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Cooperative Extension's Capacity to Demonstrate Impact in Financial Capability and Well-Being: A Briefing Paper

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Cooperative Extension contributes to the financial security and well-being of individuals and families through programs, teaching materials, and social marketing and media campaigns developed for youth and adult consumers, as well as professionals and volunteers who conduct personal finance and consumer education with others. Financial education interventions offered by Cooperative Extension have been shown to have impact (Battelle Report, 2015); however, evaluations at the individual, state, and/or national level have been absent from several authoritative reports and reviews published in the past decade on the efficacy of financial education. A Battelle Report (2015) commissioned by the North Central Cooperative Extension Association Family and Consumer Sciences (FCS) program leaders identified a key opportunity for the system to “strengthen its knowledge-sharing process to reduce parallel efforts and combine efforts in evaluation work in order to better document program successes” (p. ES13). This briefing paper summarizes work by a team of Cooperative Extension Family Resource Management (FRM) professionals to identify programmatic themes, evaluation strategies, and common indicators to structure and coordinate efforts and build the case for creating a mechanism and/or reporting system that will facilitate documenting FRM impacts nationally, and potentially contribute to the body of scholarship on financial education evaluation. It also suggests next steps for developing and implementing such an initiative and system.

Background

Now more than ever, Family Resource Management (FRM) programs need to provide rigorous research evidence documenting effective implementation and impact of their interventions. FRM programs are delivered with scarce resources, in a crowded marketplace, and in an environment of greater accountability (Bartholomae & Pippidis, 2015). The costs, overlap, duplication, coordination, and effectiveness of federal financial literacy activities, including those of the U.S. Department of Agriculture (USDA), have already been examined by the General Accountability Office (GAO) (e.g., see reports from 2004; 2012a; 2012b; 2014). One report recommended that Congress require federal agencies to evaluate financial literacy efforts; subsequent evaluative work by the Consumer Financial Protection Bureau and the Treasury, and in particular coordinating efforts by the Financial Literacy and Education Commission, caused a withdrawal of this recommendation. However, the GAO (2012a) concluded that a national strategy is needed to provide “clear recommendations on the allocation of federal financial literacy resources across programs and agencies” (p. 39), otherwise “policymakers lack information to help direct the strategy’s implementation and help ensure efficient use of funds” (p. 38).

For several decades, an evidence-based policy and practice movement has been underway, with some Cooperative Extension professionals serving as advocates (Bogenschneider & Corbett, 2010). In 2016, a bipartisan bill was signed into law that created the Commission on Evidence-Based Policy Making (H.B. 1831). The commission “lays critical groundwork for adopting evidence-based policies that maximize public investment and improve lives” (Milner, 2016). The commission is charged with not only increasing the integration and accessibility of federal data, but also enhancing the conduct and quality of evaluations conducted by federal entities, such as the USDA’s Cooperative Extension System. The 15-member commission’s attention will largely focus on the government’s program administration data (e.g., Head Start and Social Security), and large survey and statistical datasets (e.g., Census Bureau’s Current Population Survey); however, the USDA is also accountable to the commission.

When the bipartisan bill was initially introduced in 2014, American Evaluation Association board members endorsed it in their letter of support and clearly articulated the critical benefits of engaging in rigorous evaluation:

Program evaluation is essential because it contributes to assessing the strengths and weaknesses of programs, policies, and organizations to improve their effectiveness. It provides a useful and important tool to address the need for credible information, well-grounded decision making, and governmental transparency. Evaluation uses systematic data collection and analysis to address questions about how well government programs and policies are working, whether they are achieving their objectives, and why they are, or are not, effective. It produces evidence that can be used to compare alternative programs, guide program development and decision making, and reveal effective practices. By its very nature, it supplies the publicly accessible information that is at the heart of transparency and open government.

Many compelling reasons emerge from the current environment to support rigorous evaluation efforts by FRM programs. This briefing paper contends that Cooperative Extension FRM programs are currently underutilizing many strengths, such as collaborations, reach, infrastructure, and quality of educational initiatives. The Battelle Report demonstrated many bright spots in FRM program impacts, both individually and collectively. Collectively, the system could work together to create even more bright spots by examining implementation processes and impacts. Since 2010, some federally funded financial literacy programs have been defunded. By obtaining rigorous impact data, the USDA's FRM programs could benefit if programs and priorities were examined by administrators and decision makers in the future. According to the GAO, "Rigorous outcome-based evaluation is not necessarily practical or appropriate for every program, but its promotion and use, where feasible, is important to help Congress and federal agencies focus financial literacy resources on the most effective approaches and activities" (2012a, p. 38). A next step is to discuss the practicality, appropriateness, and feasibility of conducting rigorous evaluation on FRM program outcomes. It is the purpose of this briefing paper to support this dialogue and explore the feasibility of a systematic effort.

