Changes After FLLIP Training

A final method of measuring training effectiveness is to assess knowledge changes that may be attributable to the FLLIP training. While this will be a principal

concern in the final evaluation report, some initial data are available for those who have completed FLLIP. These results are summarized in Table 12. We should note that individually matchable pre- and post-test data only were available for 86 FLLIP graduate at the time of this writing, so these results should be interpreted cautiously.

Table 12: Comparison of FLLIP Pre-Training and Post-Training Knowledge Levels

	All FLLIP Graduates (n = 86)	Non-IDA Graduates (n = 61)	IDA Graduates (n = 25)
	<i>% Correct</i>	<i>% Correct</i>	<i>% Correct</i>
Pre-training total	64.8	60.3	75.8
Post-training total	78.3*	74.6*	87.2*
<u>Predatory lending</u>			
Pre-training	72.7	67.6	85.0
Post- training	87.2*	83.8*	95.5*
<u>Public and work-related benefits</u>			
Pre- training	62.2	59.6	68.9
Post- training	80.6*	79.1*	84.4*
<u>Savings and investment</u>			
Pre- training	57.3	52.1	70.0
Post- training	71.7*	66.7*	84.0*
<u>Basic banking practices</u>			
Pre- training	78.2	73.3	90.2
Post- training	87.5*	83.8*	96.6*
<u>Credit management*</u>			
Pre- training	68.8	65.0	78.0
Post- training	77.9	74.6	86.0

* $p < .05$. The significance tests in this table indicate whether average differences in post-training knowledge levels are significantly different from pre-training knowledge levels.

Nonetheless, the table shows that significant knowledge gains occurred for all FLLIP graduates, as well as for graduates at both IDA and non-IDA sites. The average number of correct responses for all FLLIP graduates increased from 64.8 percent on the pre-training survey to 78.3 percent on the post-training knowledge survey. Significant knowledge gains also have been found in each of the five knowledge areas included in the surveys, with the largest knowledge gains occurring in knowledge about public and work-related benefits. It also should be noted that while knowledge gains varied somewhat across categories for IDA and non-IDA participants, overall knowledge gain patterns were quite similar for these two groups.

Chapter 5: Highlights of First-Year Evaluation Activities

The findings presented in this report demonstrate the wide range of issues facing programs that provide financial management training to low-income populations. We conclude by briefly highlighting FLLIP accomplishments during the first year of program operation, as well as challenges facing the program as it continues to develop. While recommendations for improving specific aspects of the program are suggested in the body of the report, we also emphasize in this chapter some of the most important issues for the program. In addition, some initial responses to these issues that already have been instituted by the FLLIP Coalition are described briefly.

FLLIP Program Orientation

FLLIP is unique in its attention to both IDA development and the presentation of training to a broader low-income audience. This is a strength of the program, as it has served very disadvantaged citizens living in poor neighborhoods. It also presents special challenges in program implementation, both because people entering the program tend to be more disadvantaged in non-IDA sites and because they have less incentive to participate. Trainers in the non-IDA sites therefore are likely to continue to struggle with program recruitment and retention, and need as much fiscal and training support on these issues as possible.

Participant Characteristics and the Need for Training

First-year analysis of the demographic, economic, and educational characteristics of participants indicate that FLLIP is serving a low-income and educationally disadvantaged audience. This is particularly true in the non-IDA sites, where participants most often are TANF recipients. The need for this type of training is best reflected by the

very low knowledge levels found for program participants on pre-training knowledge surveys.

Training Session Activity

FLLIP training sites generally were successful in organizing a vast amount of complex information into sessions targeted to a low-income audience. In addition, there has been widespread enthusiasm for the program among both FLLIP Coalition members and local community partners. Despite these positive attributes, training audiences at most sites were smaller than anticipated and drop-out rates were high. The site attrition rate among the community partners who provided training also has been high. Recruiting a wider pool of capable FLLIP community partners and improving program recruitment and retention thus represent important program challenges.

Training Content and Delivery

Multiple indicators of training activity suggest that FLLIP is delivering well-constructed and consistent training packages across diverse program sites. This is a notable accomplishment, and appears to reflect both a sound curriculum and the training preparation received by trainers. Classroom observations also indicated that trainers generally are creative in their use of interactive exercises geared toward the audience's educational level. Most FLLIP trainers were positive about the training curriculum being used, and thought that it offered them both training flexibility and sound ideas for training provision.

Satisfaction levels among participants who have completed the program are very high, both with respect to the session content and the performance of the trainers. Knowledge gains among those who have completed training thus far also have been

significant, and have occurred both in IDA and non-IDA sites. Significant knowledge gains have extended to various content sub-categories included in the core curriculum, suggesting that participants are learning about a range of topics during training.

While a number of suggestions for trainers in delivering these sessions are presented in Chapter 4, basic issues related to the core curriculum merit attention here. The concept of the core curriculum, while limiting trainer flexibility somewhat, is advantageous from an evaluation and monitoring standpoint. As the FLLIP program is developed, an alternative approach would be to develop evaluative tools on a broader range of specific lessons, and then to administer these based on choices trainers make on needed training tailored to the audience. This approach would require additional developmental work, and is more complex to administer, but would allow for the provision of a broader range of training materials within any allowable time period.

Assuming that the core curriculum concept continues to be included in FLLIP, it could usefully be modified. As currently constructed, trainers typically stated that it contained too much material to be delivered with a 12-hour period; this sometimes resulted in the inadequate implementation of the interactive exercises that were considered to be among the strongest assets of the curriculum.

Marketing and Retention Issues

FLLIP community partners employed a wide variety of strategies for recruiting participants. Collaboration with local IDHS offices was probably the most effective single recruitment method at non-IDA sites, and cooperation between community partners and IDHS staff in this respect had been positive. Use of existing client pools served by community partners, and contact with other community service providers, also

were frequently used and appeared to be effective. Recruiters typically emphasized that recruiting participants had been more difficult than anticipated, and that multiple recruitment methods should be utilized. In addition, recruiters indicated a need to continually refresh contacts with various referral sources to remind them about the program after initial contacts had been made.

