

V(A). Planned Program (Summary)

Program # 10

1. Name of the Planned Program

Financial Literacy Across the Lifespan

Reporting on this Program

V(B). Program Knowledge Area(s)

1. Program Knowledge Areas and Percentage

KA Code	Knowledge Area	%1862 Extension	%1890 Extension	%1862 Research	%1890 Research
602	Business Management, Finance, and Taxation	5%	5%		
607	Consumer Economics	5%	5%		
801	Individual and Family Resource Management	85%	85%		
803	Sociological and Technological Change Affecting Individuals, Families, and Communities	5%	5%		
	Total	100%	100%		

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2014	Extension		Research	
	1862	1890	1862	1890
Plan	8.2	5.3	0.0	0.0
Actual Paid	9.3	3.0	0.0	0.0
Actual Volunteer	0.0	0.0	0.0	0.0

2. Actual dollars expended in this Program (includes Carryover Funds from previous years)

Extension		Research	
Smith-Lever 3b & 3c	1890 Extension	Hatch	Evans-Allen
98805	156059	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
188074	170929	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
703828	291303	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

NEFE High School Financial Management Program, a 6 lesson financial management program to teach fundamental personal finance knowledge and skills to youth statewide. The program focused on spending plan, credit, debt, earning, investing, financial services, insurance and culminated with the Reality Check financial simulation. It focused on spending plan, credit, debt, earning, investing, financial services and insurance. Conducted an additional 96 Reality Check simulations for middle and high school youth. ETP: Making Money Count Program, a 6 lesson financial management program to teach fundamental personal finance knowledge and skills to adults statewide. It focused on spending plan, credit, consumer skills, contracts, recordkeeping, taxes, banking services, insurance, saving and investing. Conducted 43 Career Preparation seminars focused on building competencies for an effective job search: resume writing, interview skills, applications. Participated in 4 career fairs to assist 876 displaced workers at Hillshire Brands and Wayne Farms.

Consumer Score with Credit in Check through Responsible Spending, a financial management curriculum, was implemented as a series of five lessons or as stand-alone programs in various settings throughout the state. It focuses on bank accounts, credit, spending plans, the buying process, and career plans.

Promoting Readiness for Employment Possibilities (PREP), a Job-Readiness curriculum was implemented as a series of four lessons or as stand-alone programs in various settings throughout the state. It focuses on job applications, resume writing, interviewing, and professional dress.

2. Brief description of the target audience

NEFE High School Financial Management Program: The program had 2653 participants in grades 8-12. Demographics for the participants were: 53% African American, 41% White, 0.004% Asian or Pacific Islander, 0.02% Hispanic, 0.01% Other race, 0.005% More than one race. 55% were female while 45% were male. 100% were classified as rural participants. Reality Check reached 11,211 youth with demographics: 34% African American, 46% White, 0.002% Asian or Pacific Islander, 0.012% Hispanic, 0.006% Other race, 0.063% More than one race. 61% were female while 39% were male. 100% were classified as rural participants.

Making Money Count Program: The program had 686 adult participants
Demographics for the 686 traceable participants

were: 44% African American, 53% White, 0.003% American Indian, 0.003% Alaska Native, 0.001% Hispanic, 0.001% Other race, 0.012% More than one race. 74% were female while 26% were male. 100% were classified as rural participants.

Career Preparation Seminars: Demographics for the 323 traceable adult participants were: 56% African American, 39% White, 0.003% Asian or Pacific Islander, 0.04% Hispanic, 0.006% Other race, 0.003% More than one race. 81% were female while 19% were male. 100% were classified as rural participants.

Consumer Score: This program had approximately 7,829 participants. Of the 2,948 traceable participants, 98% were from urban areas and only 2% were from rural areas. Nearly three quarters (72%) of the participants were adults. The majority of traceable participants were female (76%) and black (72%). White participants made up 26% of the group while Hispanic, Biracial, Indian, and Asian made up approximately 2% of the program participants.