A Movement to Document Family Resource Management Program Impacts Nationally

A dialogue about the importance of evaluating programs across the Cooperative Extension System and potentially measuring and demonstrating impact through a national evaluation effort has recently begun (Wise, 2017). The E³ Extension, Education, Evaluation Pre-Symposium theme – "*Documenting the Impact of Family Economics Programs*" – at the 2015 Association for Financial Counseling and Planning Education annual conference was an initial impetus for the initiative regarding common indicators and collective impact of FRM financial capability programming. A roundtable entitled "*How Can Cooperative Extension Move Financial Education Evaluation Research Forward? An Initial Call for Action*" was facilitated by Bartholomae and Pippidis (2015) to explore with FRM colleagues the idea of a system-wide effort for program delivery and evaluation. In preparation for the roundtable discussion, they conducted background research and developed a set of guided questions to garner programmatic, evaluation, and strategy information from FRM colleagues (n= 56) at the pre-symposium. As a result of this session, Bartholomae and Pippidis were asked to present a webinar through the eXtension Financial Security for All Community of Practice (Bartholomae & Pippidis, 2016), which provided an opportunity to gather information from additional FRM colleagues.

As a result of these two sessions, information about programmatic efforts, strategies for nationwide initiatives, and challenges and opportunities for creating a reporting system came forth. Individuals participating in either of these two sessions were invited to continue the discussion with the goal of continuing to move national program evaluation strategies forward. Bartholomae and Pippidis convened FRM colleagues in a series of web-based meetings between February 2016 and December 2016. An engaged group of FRM extension specialists identified challenges and potential action steps during these sessions. This briefing report provides i) a discussion highlighting four major challenges

currently encountered by FRM Cooperative Extension professionals to demonstrate collective impact; ii) a summary of current efforts by FRM Cooperative Extension professionals that show collective impact at the multi-state level; iii) a summary of previous FRM initiatives to aggregate Extension outcome data nationally; and iv) recommendations for implementation strategies to gather common indicators and advance the FRM system's effort to demonstrate collective impact.

Discussion

Challenge 1: National System of Reporting is Inadequate for Aggregating Data

Currently, the national system for reporting Family Resource Management (FRM) indicator data does not encourage reporting in a way that can aggregate data and show national, collective impact. While information from the roundtable and webinars indicate that FRM program initiatives are collecting data and are using the information locally or at the state level to show program impact, reporting data to the U.S Department of Agriculture's National Institute of Food and Agriculture (USDA-NIFA) is left to the discretion of various administrators and staff at the state level. USDA-NIFA administrators provide guidance on outcomes and indicators; however, the use of these outcomes and indicators is voluntary, with suggestions given for the USDA-NIFA priority areas: 4-H Youth Development and Family and Consumer Sciences (FCS) (USDA-NIFA, 2013c, p. 1).

Nationally, financial capability and consumer economics content is drawn from USDA-NIFA's (2013a, 2013b) Manual of Classification used for reporting research, education, and Extension projects. The manual categorizes Knowledge Areas (KA) that are supported by the entire Extension system. FRM program efforts fall under two knowledge areas: KA801 - Individual and Family Resource Management and KA607 - Consumer Economics (USDA-NIFA, 2013a, pp. 56-57 & pp. 67-68). Both of these knowledge areas identify topic areas in which program efforts could focus. Further guidance regarding outcomes is provided by the FY 2013 FCS National Outcomes document (USDA-NIFA, 2013c). Most relevant and specific to FRM's financial capability education programming, is the outcome expressed as the *"Increase in the health and well-being of individual[s], families, and communities participating in Family and Consumer Sciences Programs"* (USDA-NIFA, 2013c, pp. 1-2). The FY 2013 FCS national outcomes document suggests the following baseline indicators for Financial Capability and Consumer Decision Making:

1. Number of individuals who learn about financial capability:
 - i. Earning/income;
 - ii. Spending;
 - iii. Saving and investing;
 - iv. Borrowing; and
 - v. Protecting
2. Number of individuals who learn about consumer decision making
3. Number of individuals who improved or adopted financial capability and/or consumer behavior skills
4. Number of reported changes in financial capability and/or consumer behavior

At the state level, program leaders and curriculum authors have the ability to develop their own indicators. States can report to USDA-NIFA the indicators or outcomes they choose. In a review of FRM indicators and outcomes submitted to the USDA-NIFA data repository, the authors found a breadth of diverse indicators being reported. Some indicators are specific to programs while others are general. These indicators show that states are using broad statements to capture programming efforts. Examples of indicators and outcomes submitted from states about FRM financial capability program impact:

- Percent of individuals making progress toward financial goals (IA)
- Number of families who plan to adopt best practices in financial management, retirement planning, and consumer decision making (DE)
- Number of individuals who report increased ability to set financial goals, make savings plans, establish emergency funds, and decrease debt (MD)
- Participants across the life cycle will apply financial best practices (CO)

The Cooperative Extension System is a partnership of federal, state, and local governments that operates through the nation's Land-grant University System (USDA-NIFA, 2016). Each state is charged with meeting the needs of individuals, families, and businesses in that particular state. As a result, educational program offerings vary from state to state. Also, as subject matter experts develop program and curricula, they develop indicators appropriate to the intended outcomes of those educational programs. This variance in organization does not allow for aggregating data easily across the Cooperative Extension System.