Community partners suggested that problems with both recruitment and retention of participants at non-IDA sites resulted at least partially from the lack of tangible participation incentives. FLLIP recruiters and trainers had experimented with the flexible scheduling of training and with case management techniques to encourage participation, and they also stressed the importance of positive classroom experiences during initial sessions. Strategies such as these were reported to have some positive results. Nonetheless, most FLLIP recruiters and trainers believed that increasing tangible incentives for participation would lead to improvements in training and retention. We therefore recommend that experimentation with incentives for non-IDA participants should continue. For example, it may be useful to provide small cash incentives or shopping certificates to those that complete training.

It may also be advisable to develop a training session specifically related to recruitment and retention issues for community partners. This session could provide specific advice on the wide range of recruiting techniques being used in the program. Such a session also could be used to introduce program sites to reporting concerns and related program management issues.

Program Adaptations

As previously discussed, first-year evaluation activities focused heavily on initial FLLIP implementation experiences, with the intent of providing FLLIP program planners with information to guide program refinements. Given this purpose, many of the findings detailed in this report previously were presented to the FLLIP Evaluation Committee in summary form through quarterly progress reports and other communications. This section briefly highlights several actions that already have been instituted by the FLLIP coalition related to some of the issues described.

Many of these actions involve attempts to strengthen both recruitment and retention in the program. Recruiting actions focused upon providing community partners with additional technical assistance geared toward recruiting strategies. For example, with the assistance of Valerie Denny Communications (2002), a tool kit was created that provides FLLIP community partners with strategic and practical advice to assist with program marketing and recruitment. Valerie Denny Communications also was contracted by FLLIP to further publicize the program and to offer technical assistance on marketing and recruiting to FLLIP community partners. In addition, the FLLIP Coalition initiated a training session for new trainers and recruiters that focused on recruitment methods, evaluation procedures, and management issues. A brief video also has been developed for marketing the program in IDHS local offices, government agencies, and with other interested groups. Additional work has been undertaken to improve marketing of the program in IDHS local offices, including both follow-up work to clarify how FLLIP will be counted as an employment and training activity for TANF recipients.

As technical assistance of this nature has proceeded, the FLLIP Coalition also has implemented management changes intended to improve both recruitment and retention. In particular, a decision was made to implement performance-based contracts with community partners during the second year of the program. Under this approach, the payments made to the community partners will vary according to the number of participants that complete training. The contracts also have been revised to describe in detail the schedule of classes to be held, with the intent of clarifying training expectations. Using this revised contractual approach, four new sites have been added for the second year of the FLLIP evaluation. The recruitment plans presented and the ability of local agencies to recruit FLLIP participants from existing agency client pools also were considered in this new round of community partner recruitment.

Finally, some initial experimentation with improving participation incentives in non-IDA sites is underway. Most notably, FLLIP is partnering with DePaul University's service learning program to work with local community partners. One approach of this collaboration will be to improve the connection between FEP sites and local financial institutions, with the idea of tying program completion to banking services. The creation of additional incentives designed to improve program retention also will be explored through this collaboration.

Conclusion

The FLLIP program has implemented considerable training and recruiting activity during its initial year of operation. Many difficulties inherent in providing training to low-income populations have been encountered, but the program has responded as problems have arisen. While recruitment and drop-out issues are substantial, results for

those who complete training have been positive. Future evaluation activities will continue to assess the development of the program, and also will examine whether knowledge gains persist and whether financial management behavior changes as the result of the program.

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Endnotes

¹ We will refer to “community partners” throughout the report as the organizations that are delivering FLLIP training in various communities.

² The data collection and analysis of savings among FLLIP IDA participants is being directed by Kevin Davey of Shorebank Neighborhood Institute.

³ The FLLIP Coalition arranges “train the trainer” sessions that introduce community partner trainers to both the curriculum content and methods of curriculum delivery.

⁴ Asset-specific training materials were developed by Kevin Davy of Shorebank Neighborhood Institute, under contract with the National Center on Poverty Law for IDA technical assistance.

⁵ Of the original evaluation sites, both interviews and training session observations were completed in each site except the YMCA Training Alliance, which discontinued participation soon after the program began. For the replacement sites, an interview with the program manager was conducted at the El Valor site only.

⁶ Because of concerns brought to our attention by community partners that the term “surveys” might be intimidating to some program participants, the pre- and post-training knowledge surveys are referred to as “knowledge activities” when they are administered to FLLIP participants at the training sites. We will nonetheless use the term “survey” in discussing the results throughout this report.

⁷ IDHS provided funding to the FLLIP coalition for the purpose of paying for the cost of transportation and child care for FLLIP participants. Funding in turn was granted to the community partners, who were responsible for reimbursing participants for these expenses.

FLLIP Monthly Reporting Form: Training Session Activity

The attached form is intended to provide the FLLIP coalition and the evaluation team with basic information on training sessions. The report is to be completed by the 15th of the month following the end of the reporting month. Instructions for completing each entry on the form are provided below. Please send your completed forms to:

Dory Rand
National Center on Poverty Law
205 W. Monroe Street, 2nd Floor
Chicago, IL 60606

Instructions

Please provide information only for sessions that have ended by the last day of the month (i.e., sessions that still are in process will be reported on in the following month). Include information for each session that has ended during the reporting, regardless of whether all classes for that session actually were provided. (**Note: For the purpose of this report, a “session” is the total package of FLLIP training – 12 hours for the Financial Education Programs and 10 hours for the IDA programs**).