PREP: This program had approximately 3,886 participants. Of the 2,961 traceable participants, 100% were from urban areas. Seventy percent of the participants were adults. The majority of traceable participants were female (79%) and black (74%). White participants made up 16% of the group while Hispanic, Biracial, and Indian made up only than 4%. Asian/Pacific Islander made up approximately 6% of the program participants.

3. How was eXtension used?

eXtension was not used in this program

V(E). Planned Program (Outputs)

1. Standard output measures

2014	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	3334	0	16574	0

2. Number of Patent Applications Submitted (Standard Research Output)

Patent Applications Submitted

Year: 2014
 Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

2014	Extension	Research	Total
Actual	1	0	1

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- This program area will include numerous output activities and methods as part of the Strategic Program Initiative (SPI) which are described/explained in the prior "outcome activities and methods sections." The success of these outcomes will be formally evaluated/measured by using individual activity evaluation forms designed specifically for each activity, the success of other activities and methods will be measured by the level of participation in the activity. In the target boxes below for each year, we are indicating the number of individual activities within the SPIs for this program area that will be formally evaluated using an evaluation instrument designed specifically for that activity.

Not reporting on this Output for this Annual Report

Output #2

Output Measure

- Number of adult financial classes taught

Year	Actual
2014	35

Output #3

Output Measure

- Number of youth financial classes taught

Year	Actual
2014	55

Output #4

Output Measure

- Number of financial simulations implemented

Year	Actual
2014	96

Output #5

Output Measure

- In-Service Trainings for Staff

Year	Actual
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2014 2

Output #6

Output Measure

- Number of personal financial management classes taught.

Year	Actual
2014	85

Output #7

Output Measure

- Number of career-related activities conducted

Year	Actual
2014	83

Output #8

Output Measure

- Number of individuals participating in Financial Management Activities

Year	Actual
2014	2948

Output #9

Output Measure

- Number of individuals participating in Career Related Activities

Year	Actual
2014	2961

Output #10

Output Measure

- Number of resumes developed.

Year	Actual
2014	264

Output #11

Output Measure

- Number of individuals participating in Financial Management classes.

Year	Actual
2014	174

Output #12

Output Measure

- Number of individuals participating in Career Related classes

Year	Actual
2014	1064

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	Total number of people completing financial management education programs who actually adopted one or more recommended practices to decrease consumer credit debt, or increase investing and savings, and plan for retirement within six months after completing one or more of these programs.
2	Each ACES employee is required to provide a success story on the program activity which they felt best demonstrates the impacts of their work. These success stories contain the following elements: Why: Explain the reason the program was done, or the situation or problem that the program addressed What: Specifically what was done and how it was done. When: If this was a one-time event, the date it occurred. If it is was a series of events, or an on-going program, when it began. Where: Specific location-- the county or counties involved. Who and how many: The "who" includes both who did the program and who were the clients of the program, as well as how many people were served. So what: This is the part that gives the real meaning to "success". The basic question to be answered in this part is "what difference did this program make". The difference may be measured in terms of dollars, or in changes in habits, lifestyles or attitudes. Whenever possible use numbers to show the effect of the program. In addition to quantitative data, qualitative measurement like client comments or another type of testimonial about the program may be included. The impacts for this program area are measured by use of pre, post and delayed post assessments. Additionally, the number and quality of the success stories generated by the individuals who work on these projects are also used.
3	Total number of youth that increased financial management knowledge through the NEFE program.
4	Number of adults that increased financial management knowledge through the Making Money Count Program
5	Number of adults with increased knowledge of job search skills needed for 21st century employment
6	Percentage of youth implementing Money Management practices after financial classes
7	Percentage of adults implementing Money Management practices after financial classes
8	Number of participants who got hired.
9	Number of participants better prepared for job seeking
10	Number of participants better prepared for job seeking.
11	Number of participants with a greater understanding of financial practices after participating in the five-series of Consumer Score classes

12	Number of participants implementing financial practices learned in the five-series of Consumer Score classes.
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Outcome #1

1. Outcome Measures

Total number of people completing financial management education programs who actually adopted one or more recommended practices to decrease consumer credit debt, or increase investing and savings, and plan for retirement within six months after completing one or more of these programs.