In an effort to determine how nationally reported data is used, inquiries were made with a USDA-NIFA Planning, Accountability & Reporting staff member (K. Sellers, email communication, November 17, 2015) about aggregating data. Based on communications, it was made clear that it isn't possible to aggregate data because of the wide variety of indicators being used. Requests to the USDA-NIFA accountability office for impact information are often addressed by conducting keyword searches within the knowledge areas and providing best fit "stories." This example shows how time intensive our reporting system can be and that specific information is difficult to gather. Furthermore, program impacts across state initiatives cannot be aggregated and limit the system's ability to show national outcomes and impacts.

Many FRM professionals contributing to this dialogue around collective impact also say they do not have input into what is reported nationally. Often times an administrator submits the information to USDA-NIFA, and some say they are not made aware of the FRM information being reported. These examples underscore the need for a developed system that provides an organized way for Cooperative Extension's FRM impacts to be found and reported to consumers and decision makers.

Another source of FRM Cooperative Extension program impacts can be found at LandGrantImpacts.org. This resource is maintained by Texas A&M AgriLife Extension Service and includes impact statements for Experiment Stations and Cooperative Extension. It should be noted that the decision to submit impact statements to LandGrantImpacts.org is at the discretion of the state administrative unit responsible for submissions. In other words, it does not present a comprehensive view of Cooperative Extension activities within the Land-grant University System. On this website, legislators, the media, and the public can search keywords and indicators. In all, as of October 2017, there were 2,334 records in the database. Searches for financial management related topics showed: 26 under "financial literacy," 9 under "financial capability," 14 under "financial security," 41 under "financial management," and 24 under "money management." These may represent impacts with multiple tags and perhaps not even refer to personal finance.

Challenge 2: Demonstrating Cooperative Extension's Impact in Scholarly Literature

Outcomes of Cooperative Extension financial education efforts are not recognized in the financial and consumer education literature. The findings and conclusions reached by reports from the General Accountability Office (GAO) (2012a, 2012b, 2014), Federal Reserve (Hathaway & Khatiwada, 2008; Martin, 2013), World Bank (Miller, Reichelstein, Salas, & Zia, 2015), Financial Literacy and Education Commission (2011; 2012), President's Advisory Council on Financial Capability (2008; 2013), as well as empirical studies (Collins & O'Rourke, 2012; Fernandes, Lynch & Netemeyer, 2012)

demonstrate the value of financial education; but it is equally clear that financial education interventions are inconsistent and inconclusive in level of impact. Generally, the causal relationship between financial education, financial literacy, and financial outcomes in existing data is weakly demonstrated, partially due to inadequate evaluation design (Courchane & Zorn, 2005; Hilgart, Hogarth & Beverly, 2003; Mandell & Klein, 2007; Willis, 2009). Even when promising results are reported, there is little opportunity for replication or comparison of programs. Too few financial education evaluations meet the rigorous standards required of studies to be shared through publication in peer-reviewed journals (National Endowment for Financial Education, 2016). This problem is not specific to Cooperative Extension efforts.

Meta-analyses of financial education program evaluation (e.g., Fernandes et al., 2012) does not include Extension program efforts for a few reasons: a) evaluations featuring Extension programs have not been published in manuscripts describing meta-analysis studies; b) Extension program evaluations typically do not meet the stringent inclusion criteria used by meta-analyses (e.g., long-term follow-up and randomized control or quasi-experimental evaluation designs); and c) the Extension system uses a variety of evaluation strategies that focus on short-term (knowledge and skills acquisition), intermediate-term (behavior change) and/or long-term (condition change) change. This range of indicators makes it difficult to aggregate in a way that is publishable in journals that have been used for the meta-analyses.

Program leaders in the North Central Region contracted with the Battelle Institute to conduct an external evaluation of the FCS Cooperative Extension programs in Food, Nutrition, and Health; Family and Human Development; and Family Resource Management (Battelle, 2015). The goal of the external evaluation was to examine and describe the impact that FCS content has through the delivery of educational programs. The final evaluation report highlighted what makes FCS Extension particularly effective and what differentiates FCS Extension from other organizations that work to improve the health and well-being of individuals and families. Battelle concluded that FCS Extension programming results in substantial economic returns to the nation and that the programs make a positive difference at the community level by putting into place infrastructure that facilitates positive behaviors.

With regard to FCS Extension programming in FRM, the Battelle Report said that the programs are effective on many levels, but the report noted that evaluation efforts were “frustrated by inconsistencies across states in reporting methods used, and in some cases the lack of useful data” (Battelle, 2015, p. ES13). For all FCS programs, the Battelle study recommended that parallel efforts be reduced and to combine efforts in evaluation work to better document program successes (Battelle, 2015, p. 13). These findings highlight the challenges in aggregating information and providing evaluation data that could be used in national studies showcasing the effectiveness of financial management educational efforts and thereby recognizing the impact of Cooperative Extension FRM program efforts.