1. **Training session start date.** For each training session that ended during this month, indicate the date on which the first class in the session was conducted.
2. **Training session end date.** For each training session that ended during this month, indicate the date on which the final class was conducted.
3. **Was full session completed?** Indicate with “yes” or “no” whether all classes in the session were provided as planned. For any sessions in which all classes were not provided, indicate how many classes were provided. Also provide an explanation at the bottom of the form as to why some classes were not provided.
4. **Number of participants who began each session.** Indicate the number of training participants enrolled at the beginning of each session.
5. **Number of participants who completed each session.** Indicate the number of training participants who completed each session. A person should only be counted as having completed the Financial Education Program if they complete 10 of the 12 hours of training. IDA participants should be counted as having completed training if they complete at least 8 of the 10 hours of training.
6. **Number of training sessions that instructor for this session ever has conducted.** Indicate how many FLLIP sessions the instructor who conducted this session has ever conducted. (That is, indicate “1” if this is the instructor’s first session, “2” if it is the second, etc.). If more than one instructor provides training for a particular session, provide the information for the main instructor in the “instructor 1 column” , and the information for the other instructor in the “instructor 2 column”.

FLLIP Monthly Reporting Form: Training Session Activity

Agency: _____

Report Month: _____

1. Training session start date	2. Training session end date	3. Was full session completed?*	4. Number of participants who began session	5. Number of participants who completed session	6. Number of FLLIP sessions ever conducted by instructor	
					Instructor 1	Instructor 2

*If the full session was not completed, please indicate how many classes were provided, and also offer a brief explanation as to why all classes were not provided as planned.

FLLIP Monthly Reporting Form: Participants Who Failed to Complete Training

It is important for the FLLIP coalition to learn as much as possible about the reasons that some participants do not complete training. Therefore, agencies should contact anyone who fails to complete training to try to determine why the person dropped out. At least three attempts should be made to contact such persons, and these attempts should be made as soon as possible after the person fails to attend.

The instructions for completing each item on the form follow. Please send your completed forms to:

Dory Rand
National Center on Poverty Law
205 W. Monroe Street, 2nd Floor
Chicago, IL 60606

Instructions

Please provide information only for sessions that have ended by the last day of the month (i.e., sessions that still are in process will be reported on in the following month). Include information for each session that has ended during the reporting period, regardless of whether all classes for that session actually were provided.

1. Session Ending Date. Organize the data in this report by session, so that the report provides information on the persons who dropped out of each session. Identify the sessions by the date on which they ended. Use as many sheets as necessary.
2. Name. Provide the name of each person who failed to complete training.
3. Number of Training Hours Attended. Indicate the total number of hours of training the person attended.
4. Follow-up Contact Dates. Indicate the dates on which follow-up contacts were attempted.
5. Reason for Drop-Out. Briefly describe the reason that the participant offered for not completing the training. Be as specific as possible. If you were unsuccessful in contacting the person, indicate “could not contact”.

FLLIP Monthly Reporting Form: Participants Who Failed to Complete Training

Agency: _____

Report Month: _____

Session Ending Date: _____

Name	Number of Training Hours Completed	Follow-up Contact Dates	Reason offered for Drop-out
1.			
2.			
3.			
4.			
5.			

FLLIP Monthly Reporting Form: Marketing Activities

This report is intended to provide information about how FLLIP providers are making the program known to potential participants, community service providers, and other interested parties. For each of the activities you describe, please be as specific as possible about the numbers of persons who received information about the program. **If the activity involved a written communication, attach a copy of the written material.**

The instructions for completing each item on the form follow. Please send your completed forms to:

Dory Rand
National Center on Poverty Law
205 W. Monroe Street, 2nd Floor
Chicago, IL 60606

Instructions

Please provide information only for activities completed during the reporting month. If no marketing activities took place during the month, simply write “None” on the form.

1. **Marketing Activity.** Briefly describe each marketing activity separately. Indicate for example, whether the activity was a brochure, pamphlet, bulletin, newspaper advertisement, public speaking session, or any other type of activity designed to recruit participants or let other community parties know about the program. Provide information only about marketing activities that actually occurred during the month. For example, count only the number of brochures that actually are distributed in the month; do not count a brochure that has been developed or printed but not distributed.
2. **Intended Audience.** Indicate who the marketing activity was targeted upon, such as potential participants or other community agencies. If the activity was directed at other agency staff, be as specific as possible as to what types of staff these are. If the activity was directed at multiple audiences, include each audience.
3. **Number of people who received material.** For each intended audience you identify, estimate the number of persons who received the marketing material. (We recognize this will be a rough estimate in some cases, but please make your best estimate).
4. **Estimated Cost.** Please estimate the cost of each marketing activity. If the agency incurred identifiable expenses in completing the marketing activity, indicate the amount of such costs. In addition, estimate the extent of any staff time involved in the marketing activity.

FLLIP Monthly Reporting Form: Marketing Activities

Agency: _____

Report Month:

Marketing activity (please describe briefly)	Intended audience (potential participants, community agencies, etc.)	Estimated number each intended audience who received materials

FLLIP: Initial Marketing Activities Report

Because the FLLIP program is new, it is important to find out how FLLIP providers are making the program known to potential, participants, community providers, and other interested parties. The attached form asks for information on the initial marketing activities you engaged in (any activities up to September 30, 2001). We then will be asking you to report on new marketing activities each month.

Please send your completed forms to:

Dory Rand
National Center on Poverty Law
205 W. Monroe Street, 2nd Floor
Chicago, IL 60606

Instructions

For each of the activities you describe, please be as specific as possible about the numbers of persons who received information about the program. **If the activity involved a written communication, attach a copy of the written material.**

1. Marketing Activity. Briefly describe each marketing activity separately. Indicate for example, whether the activity was a brochure, pamphlet, bulletin, newspaper advertisement, public speaking session, or any other type of activity designed to recruit participants or let other community parties know about the program. Provide information only about marketing activities that actually occurred through September 30, 2001. For example, count only the number of brochures that actually were distributed; do not count a brochure that was developed or printed but not distributed.
2. Intended Audience. Indicate who the marketing activity was targeted upon, such as potential participants or other community agencies. If the activity was directed at other agency staff, be as specific as possible as to what types of staff these are. If the activity was directed at multiple audiences, include each audience.
3. Number of people who received material. For each intended audience you identify, estimate the number of persons who received the marketing material. (We recognize this will be a rough estimate in some cases, but please make your best estimate).
4. Estimated Cost. Please estimate the cost of each marketing activity. If the agency incurred identifiable expenses in completing the marketing activity, indicate the amount of such costs. In addition, estimate the extent of any staff time involved in the marketing activity.