Not Reporting on this Outcome Measure

Outcome #2

1. Outcome Measures

Each ACES employee is required to provide a success story on the program activity which they felt best demonstrates the impacts of their work. These success stories contain the following elements: Why: Explain the reason the program was done, or the situation or problem that the program addressed What: Specifically what was done and how it was done. When: If this was a one-time event, the date it occurred. If it is was a series of events, or an on-going program, when it began. Where: Specific location-- the county or counties involved. Who and how many: The "who" includes both who did the program and who were the clients of the program, as well as how many people were served. So what: This is the part that gives the real meaning to "success". The basic question to be answered in this part is "what difference did this program make". The difference may be measured in terms of dollars, or in changes in habits, lifestyles or attitudes. Whenever possible use numbers to show the effect of the program. In addition to quantitative data, qualitative measurement like client comments or another type of testimonial about the program may be included. The impacts for this program area are measured by use of pre, post and delayed post assessments. Additionally, the number and quality of the success stories generated by the individuals who work on these projects are also used.

Not Reporting on this Outcome Measure

Outcome #3

1. Outcome Measures

Total number of youth that increased financial management knowledge through the NEFE program.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	423

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Teens spend billions of dollars each year. Credit card and ATM card use is on the rise among this group. Unfortunately, teens receive little financial education on how to handle money responsibly now and into future. Increasingly, youth in Alabama need information and training to manage financial issues effectively. Additionally, the Alabama Department of Education implemented mandatory financial management and career education for high school students during the 2013-2014 academic year.

What has been done

The NEFE High School Financial Management Program was conducted by 8 Regional Extension agents. Sixteen series with 6 lessons each were presented in 11 counties in partnership with middle and high schools or community groups.

Results

A pre- and post- survey was completed by 554 (21%) of participants. Results show increases in knowledge in specific topical areas: setting SMART goals (44%), using the DECIDE process (44%), creating a spending plan (40%), evaluating credit card offers (51%), identity theft protection (35%), choosing a career (26%), creating a career plan (39%), saving (39%), evaluating bank services (55%), making a personal property inventory (42%).

4. Associated Knowledge Areas

KA Code	Knowledge Area
607	Consumer Economics
801	Individual and Family Resource Management

Outcome #4

1. Outcome Measures

Number of adults that increased financial management knowledge through the Making Money Count Program

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	66

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Managing finances continues to be a challenge for families as high debt, credit abuse and the absence of retirement preparation threatens financial security. The state profile reflects a highly unbanked population, low levels of educational attainment and high levels of single parent households. These factors support the need to equip youth and adults with the financial knowledge and skills to manage available resources and make thoughtful financial decisions.

What has been done

Eight Regional Extension agents conducted 17 programs consisting of 6 sessions each using the "Making Money Count Curriculum". The program was implemented in 15 counties in collaboration with various public and private organizations (housing authority, DHR, Community Action, mental health center, Christian Women's Job Corps).

Results

Associate KAs from the Two hundred and one (29%) of participants responded to a pre- and post-survey to assess knowledge gained. Results show that knowledge increased in specific areas: dispute credit report information (43%), decision making process (35%), credit & debit card pros and cons (38%), consumer rights and responsibilities (32%), types of consumer fraud (35%), use of a household inventory for insurance claims (41%), estate planning documents (40%), establish a banking account (37%), communication with insurance agents (37%), basic investment principles (35%), tracking spending (43%).