Challenge 3: Barriers to Aggregating Data Across the Cooperative Extension System

A number of barriers make program evaluation and national data aggregation difficult (Walstad et al., 2017). More than a decade ago, the National Endowment for Financial Education sponsored a national overview of financial education and program evaluation that included the perspectives and input of many FRM Extension professionals (Lyons, Palmer, Jayaratne, & Scherpf, 2006). The study included eight focus groups conducted with 60 financial professionals (12 national experts, 26 regional and county Extension educators, and 22 non-Extension financial professionals and educators) and an online survey. More than one-third of the online survey sample (n=387) was comprised of FRM Extension professionals (n=125). Survey participants answered questions on four topical sections (Program Delivery, Current Evaluation Activities, Evaluation Resources Available, and Demographics). Though the study concluded that Financial Education Program Evaluation is not adequate and that more

work is needed, several observations about the strengths of the Cooperative Extension system and FRM Extension professionals were provided by the authors:

- Individually, Extension programs did a good job of compiling and disseminating impact data.
- Extension had an advantage over other organizations because of the formal methods of evaluation in place.
- Extension had systematic ways of disseminating impact data (policy briefs, news releases, and academic articles).
- Most Extension professionals surveyed were comfortable with program evaluation.

Based on their study, Lyons et al. (2002) summarized the barriers to evaluation that were stated by the survey participants (p. 229):

- Not enough time
- Difficult to conduct follow up with clientele
- Limited staff and funding resources
- Difficult to motivate participants to complete evaluation
- Lack of existing evaluation materials/resources
- Lack of attention paid to evaluation; do not feel comfortable in developing/conducting evaluation
- Collecting consistent data and aggregating it at the state and national levels
- Leadership/resources for collecting, aggregating, and sharing data

The barriers identified more than a decade ago in the Lyons et al. study are similar to the challenges identified among FRM Extension professionals during the roundtable and web-based meetings. Among the challenges to program evaluation identified, the following stand out:

- Topics and program implementation processes vary across states; consequently, indicators need to be general enough so they fit multiple programs.
- Individuals report their outcomes into state-established systems; the challenge will be determining how to set up a system for national reporting that is not overly time consuming and cumbersome.
- Timing of implementation – each state's plan of work development cycle is different, so adoption of new indicators and logic models will vary.

There seems to be some convergence; financial education program evaluation should be “more standardized and consistent,” yet be “realistic and flexible” to address the variation and breadth of programming (Lyons et al., 2002, p. 209), and the “current state of program evaluation is far from satisfactory in many respects” (p. 230). The benefits of FRM program evaluations adhering to a more standardized and consistent approach would advance the field by helping (1) better identify “best practices,” (2) improve program effectiveness, and (3) establish policies that lead to better financial decision making for consumers and their communities (p. 209).

Challenge 4: Absence of National Initiative to Aggregate, Presence of State's Autonomy

States have autonomy in developing and implementing curriculum, and efforts to conduct program evaluation and aggregation of data nationally have not gone far enough. Throughout the recent history of Cooperative Extension FRM program efforts, national initiatives for collaborative programming and data collection have occurred. For example, Financial Security in Later Life was a

multi-year national Cooperative Extension initiative designed to improve the overall financial literacy of Americans with an emphasis on later life financial security (Stum, Knight, Bechhman, & Clark, 2002). By the sixth year of the initiative, this system-wide program delivery and evaluation effort accounted for educating 38,132 individuals in 24 states (Porter, DeVaney, Poling, Stum, & Schuchardt, 2005).

The challenge has been that national initiatives have not gone far enough in engaging all states and creating a seamless strategy for reporting impacts nationally or over a sustained period greater than five years. The Financial Security in Later Life initiative emerged through a process of proposal and approval through the Association of Public Land-grant Universities (APLU) Extension Committee on Policy. Thus, it had the support of national program leadership, which created more buy-in from state Cooperative Extension administrators and educators. While some resources were available to support the national initiative management team, at the local level financial or resource support varied. Once the initiative was retired, the system moved on to other issues and approaches.

Program topic areas offered under the FRM heading include a wide range of financial management and consumer decision-making offerings across the life span. A survey during the eXtension Financial Security for All Community of Practice webinar (Bartholomae & Pippidis, 2016) showed the following topics and an inventory of how many participants (N=13) reported their state was conducting programs in that subject matter area. Figure A inventories the FRM Program Topics Delivered by Cooperative Extension Personnel. Note that 65% or more of states are programming in the following areas: budgeting (100%), credit (77%), debt management (69%), financial goal setting (69%), retirement planning (77%), health insurance literacy (69%), and identity theft (69%).