FLLIP Initial Marketing Activities Report (for all Marketing activities conducted through September 30, 2001)

Agency: _____

Marketing activity (please describe briefly)	Intended audience (potential participants, community agencies, etc.)	Estimated number from each intended audience who received material	Estimated cost (including both dollar costs and staff time)

FLLIP Evaluation Project Site Visits

Questions for FLLIP Agency Staff Members

Basic Structure/Interactions with Funders/Administration (Intended for program managers)

1. How are program and management responsibilities for the FLLIP program allocated in your agency.
 - a. How many staff are involved altogether?
 - b. What is the time commitment of each to the FLLIP program?
 - c. What are the functions of each?
 - d. Do you utilize any volunteers? If yes, how many?
 - e. What do volunteers do?

2. Assess your interactions with program funders/monitors regarding administration of your FLLIP training.
 - a. Have the programming expectations of you as a training/IDA partner been clear?
 - b. Has the training provided to your agency on starting the program and on delivering the financial management sessions been adequate?
 - c. Is funding adequate given the levels of service you are providing?
 - d. Have fiscal and management expectations/procedures been provided in a clear and timely manner?
 - e. What has been the greatest strength in your involvement with program funders?
 - f. In what way could the funder/monitoring agency best improve their interactions with you as a training IDA/partner?

3. Thinking about a program such as FLLIP from a *management perspective*, do you have any advice for other agency administrators who may be considering starting a program such as this?
4. Thinking about a program such as FLLIP from a *marketing/recruitment perspective*, do you have any advice for other agency administrators who may be considering starting a program such as this?
5. Thinking about a program such as FLLIP from a *participant retention perspective*, do you have any advice for other agency administrators who may be considering starting a program such as this?

Recruitment/Client Processing/Interactions with IDHS (Intended for staff involved in marketing and recruiting)

1. What are the major ways that participants have been recruited for the program?
 - a. Which of these techniques do you think has been the most useful? Why?
 - b. Have you used any recruiting methods that have not been as successful as you had hoped?
 - i. Why do you think that these methods have not been successful?
 - ii. Is there any way that these unsuccessful methods could usefully be revised?
 - c. Other than IDHS, what have been the most important sources of referrals for the program?
 - i. Could we get copies of any written recruitment materials you have used?

- d. Describe how you interact with the Department of Human Services in recruiting participants for the program.
 - i. What are the specific staff level interactions? That is, which staff from your agency interact directly with which staff from IDHS?
 - ii. In total, about how many IDHS staff members have you been involved with during the implementation of this program?
 - e. Assess the overall performance of IDHS in referring clients to this program.
 - i. Do IDHS staff clearly understand the nature of the FLLIP training?
 - ii. Has IDHS engaged in any specific practices that you think have been especially helpful?
 - iii. Are there some specific areas in which IDHS workers could improve their performance?
 - f. Once IDHS has referred clients to the FLIPP program, what types of follow-up interactions do you have with IDHS about clients?
 - i. Assess the adequacy of any follow-up interactions you have with IDHS staff pertaining to clients they have referred.
 - ii. What if any other actions would you like to see IDHS staff take with regard to clients they have referred to the program?
2. Have you had any difficulties in recruiting enough participants for the FLLIP training?
- a. If yes, what do you see as the major reasons for these difficulties?
 - b. Do you have any suggestions as to how these problems can be rectified?

3. Have you had any problems in terms of persons dropping out of the training after they have started?
 - a. If yes, what do you see as the major reasons for these difficulties?
 - b. Do you have any suggestions as to how these problems can be rectified?
4. Could you describe the process by which persons get started in the financial management training. That is, how do you first make contact with them.
 - a. Once you make initial contact, what is the next step in getting a person enrolled in the financial management training?
 - b. How do you screen which persons receiving the training and which ones do not? That is, do you apply any specific eligibility requirements?
 - c. After they have enrolled in the training, how long does it take before they begin attending the financial management classes (this may vary – try to get a minimum and maximum amount of time before a person would begin training).
 - d. In general, how long does it take for a person to complete the 10-12 hours of the financial management training?
5. Thinking about a program such as FLLIP from a *marketing/recruitment perspective*, do you have any advice for other agency staff who may be considering starting a program such as this?
6. Thinking about a program such as FLLIP from a *participant retention perspective*, do you have any advice for other agency staff who may be considering starting a program such as this?

Training Related (Intended for Trainers)

1. What is your overall assessment of the curriculum being used for the FLLIP program?
 - a . What do you see as its greatest strength?
 - b. What do you see as its greatest limitation?
 - c. Is there any other area of financial management in which you think that new materials need to be developed?
 - d. Do you have any suggestions about how the training materials could be improved?

2. Do you emphasize any materials besides the core curriculum? If yes, which additional material do you present, and why have you chosen to emphasize this material?

3. Do you find that the core curriculum limits you in the sense that it prevents you from teaching other materials that you think are important?
 - a. (If yes). What types of materials does the time needed for the core curriculum keep you from presenting?

4. Have you made any substantial changes in the FLLIP curriculum?
 - a. (If yes) What changes have you made?

5. Have you had adequate resources available to allow you to provide the training in an effective manner?
 - a. Are there any additional teaching aids, resources, or educational materials that would help you in presenting the training?

 - b. How would you rate the classroom or space where you present the training?
 - i. Are there any improvements you would like to see in this respect?

6. Have you needed to change your teaching style – or the way that you present the curriculum – based on your early experiences with FLLIP participants?
 - a. (If yes) What changes have you made?