4. Associated Knowledge Areas

KA Code	Knowledge Area
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607 Consumer Economics
801 Individual and Family Resource Management

Outcome #5

1. Outcome Measures

Number of adults with increased knowledge of job search skills needed for 21st century employment

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	323

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Due to the slow economic recovery many Alabamians were without jobs. The unemployment rate remained high throughout 2014.

What has been done

Eight Regional Extension Agents conducted 43 Career Preparation seminars to increase knowledge of resume writing, successful interviewing, filling out an application and professional dress. Extension participated in 4 career fairs were conducted for 876 displaced workers at Hillshire Brands & Wayne Farms. Instruction focused on completing applications, resume writing, successful interviewing and professional dress.

Results

Participants learned methods for structuring a resume, etiquette and tips for filling out applications and interviewing, appropriate dress and appearance for an interview.

4. Associated Knowledge Areas

KA Code **Knowledge Area**
801 Individual and Family Resource Management

Outcome #6

1. Outcome Measures

Percentage of youth implementing Money Management practices after financial classes

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Condition Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	298

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Teens spend billions of dollars each year. Credit card and ATM card use is on the rise among this group. Unfortunately, teens receive little financial education on how to handle money responsibly now and into future. Increasingly, youth in Alabama need information and training to manage financial issues effectively. Additionally, the Alabama Department of Education implemented mandatory financial management education for high school students during the 2013-2014 academic year.

What has been done

The NEFE High School Financial Management Program was conducted by 8 Regional Extension agents. Sixteen series with 6 lessons each were presented in 11 counties in partnership with middle and high schools or community groups.

Results

Twenty-one percent of participants responded to a 30-day follow-up survey. Recommended financial behaviors that participants put into practice after receiving training include: 57% practice safety when using the internet, 61% protect against identify theft or fraud, 54% use SMART process to set financial goals, 31% write out a spending plan.

4. Associated Knowledge Areas

KA Code	Knowledge Area
607	Consumer Economics
801	Individual and Family Resource Management

Outcome #7

1. Outcome Measures

Percentage of adults implementing Money Management practices after financial classes

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Condition Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	171

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Managing finances continues to be a challenge for families as high debt, credit abuse and the absence of retirement preparation threatens financial security. The state profile reflects a highly unbanked population, low levels of educational attainment and high levels of single parent households. These factors support the need to equip youth and adults with the financial knowledge and skills to manage available resources and make thoughtful financial decisions.

What has been done

Eight Regional Extension agents conducted 17 programs consisting of 6 sessions each. The program was implemented in 15 counties in collaboration with various public and private organizations (housing authority, DHR, Community Action, mental health center, Christian Women's Job Corps).

Results

One hundred and seventy-one (25%) of participants responded to a 90-day follow-up survey to assess what financial actions were taken after the training. Results indicate that financial practices adopted by participants included: 88% established financial goals, 94% organized financial records, 85% worry less about money, 90% communicating more effectively about finances, 89% paying off debt on schedule, 89% tracked spending for 30 days, 87% making deliberate financial decisions, 84% made a household inventory, 89% contributed to an emergency fund, 95% read and understand documents before signing, 76% obtained a durable power of attorney or health care directive.

4. Associated Knowledge Areas

KA Code	Knowledge Area
607	Consumer Economics
801	Individual and Family Resource Management

Outcome #8

1. Outcome Measures

Number of participants who got hired.

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Condition Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	71

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Various programs throughout the state require individuals to attend job readiness classes as a means for transitioning into the workforce. Many TANF (Dept. of Human Resources) have such requirements. If such preparation is neglected, limited-resource individuals will lose public assistance.

What has been done

Eight Urban Regional Agents utilized workshops, conferences and job fairs to increase individuals understanding of job applications, resume writing, interviewing, and professional dress. The Promoting Readiness for Employment Possibilities, a Job-Readiness Toolkit, was implemented as a series of four lessons or as a stand-alone program in urban areas of 15 counties.

Results

Of the 1064 participants 71 secured a job as a result of this training.