During both the roundtable and web-based meetings, FRM Extension professionals were asked to inventory the educational curriculum and programs used in states. Table 1 provides a listing of programs and curriculums delivered by these groups.

The programs represent the breadth of basic financial literacy education and advanced financial management, as highlighted in the Battelle Report (2015). FRM programming areas represented in the report were related to basic financial literacy (financial education for adults, children, and youth); financial resources; culture-specific financial management issues; emerging from bankruptcy; what to know as a renter; and advanced financial management (long-term savings, navigating a first home purchase and responsibilities as a homeowner, foreclosure prevention, disaster recovery, investing for the future, and training volunteer income tax preparers).

Figure A – FRM Program Topics Delivered by Cooperative Extension Personnel



Table 1: FRM Financial Capability Programs and Curriculums	
Financial Management - Adult <ul style="list-style-type: none"> • Small Steps to Health & Wealth • Dollar Works 2 • All My Money • Money Smart • Where Does Your Money Go? • Money \$mart in Head Start • Using Coaching to Build Family Financial Security • America Saves • Growing Financial Wellness 	Insurance <ul style="list-style-type: none"> • Smart Choice Health Insurance™ • Health Insurance Smarts •
Financial Management - Youth <ul style="list-style-type: none"> • NEFE High School Financial Planning Program® curriculum • Real Money, Real World • Welcome to the Real World! Captain Cash Says 	Housing <ul style="list-style-type: none"> • Foreclosure Prevention and Intervention • Home Buying Made Easy • Recovery After Disaster: Family Financial Toolkit
Volunteer /Professional Development Training <ul style="list-style-type: none"> • Community Mentorship Program • Master Money Mentors • Your Money, Your Goals 	Taxes <ul style="list-style-type: none"> • Volunteer Income Tax Assistance (VITA) Training
	Other <ul style="list-style-type: none"> • Who Gets Grandma's Yellow Pie Plate? • What Every Adult Child Should Know About Their Parents’ Finances • Poverty Simulation

Current Efforts in Financial Education Program Evaluation

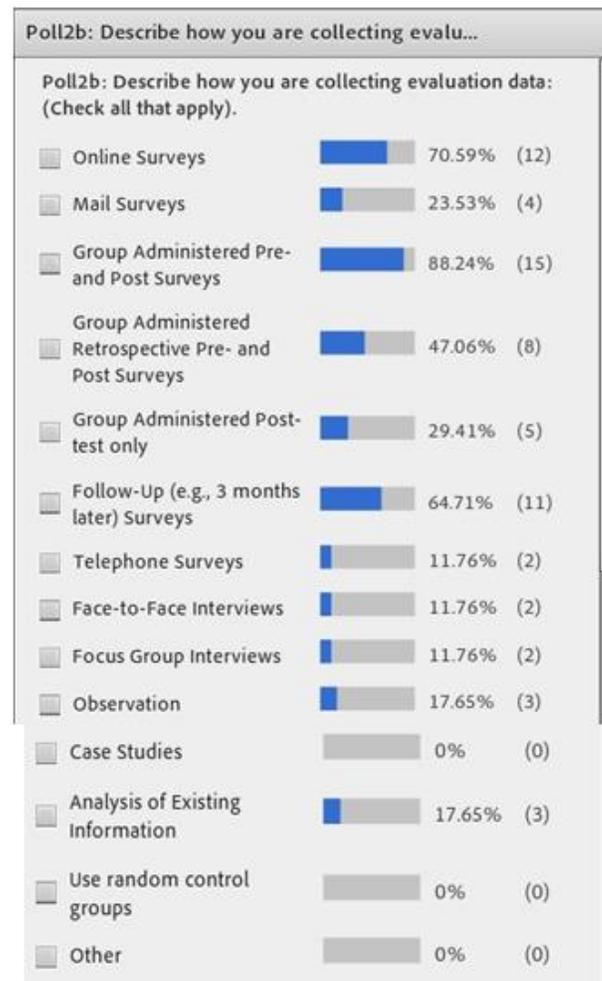
At the national and state levels, program evaluation is institutionalized by the Cooperative Extension System. Program evaluations are typically built into the program development process, with the goal of demonstrating short-, intermediate-, and/or long-term knowledge, attitudes, skills, and/or behavior change. Based on information from the roundtable and web-based meetings, it wasn’t surprising to find many programs having some level of evaluation built in. Some states go an extra step to add key survey questions to further the review of outcome information. During the web-based meeting, participants (N=15) were asked to identify the level of outcome being evaluated and how they were collecting data. With respect to level of impacts being assessed, most are short-term changes (in knowledge, skills, aspiration, attitude, and confidence). In addition, almost everyone (93%) reported assessing behavior or practice change.

With respect to how participants were capturing data, the responses indicated the majority are using online surveys, group administered pre- and post-program surveys, and/or follow-up surveys (e.g., three month post-program surveys). Figures B and C share the full responses. It was encouraging that 93% of FRM Extension programs surveyed reported evaluating for knowledge as well as behavior change as levels of impact.