7. In general, do you think that the FLLIP curriculum is written at a level that most participants can understand?
 - a. Are there any portions of the curriculum that provide unusual difficulties in terms of participant understanding?

8. How prepared do you think FLLIP participants are for this type of training?
 - a. Do they have a clear sense of the type of training they will see when they first arrive?

 - b. In general, how motivated do they seem to be to attend the training?

 - c. Do you have a sense of the major reasons for failure to complete the training or for inconsistent attendance?

9. By who and how were you trained about how to deliver the FLLIP training?
 - a. Did you think that the training you received was adequate? If not, how could the training be improved?

 - b. Is there any additional type of training that you think would be useful for you and other FLLIP trainers?

10. Thinking about a program such as FLLIP from a *marketing/recruitment perspective*, do you have any advice for other agency staff who may be considering starting a program such as this?

11. Thinking about a program such as FLLIP from a *participant retention perspective*, do you have any advice for other agency administrators who may be considering starting a program such as this?

12. Thinking about a program such as FLLIP from a *teaching perspective*, do you have any advice for other trainers who may be starting to teach in a program such as this?

Agency: _____

Date completed: _____

Interviewer: _____

Instructions for Implementing FLLIP Pre and Post-training Knowledge Activities

The FLLIP **pre-test knowledge activity** contains 48 questions that are designed to measure knowledge about various financial management practices covered in the FLLIP core curriculum. **It should be administered during the first day of training before any of the core training material has been delivered.** Forty-one (41) of these questions are of the true or false type, while the remaining questions are multiple choice. The pre-testing of the survey has shown that the survey can be completed in 20-25 minutes.

The **post-test knowledge activity** to be implemented at the end of the training includes exactly the same knowledge questions as the pre-test knowledge activity. However, it also includes 12 questions that ask participants to evaluate the training sessions. To assure that participants will be comfortable in offering honest assessments of the training, we are asking that trainers leave the room when participants answer the final set of questions that evaluate the training. Trainers will select a volunteer to collect the completed activities, place them in an addressed envelope, and sign their name across the seal. The volunteer then will give the sealed envelope back to the trainer, who will be responsible for mailing it for analysis by project researchers.

Following are some important points related to implementing both the pre-training and post-training knowledge activities.

1. Please Read the Surveys Aloud. We would like for trainers to read the instructions and questions to training participants. This will improve the quality of responses for groups of trainees, as it will enable better participation for those with poor reading skills. We suggest that you read each question aloud for the group twice.

2. Voluntary Participation. In order to use completed pre and post-training knowledge activity surveys for a person, we must obtain voluntary consent forms. Please make sure that all participants complete these forms before training begins; otherwise, we will be unable to use the knowledge activity results for that person.

3. Make sure that participants print their name, date, and indicate the training location on each activity survey. Individual results for all activity forms will only be seen by University of Illinois researchers and are confidential. However, names are needed to link the pre and post-training activity results and the training application information.

4. Mail Completed Knowledge Activities. Please mail the completed knowledge activities immediately after they are completed. The surveys should be mailed to:

Dory Rand
National Center on Poverty Law
205 W. Monroe St., 2nd Floor
Chicago, IL 60606

PRE-TRAINING KNOWLEDGE ACTIVITY

WHAT DO YOU KNOW ABOUT FINANCIAL MANAGEMENT?

This activity is designed to find out what you know about a variety of financial management issues. It is not a test, and your participation in the training will be in no way affected by the answers you give. We do this activity so that we can get a better understanding of what people know about financial management before they take the training sessions. We will ask you the same questions at the end of the training, so that we can find out if people know more about these issues because they completed the training. This will help us to learn if we are doing a good job and to improve the training for future participants.

We ask that you clearly print your name below so that we will be able to compare your answers today to those you give at the end of the training. But your names and the responses you give are confidential. The completed activities will be sent to researchers at the University of Illinois, and they are not allowed to release individual names or activity results.

Name (Please Print): _____ **Date:** _____

Training Location: _____

I appreciate your willingness to participate, and hope that you will find these questions interesting. Let's get started. I should begin by telling you that the questions cover many different areas of financial management, and some are much harder than others. So don't be at all worried if you do not know the answers to many of these questions. In fact, we have included a "don't know" response to each question, which you should answer if you really have no idea about the right answer.

AFTER-TRAINING KNOWLEDGE ACTIVITY

NOW WHAT DO YOU KNOW ABOUT FINANCIAL MANAGEMENT?

At the beginning of the training, you completed an activity designed to find out what you knew about a variety of financial management issues. Now that you have completed the training, I would like to ask you about the same issues again. This is not a test. It instead will help us find out what people learned from the training. We also will ask you some questions about what you thought about the training, and how you think it could be improved. This will help us learn how we can improve the training for future participants.

As with the activity at the start of the training, we ask that you clearly print your name below. This is so that researchers working with us at the University of Illinois can compare the answers you give today to those you gave at the beginning of the training. Your answers will not be shared with anyone else – I will not even see the activities after you complete them. In fact, a volunteer will collect the activities when you finish so that you can be comfortable that your answers will be confidential.

Name (Please Print): _____ **Date:** _____

Training Location: _____

I appreciate your willingness to complete this final activity, and also thank you for your participation in the training. Let's get started. I should begin by reminding you that the questions cover many different areas of financial management. Don't be at all worried if you do not know the answers to any of these questions. In fact, we have included a "don't know" response to each question, which you should answer if you really have no idea about the right answer.

I am going to read many statements to you. Some of these statements are true and others are false. Please either check or put an X in the box that shows whether you think the statement is true or false. If you really have no idea whether the statement is true or false, check the “Don’t Know” box.