4. Associated Knowledge Areas

KA Code	Knowledge Area
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602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

Outcome #9

1. Outcome Measures

Number of participants better prepared for job seeking

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	337

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Various programs throughout the state require individuals to attend job readiness classes as a means for transitioning into the workforce. Many TANF (Dept. of Human Resources) have such requirements. If such preparation is neglected, limited-resource individuals will lose public assistance.

What has been done

Eight Urban Regional Agents utilized workshops, conferences and job fairs to increase individuals understanding of job applications, resume writing, interviewing, and professional dress. The Promoting Readiness for Employment Possibilities, a Job-Readiness Toolkit, was implemented as a series of four lessons or as a stand-alone program in urban areas of 15 counties.

Results

Of the 1064 participants 601 developed a resume as a result of this training

4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

Outcome #10

1. Outcome Measures

Number of participants better prepared for job seeking.

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	518

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Various programs throughout the state require individuals to attend job readiness classes as a means for transitioning into the workforce. Many TANF (Dept. of Human Resources) have such requirements. If such preparation is neglected, limited-resource individuals will lose public assistance.

What has been done

Eight Urban Regional Agents utilized workshops, conferences and job fairs to increase individuals understanding of job applications, resume writing, interviewing, and professional dress. The Promoting Readiness for Employment Possibilities, a Job-Readiness Toolkit, was implemented as a series of four lessons or as a stand-alone program in urban areas of 15 counties.

Results

Based on pretest and posttest results, the percentage of participants whose knowledge of the following increased:

- a) how to complete a job application
- b) what to do during a technology assisted interview
- c) how to interview for a job (t = 22.85, p=.00)
- d) how to dress appropriately for a job interview (t = 23.38, p=.00)
- e) how to conduct job searches (t = 20.79, p=.00)

4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

Outcome #11

1. Outcome Measures

Number of participants with a greater understanding of financial practices after participating in the five-series of Consumer Score classes

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	174

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Many households within the US are faced with problems such as overextended credit, limited savings, underemployment and many other finance-related issues. Financial educators agree that many families and individuals lack the financial literacy needed to make good financial choices about spending, banking, saving, investing and securing their financial resources.

What has been done

Five Urban Regional Agents and One Regional Agents utilized workshops, conferences and job fairs to increase individuals understanding of bank accounts, credit, spending plans, the buying

process and career plans. The Consumer Score with Credit in Check through Responsible Spending, a financial management curriculum, was implemented as a series of five lessons or as a stand-alone program in urban areas of 15 counties

Results

Based on pretest and posttest results, the percentage of participants whose knowledge of the following increased:

- a) steps to take to improve credit score (53%).
- b) how to obtain their credit score (43%).
- c) importance of paying more than the minimum balance (33%).
- d) importance of paying bills on time (38%).

4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

Outcome #12

1. Outcome Measures

Number of participants implementing financial practices learned in the five-series of Consumer Score classes.

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	174

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Many households within the US are faced with problems such as overextended credit, limited savings, underemployment and many other finance-related issues. Financial educators agree that many families and individuals lack the financial literacy needed to make good financial choices about spending, banking, saving, investing and securing their financial resources.

What has been done

Five Urban Regional Agents and One Regional Agents utilized workshops, conferences and job fairs to increase individuals understanding of bank accounts, credit, spending plans, the buying process and career plans. The Consumer Score with Credit in Check through Responsible Spending, a financial management curriculum, was implemented as a series of five lessons or as a stand-alone program in urban areas of 15 counties.

Results

On average of more than 30 to 60 days after participation in the program, the frequency of the following actions of 174 participants increased significantly:

- a)65% started a checking account.
- b)42% started a saving account.
- c)75% developed a spending plan.