Figure B – Level of Evaluation of FRM Programs Conducted by Cooperative Extension Personnel



Figure C - Methods of Evaluation Conducted by Cooperative Extension FRM Personnel



Multi-State Curriculum and Evaluation Initiatives

Multi-state collaboration among Extension professionals is a noted strength of the Cooperative Extension System. A key finding of the Battelle Report (2015) was the ability of FCS programs to use “resources and networks to source the most effective educational materials available, regardless of where they were developed” (p. ES-8). The facilitated discussions among FRM Extension professionals identified some examples of curriculum or educational initiatives that have been used by multiple states. In one instance, a collaborative effort between the National Endowment for Financial Education and USDA’s Cooperative State Research, Education, and Extension Service created, pilot tested and evaluated the High School Financial Planning Program® (Boyce & Danes, 1998). In addition, the list includes the American Association of Retired Persons’ Women’s Financial Planning Program, Money Talk (NJ) (O’Neill, 1998), the Money 2000™ program (O’Neill, Xiao, Bristow, Brennan, & Kerbel, 2000; O’Neill, Porter, & Christenbury, 1999) developed by Cooperative Extension faculty in New Jersey and New York, Investing for Your Future (NJ) (O’Neill, 2003), Small Steps to Health and Wealth (NJ) (O’Neill & Ensle, 2014), Dollar Works (MN), Making Your Money Count (MO), All My Money (IL), Smart Choice Health

Insurance (MD/DE), and various volunteer financial counseling/education programs. States determine programmatic content; some states develop their own curriculum/evaluations, others choose to adopt the program as is, while others adapt the program for their state's use.

Reporting of outcomes has generally been done on a state basis except for initiatives where collaboration across states was built into the project. In these cases, efforts to aggregate and report national outcomes have occurred. Examples include the Money 2000™ (O'Neill et. al, 1999), Financial Security in Later Life (Porter et al., 2005), Small Steps to Health and Wealth (O'Neill & Ensle, 2014), the Smart Choice Health Insurance initiative (Bartholomae, Russell, Braun, & McCoy, 2016; Brown et al., 2016). Other examples include the National Endowment for Financial Education High School Financial Planning Program (Danes & Brewton, 2012) and most recently the Consumer Financial Protection Bureau's Your Money, Your Goals financial empowerment toolkit whereby Cooperative Extension professionals delivered these curriculums and support the evaluation efforts for the program (Bartholomae, Albertson, Katras, & Swanson, 2016).

Attempts to Aggregate Extension Outcome Data Nationally

There have been previous attempts to aggregate FRM financial education program impact. During the early 2000s, the Cooperative Extension Financial Security in Later Life National Initiative Management Team created online evaluation and accountability resources accessible via the initiative's website (Porter et al., 2005). Both quantitative program data and anecdotal impact statements and success stories were reported through this password-protected database to capture program efforts regarding financial management programming targeting mid-life audiences. This was one of the first Cooperative Extension FRM efforts to coordinate data collection, aggregation, and reporting. The National Initiative Management Team worked to develop a set of indicators to use for financial management and consumer education programming and created this online reporting system to collect information from the participating states. States could choose indicators based on their specific programs and report against them. The program was voluntary. The University of Tennessee housed the database. The data reported was used for program impact reporting as well as peer-reviewed articles and presentations. Ultimately 24 states reported reaching 38,132 individuals (Porter et al., 2005). By design, the Financial Security in Later Life initiative was retired by APLU's Extension Committee on Policy in 2006 (Financial Security in Later Life: A Cooperative Extension Initiative, 2002). By that time, Cooperative Extension had launched eXtension.org, and many of the insights gained from the Financial Security in Later Life initiative have been carried forward by the Financial Security for All community of practice (Kiss & O'Neill, 2016).

Common Indicators, Common Reporting: The Current Initiative to Engage FRM Extension Professionals

Current Initiative to Demonstrate Collective Impact

During the roundtable and web-based meetings with FRM professionals, conducted by Bartholomae and Pippidis (2015), ideas were explored regarding building an evaluation and impact reporting strategy for a national system that would help move the system forward in addressing the identified challenges. Attendees were in favor of developing a strategy for reporting outcomes and impact statements regarding their work nationally. Participants shared the following suggestions:

- Create a database and determine common data input strategies that would make data easy to access on the local, state, and national levels.
- Agree on purpose and goals, and identify inclusive indicators and outcomes.

- Identify a list of behaviors (measurable actions – Knowledge, Actions, and Attitudes) that we can agree on across the nation.
- Share successes, and acknowledge individuals and/or states who contribute data.
- Incentivize the reporting of data into the national system.
- Design a system that would allow for collaboration across states and would enable the collection and analysis of program data that could pass a review process to be published in a top-tier academic journal.
- Be inclusive of all levels of the system – county-based/regional/campus/administrators; agree on purpose and goals; develop skills for understanding when/how we can deviate or not.
- Have good evaluations in the beginning, which include prepared evaluations that are appropriate for all programming areas, perhaps with a database of questions that would allow making questions more subject-matter based.
- Standardize program evaluation – use standard questions, upload them to a national database, and incentivize using USDA funding. If you don't use the system, you don't get your funding.