	TRUE	FALSE	DON'T KNOW
1. All banks provide the same interest rates on their savings accounts.			
2. Creditors sometimes will reduce your minimum payments or interest if you talk with them.			
3. Envelope budgeting is a system for setting aside the amount of money you will spend for different purposes.			
4. Paying all bills on time is the best way to establish a good credit record.			
5. You do not need to record ATM withdrawals and deposits in your checkbook.			
6. If you get health care insurance through your job, you can pay to continue your health insurance for at least 18 months when you lose your job.			
7. You may use a debit card to withdraw more money than you have in your bank account as long as you pay it back later.			
8. If you buy disability insurance, you will receive the same amount of money you got while working if you become disabled.			
9. Rapid refund services usually charge a higher fee for preparing your tax returns than government and community programs do.			
10. Buying an item through rent-to-own plans usually costs less overall than buying the same item with a bank loan.			
11. Loans that allow no interest for a certain period often have very high interest rates later.			

	TRUE	FALSE	DON'T KNOW
12. Door-to-door salesmen have the best deals on insurance.			
13. Predatory lending means taking unfair advantage of consumers who need to borrow money.			
14. Currency exchanges usually charge less than banks for cashing checks and other financial services.			
15. Payday loans usually have low interest rates.			
16. Employers sometimes will contribute to your Savings when you invest in retirement plans.			
17. You should save three or more months of living Expenses before you begin investing.			
18. You can build large savings over time by making small Reductions in your weekly spending.			
19. Using credit is a good way to pay overdue bills.			
20. A debit card is used to take money from your bank account electronically.			
21. In Illinois, there is a program to help low-income parents pay for child care.			
22. A mortgage payment is money that you invest in stocks and bonds.			
23. The Child Tax Credit is a government benefit you can receive if you have a child under 13.			
24. The Earned Income Tax Credit (EITC) is a government payment that rewards people for working.			
25. You must owe income taxes in order to receive the Earned Income Tax Credit (EITC).			
26. You can lose TANF benefits if you receive the Earned Income Tax Credit (EITC).			

	TRUE	FALSE	DON'T KNOW
27. It is legal to drive a car in Illinois without automobile insurance.			
28. Knowing the annual percentage rate (APR) for a loan is a good way to compare loans with different repayment periods.			
29. A loan with a 3% monthly charge is a better deal than a loan with a 20% APR.			
30. Taking out a small loan or opening a department store charge account can help you build a good credit rating.			
31. Compounding means additional interest you receive when you re-invest earlier interest you have earned.			
32. Credit bureaus keep track of how people pay their bills.			
33. You can count on regular growth in your money when you invest in the stock market.			
34. Family leave benefits allow employees to take unpaid time off from work after they have a child.			
35. You only can receive Medicaid if you also receive Temporary Assistance for Needy Families (TANF) benefits.			
36. The rate of return on your money is the amount that you earn on your savings and investments.			
37. Investments usually are less risky than savings accounts.			
38. Tax deferred savings accounts allow you to save money while putting off some tax payments until a later date.			
39. In the long run, savings accounts usually have a higher rate of return than investments.			

Please circle the letter next to the answer that you think is the best answer to each of the following questions. If you really have no idea what the best answer is, circle the letter next to the “Don’t Know” answer.

40. Before you can save, you need to:

- a. pay bills on time
- b. pay credit cards in full each month
- c. buy needed insurance
- d. set up an emergency fund
- e. all of the above
- f. none of the above
- g. don’t know

41. Which of the following practices often take advantage of people who have little money:

- a. savings accounts
- b. pawning items
- c. investing in mutual funds
- d. none of the above
- e. all of the above
- f. don’t know

42. Interest is:

- a. money you pay a lender as part of a loan repayment
- b. money you earn on savings and investments
- c. both of the above
- d. neither of the above
- e. don’t know

43. You can save money on insurance by:
- a. taking a smaller deductible
 - b. using group insurance
 - c. neither of the above
 - d. both of the above
 - e. don't know
44. The following things may affect the amount you pay for your auto insurance:
- a. sex
 - b. driving record
 - c. location of your home
 - d. none of the above
 - e. all of the above
 - f. don't know
45. In order to set up a household spending plan, you need to:
- a. purchase a computer
 - b. decide which of your debts are most important to pay
 - c. talk with a financial planner
 - d. none of the above
 - e. all of the above
 - f. don't know
46. Which of the following services often are available to people who have checking accounts?
- a. direct deposits of pay checks
 - b. use of ATM cards
 - c. direct payments of bills
 - d. all of the above
 - e. none of the above
 - f. don't know

47. The fees that you pay for a checking account may be based on:
- a. the amount of money you keep in the account.
 - b. the number of checks you write
 - c. either of the above
 - d. neither of the above
 - e. don't know
48. In choosing where to open a checking or savings account, you should think about:
- a. interest rates
 - b. minimum balance requirements
 - c. fees for services
 - d. all of the above
 - e. none of the above

THANK YOU!

The final set of questions below asks your views about the financial management training you have just completed. To assure that you can be comfortable in offering your honest opinions, I will leave the room while you answer these questions. I would like a volunteer who would be willing to read the questions aloud, collect the completed forms, and put them into this addressed envelope. I then would like to the volunteer to seal the envelope and write her name across the seal. This assures that your answers will not be seen by anyone other than project researchers. I will mail the sealed envelope to the researchers immediately after the class is completed. [The trainer should select a volunteer at this point and then leave the room until the final questions are completed and the activities are collected].

1. Overall, what did you find most helpful about the training you just completed?

2. What do you think could be done to improve the training?

3. Overall, how would you rate the quality of the training you received?

Excellent ____ Good ____ Fair ____ Poor ____

4. Overall, how would you rate the job the trainer did in presenting the training?

Excellent ____ Good ____ Fair ____ Poor ____

5. The training material will help me in managing my finances.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

6. The instructor understood the training material very well.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

7. The activities and exercises used helped me to understand financial management ideas.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

8. The training material was too difficult.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

9. I think that the trainer did a good job of teaching.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

10. The training was boring.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

11. Not much was gained by taking this training.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

12. I would have learned more if other ways of teaching were used.

Agree a lot _____ Agree some _____ Disagree some _____ Disagree a lot _____

Finally, could you please write below how many hours of the training you missed (if you did not miss any of the training, please write in "none")

_____ hours

Thank You!