4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

V(H). Planned Program (External Factors)

External factors which affected outcomes

- Economy
- Public Policy changes

Brief Explanation

ACES provided a large number of financial management and career preparation programs for youth and adults. Opportunities were plentiful due to the sluggish economy and high unemployment. Diverse private and public organizations looked to Alabama Cooperative Extension to educate their clients, students and personnel. High schools utilized Extension programs to support a new mandatory course focused on financial management and career preparation subject matter.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

Eighty four (12%) of adult participants in the Making Money Count Program responded to a 90-day follow-up survey to assess participant financial actions after the training. Results indicated that a significant number of participants implemented behaviors that support a change in financial condition: 95% reported making better informed financial decisions, 89% established or added to emergency savings, 90% reported financial records were in better

order, 31.8% reported increased control over finances. On average, monthly expenses reduced by \$15.86, funds for saving or investing increased by \$42.24 and funds to pay off debt increased by \$31.95. Five hundred and fifty-four (21%) of youth participants in the NEFE Program responded to a 30-day follow-up survey. Results indicated that participants implemented behaviors that support a change in financial condition: 57% reported they used good money habits learned in class, 63% of youth reported saving money regularly, 56% tracked spending, 59% planed purchases before buying.

The frequency of the following **actions** of 1064 participants increased significantly:

1. 71 (7%) participants secured a job as a result of the training.
2. 601 participants developed a resume (78% increase in participants having a resume - from 337 to 601)

Based on pretest and posttest results, the percentage of participants whose **knowledge** of the following increased:

1. how to complete a job application (30%-- from 594 to 770)
2. what to do during a technology assisted interview (73%-- from 299 to 518)
3. how to interview for a job (t = 22.85, p=.00)
4. how to dress appropriately for a job interview (t = 23.38, p=.00)
5. how to conduct job searches (t = 20.79, p=.00)

On average of more than 30 to 60 days after participation in the program, frequency of the following **actions** of 174 participants increased significantly:

1. 65% started a checking account.
2. 42% started a saving account.
3. 75% developed a spending plan.

Based on pretest and posttest results, the percentage of the 174 participants whose **knowledge** of the following increased:

1. steps to take to improve credit score (53%).
 2. how to obtain their credit score (43%).
 3. importance of paying more than the minimum balance (33%).
- importance of paying bills on time (38%).

Key Items of Evaluation

Eighty four (12%) of adult participants in the Making Money Count Program responded to a 90-day follow-up survey to assess participant financial actions after the training. Results indicated that a significant number of participants implemented behaviors that support a change in financial condition: 95% reported making better informed financial decisions, 89% established or added to emergency savings, 90% reported financial records were in better order, 31.8% reported increased control over finances. On average, monthly expenses reduced by \$15.86, funds for saving or investing increased by \$42.24 and funds to pay off debt increased by \$31.95. Five hundred and fifty-four (21%) of youth participants in the NEFE Program responded to a 30-day follow-up survey. Results indicated that participants implemented behaviors that support a change in financial condition: 57% reported they used good money habits learned in class, 63% of youth reported saving money regularly, 56% tracked spending, 59% planed purchases before buying.

The frequency of the following **actions** of 1064 participants increased significantly:

1. 71 (7%) participants secured a job as a result of the training.
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Based on pretest and posttest results, the percentage of participants whose **knowledge** of the following increased:

1. how to complete a job application (30%-- from 594 to 770)
2. what to do during a technology assisted interview (73%-- from 299 to 518)
3. how to interview for a job ($t = 22.85, p=.00$)
4. how to dress appropriately for a job interview ($t = 23.38, p=.00$)
5. how to conduct job searches ($t = 20.79, p=.00$)

On average of more than 30 to 60 days after participation in the program, frequency of the following **actions** of 174 participants increased significantly:

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2. 42% started a saving account.
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Based on pretest and posttest results, the percentage of the 174 participants whose **knowledge** of the following increased:

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 2. how to obtain their credit score (43%).
 3. importance of paying more than the minimum balance (33%).
- importance of paying bills on time (38%).