Given the interest and agreement among those participating, it gave a smaller group of Cooperative Extension FRM professionals the incentive to move forward to create consistent indicators and a logic model. Discussions about next steps were initiated by an Extension FRM Evaluation Team (Appendix A). In building on the information from the roundtable, discussions with USDA-NIFA and Cooperative Extension representatives, webinar meetings with interested Extension professionals, and a review of the Financial Security in Later Life database materials, the group developed a logic model, list of indicators, and a crosswalk of these indicators with USDA-NIFA indicators. These were reviewed and refined over several months of web-based meetings that included evaluation team representatives. These documents are provided in the Appendices that follows the body of this paper.

A Logic Model

The Financial Capability and Well-Being Logic Model is inclusive in nature and acknowledges that states offer multiple financial management and consumer economic-related programs in a variety of ways to a range of audiences (Appendix B). The logic model reflects that FRM work is conducted with consumers, professionals via train-the-trainer sessions, and at the community level with stakeholders. It illustrates that the FRM professionals work across Cooperative Extension program areas collaborating with 4-H and Youth Development, Agriculture and Natural Resources, and Community Development colleagues. It also recognizes that programs have a variety of outcomes; some are helping to increase knowledge, skills, and confidence (short term); changing behaviors (medium term); and/or creating an individual, family, or community condition change (long term).

A Standardized Set of Indicators and Crosswalk

The evaluation team developed a set of specific indicators after the review of curriculum content, expected program outcomes, length of time of intervention with clientele, and the need for both outputs and outcomes. Two documents were developed: Specific Financial Capability and Well-Being Program Evaluation Indicators (Appendix C) and Crosswalk of Common Indicators (Appendix D).

Appendix C shows an expanded indicator list from the list developed by the Financial Security in Later Life's work in the 2000s. Based on conversations with the evaluation team members and review of curriculum content, the indicators were expanded to include 1) participation data; 2) short-term outcomes such as changes in knowledge, skills, attitude, aspirations, and confidence; 3) mid-term

behavior change outcomes; and 4) long-term condition change indicators for individuals as well as communities.

The evaluation team recognized the need to align the specific indicators with those of USDA-NIFA, as well as provide some flexibility for those program initiatives that may be using similar but not the exact indicators listed in the specific indicators list. For this reason, a Crosswalk of Common Indicators document (Appendix D) was developed. This crosswalk articulates the relationships between the specific indicators and what is identified as umbrella indicators. Umbrella indicators can be used to collapse data across programs and evaluation strategies or provide a place to report programmatic outcomes that are different than the specific indicators. In addition, this document shows the relationships between the specific indicators, umbrella indicators and the outcome indicators identified by USDA-NIFA in the FY 2013 FCS National Outcomes. At the time of this writing, these national indicators are still being used for national reporting purposes. By providing this crosswalk, programs can identify the proper USDA-NIFA outcome area in which to report.

Suggested Action Items to Advance an Initiative of Common Measure and Collective Impact

Additional action steps were cited as strategies toward addressing the challenges and moving this initiative forward.

- Share and garner acceptance of the logic model and crosswalk of indicators among a broader group of FRM professionals and eventually program leaders, USDA-NIFA representatives, APLU Extension Committee on Policy members, and other decision makers. A briefing paper would be developed and shared with these key stakeholders, and a system for collecting feedback from reviewers would be established.
- Develop a web-based reporting process that can be used by states so that national data, success stories, and impact statements can be shared. This would include identifying a host site/state that will commit to working with a steering committee to develop and manage the system, as well as share aggregated results with state/national representatives. To initiate this effort, a modest stipend is available from fees generated through an eXtension.org *Financial Security for All* community's online course before it was retired.
- Develop a guidebook that helps users understand how to use the indicators in their work, how to report their outcomes using the reporting system, and how to include curriculum outcomes that are different than those listed in the documents developed.
- Work with the Financial Security for All Community of Practice and USDA-NIFA to offer evaluation professional development.
- Garner support and interest in cross-state curriculum use/data collection so that significant sample sizes of participants can be reached to evaluate curriculum and program outcomes. This could provide opportunities to contribute to scholarly research regarding financial management education programs. Perhaps start with a few indicators to determine ability to capture and report national data.