FLLIP Financial Education Program
Participant Application Form

Return completed applications to: Dory Rand, National Center on Poverty Law, 205 W. Monroe Street, 2nd Floor, Chicago IL 60606.

Please note: All personally identifiable information requested on this application form will be kept confidential within the FLLIP Financial Education Program, partner organizations, and evaluators. Much of the personal and financial information collected on this form is necessary only for evaluation purposes.

Personal Information (Primary Applicant)

Name: _____ Social Security No.: ____ - ____ - _____

Street: _____ Apt #: _____

City: _____ State: ____ Zip Code: _____

Home Phone: (____) _____ Work Phone: (____) _____ Pager: (____) _____

Cell Phone: (____) _____ Email: _____

Gender: Female Male Date of Birth: ____ (mo.) / ____ (day) / ____ (year)

Ethnicity: African American Caucasian
 Latino or Hispanic Asian, Pacific Islander
 Native American Other (*please specify*: _____)

Highest Level of Education Completed (check one box only):

- | | |
|---|--|
| <input type="checkbox"/> Grade K through 5 | <input type="checkbox"/> Grade 6 through 8 |
| <input type="checkbox"/> Grade 9 through 12 | <input type="checkbox"/> High School Diploma or GED |
| <input type="checkbox"/> Attended college | <input type="checkbox"/> Graduated junior college (2 year) |
| <input type="checkbox"/> Graduated college (4 year) | <input type="checkbox"/> Attended graduate school |

How did you hear about the *FLLIP Program*? _____

Do you have any special needs the *FLLIP Program* staff should know about? _____

What is the primary language spoken in your household? _____

If the primary language is not English, is English also spoken? _____

Emergency Contact Information

Please list a relative or friend who would definitely know how to contact you, even if you move.

Name: _____ Phone: (____) _____
Street: _____ Apt #: _____
City: _____ State: _____ Zip Code: _____

Household Information

Note: "Household" includes (1) your financial dependents, such as your dependent children, (2) anyone you depend on financially, such as your parents, and/or (3) anyone with whom you are financially interdependent, such as your spouse or partner.

How many adults (18 years old and older) currently live in your household? _____

How many children (under 18 years old) currently live in your household? _____

Do you have any children who are under age 5? Yes No

Marital status: Single (never married) Married Separated
 Divorced Widowed

Income Information

Please list the combined gross income (before taxes and other deductions) of all household members.

<u>Category</u>	<u>Last Month</u>
Employment (wages/salary)	\$ _____
Self-employment (selling things you make, doing laundry, sewing, childcare, etc.)	\$ _____
Cash benefits (TANF, AABD, SSI, Social Security, Unemployment or Veterans Benefits)	\$ _____
Pensions or retirement income	\$ _____
Investment income (interest/dividends)	\$ _____
Child support/Alimony payments	\$ _____
Other (please specify: _____)	\$ _____

Are you currently receiving:

TANF cash benefits Yes No

KidCare Yes No

Section 8/public housing Yes No

Help from the government or an agency with child care Yes No

Employment Information

Do you currently have a job for pay? Yes No

(If yes) Do you have a single job, or more than one job? one job more than one job

About how many hours do you work in a typical week? _____

What is your hourly pay rate on your job (main job if you have more than one job)? _____

Are you currently enrolled in school or in a training program? Yes No

In the last two years, or 24 months, about how many months have you worked full or part-time? _____

Assets & Liabilities

Please list the combined assets and liabilities of all household members 18 years and older.

Assets and liabilities:

(Circle one)

Do you own a vehicle?	Yes	No	Fair Market Value of each vehicle: \$_____
Number of vehicles owned: _____			Amount owed on vehicle loan(s): \$_____

Do you own a home?	Yes	No	Value of each home: \$_____
Number of homes owned: _____			Amount owed on mortgage(s): \$_____

Do you have a checking account?	Yes	No	Amount in account: \$_____
---------------------------------	-----	----	----------------------------

Do you have a savings account (other than an IDA)?	Yes	No	Amount in account: \$_____
--	-----	----	----------------------------

Do you owe money to friends or family?	Yes	No	Total amount owed: \$_____
--	-----	----	----------------------------

Do you have past due household bills?	Yes	No	Total amount past due: \$_____
---------------------------------------	-----	----	--------------------------------

Are you carrying a balance on credit card(s)?	Yes	No	Total amount of balances on cards: \$_____
---	-----	----	--

Do you have student loans that you owe money on?	Yes	No	Amount of money owed: \$_____
--	-----	----	-------------------------------

Do you have any medical bills that you owe money on?	Yes	No	Amount of money owed on medical bills: \$_____
--	-----	----	--

Do you owe any money for taxes (from previous years)	Yes	No	Amount of tax money owed: \$_____
--	-----	----	-----------------------------------

Did you file a federal income tax return last year	Yes	No	
--	-----	----	--

Please list all other debts you have not listed on the previous page. For each debt that you list, please include the amount that you owe.

Thinking back over the past three months, have you been able to save any money? Yes No

(If Yes) How much have you saved in the last three months? _____

Thinking back over the last month, how many times have you done each of the following things:

Gone to a pawn shop _____

Used a currency exchange _____

Used a bank _____

Borrowed money from family
members or friends _____

Applicant Personal Statement

Please explain why you are interested in participating in the *FLLIP Financial Education Program*. (Please write on the back if you need more space.)

Co-Applicant Information

If there is no co-applicant, please go to the “Applicant Certification” section at the top of the next page.

Co-Applicant Personal Information

Name: _____ Social Security No.: ____ - ____ - _____

Home Phone: (____) _____ Work Phone: (____) _____ Pager: (____) _____

Cell Phone: (____) _____ Email: _____

Gender: Female Male Date of Birth: ____ (mo.) / ____ (day) / ____ (year)

Ethnicity: African American Caucasian
 Latino or Hispanic Asian, Pacific Islander
 Native American Other (*please specify*: _____)

Highest Level of Education Completed (check one box only):

- | | |
|---|--|
| <input type="checkbox"/> Grade K through 5 | <input type="checkbox"/> Grade 6 through 8 |
| <input type="checkbox"/> Grade 9 through 12 | <input type="checkbox"/> High School Diploma or GED |
| <input type="checkbox"/> Attended college | <input type="checkbox"/> Graduated junior college (2 year) |
| <input type="checkbox"/> Graduated college (4 year) | <input type="checkbox"/> Attended graduate school |

Co-Applicant Employment Information

Does this person currently have a job for pay? Yes No

(If yes) Does this person have a single job, or more than one job? one job more than one job

About how many hours does this person work in a typical week? _____

What is the hourly pay rate on this job (main job if she/he has more than one job)? _____

Is this person currently enrolled in school or in a training program? Yes No

In the last two years, or 24 months, about how many months has this person worked full or part-time? _____

Applicant Certification

My signature below certifies that all information provided on this application is accurate and complete to the best of my knowledge.

Signature: _____ Date: _____

For Office Use Only

Date received: _____ Application reviewed by: _____

- Application complete
- Interview scheduled: _____

Participant start date: _____

- Paper file established
- Data entered in MIS

FLLIP Classroom Observation Guide

General Information:

Location: _____

Date: _____

Time: _____

Number of Participants: _____

Instructor/Trainer: _____

Observer: _____

Classroom Facility:

1. Describe the classroom facility. Evaluate its adequacy in terms of size and physical appearance. Note any aspects of the classroom that could affect the quality of the sessions (e.g. any factors affecting comfort of participants).
2. Were teaching aids available in the classroom (e.g. TV/VCR, flip chart, chalk board, etc.)?
3. Were snacks or refreshments provided?

Training Content:

1. Briefly describe the major topics covered during the session (be specific about the content).
2. For each major topic described above, evaluate training in terms of:
 - a. *Adequacy*: Was enough information provided to allow an understanding of the topic? Note any examples of instances in which you thought the presentation of more information would have been helpful.
 - b. *Clarity*: Were the concepts presented in a way that participants could understand? Note any examples of instances in which greater clarity was needed.

- c. Accuracy: To the best of your knowledge, was the information presented factually accurate? Note any factual inaccuracies.
3. With which parts of the core curriculum do the major topics described above correspond?

Training Presentation:

1. How well did the trainer understand the material?
2. Overall, how effectively did the trainer engage the participants?
3. To what extent did the trainer lecture? To what extent did the trainer facilitate group discussion?
4. Did the trainer encourage questions from participants? How well did the trainer respond to questions from participants?
5. Did the trainer allow participants to express themselves? Did the trainer allow for diversity in opinion?
6. How well did the trainer address the learning needs of participants with various knowledge levels?
7. How well organized was the presentation?
8. Did the trainer speak clearly and in a manner that made the material interesting?
9. How well did the trainer emphasize and summarize main points and major topics?
10. Describe any participatory activities that the trainer used to reinforce major topics.
 - a. Did the trainer use handouts? If yes, which handouts were used?
 - b. Did the trainer make use of any audio-visual materials? If yes, what were these?
 - c. How effective were each of these participatory activities?
11. Overall, rate the trainer's effectiveness.
 - a. What were the most positive aspects of the trainer's presentation style?

- b. What aspects of the training presentation were most in need of improvement?

Participant Involvement:

1. Did the class begin on time?
2. In general, did the participants seem interested in the training throughout the session? Note whether any segments of the audience seemed bored, distracted, etc..
3. Below is a list of possible classroom distractions. Note any occurrences.
 - a. Were any children present at the session? If yes, how many? About how old were the children? Were the children entertained in some way? If yes, how were they kept busy?
 - b. How many participants arrived late to the session? How many participants left the session early?
 - c. Was there excessive talking among the participants during trainer's presentation?
 - d. Did any of the above distractions effect the quality of the session. In other words, did you find any of these factors to be excessively distracting to other participants or to the trainer?
4. Did the participants ask many questions?
5. Did you notice any nonverbal behaviors that would reflect participant engagement or distraction? If so what were these, and did the trainer notice and respond. How did the trainer respond?
6. Did the participants communicate and interact with one another?

Summary:

1. Overall, how would you rate this session?
2. What are the most positive aspects of the session?
3. What are the one or two most important improvements that could be made?

Best Practices for Financial Education Instructors

The first-year evaluation of the Financial Links for Low-Income People (FLLIP) program details best practices for financial education instructors that will be helpful to groups working on financial education issues.

Basic Organizational Practices

- On the first day of classes, describe any specific benefits participants will receive and ongoing expectations for participants.
- Summarize logistical issues such as the timing of classes, parking, transportation and child care issues that participants need to know.
- At the beginning of each class, briefly introduce the day's topic and indicate why it is important to participants.
- Introduce and define any technical terms or jargon that the students need to understand as the material is reviewed.
- At the end of each session, discuss follow-up activities.
- Celebrate the success of participants in completing the session and thank them for their involvement.
- Small graduation ceremonies with certificates of completion are well received by participants.

Interactive Exercises

- Clearly explain the purpose of exercises and what the students are expected to learn from the exercises.
- While participants are working on exercises, circulate among the group and address any questions that arise.
- Allow adequate time for students to fully participate in group exercises.
- At the end of the exercise, positively reinforce the contributions of students.

Recommendations Related to Training Facilities and Basic Operations

- Establish clear policies regarding the provision (or lack thereof) of childcare during the classes.
- Start sessions as close to on time as possible. Establish policies regarding the recording of late attendance in terms of any program incentives.
- Provide refreshments, if possible, and mix the provision of refreshments with a short break part of the way through the session.

Additional best practice recommendations are included in the full report.