Conclusion

A key opportunity identified in the program evaluation of North Central Region Family and Consumer Sciences programs was that *"Standardizing and strengthening basic reporting and evaluation methods will allow for more effective assessments and greater accountability. Understanding program effectiveness and grasping the extent of Family & Consumer Sciences Extension's impact and reach are difficult because of a lack of consistent evaluation and reporting across programs and states"* (Battelle

Report, 2015, p. ES-14). Based on both the roundtable and webinar meetings, Family Resource Management (FRM) professionals of the Cooperative Extension System are interested and committed to moving toward a national reporting system that could help enhance Extension's contribution to the financial management literature as well as better position Cooperative Extension within the field of financial and consumer education. Key steps have been taken in reviewing existing systems, garnering input from FRM Extension professionals, identifying barriers, and developing a logic model and list of common indicators. More needs to be done to further this initiative, including engaging more FRM professionals and key stakeholders within USDA-NIFA, securing funds to assist in the development and ongoing maintenance of a data-reporting system, identifying incentives to assist in engaging participation, and furthering the capacity of Cooperative Extension professionals in evaluation development and reporting through professional development. Incentivizing cross-state program development and collaborative programming in a way that helps to broaden reach and provide opportunity for scholarly activity is also a priority. Cooperative Extension FRM programs make an impact in the community. It is time to build a system that allows the story to be told to a broader audience, whether it is to our stakeholders, funders, or the research community.

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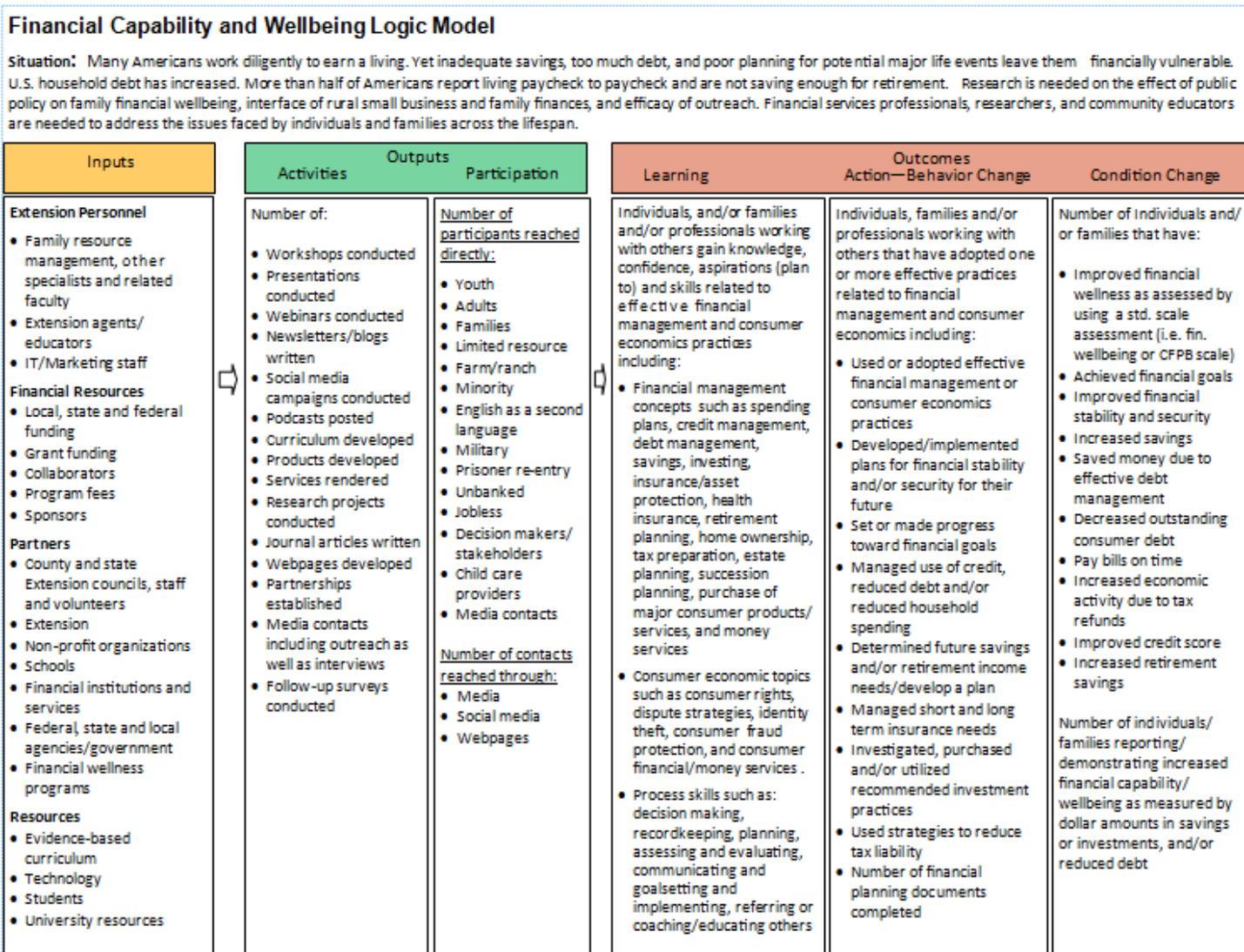
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Appendix A: Extension Family Resource Management Evaluation Team Members

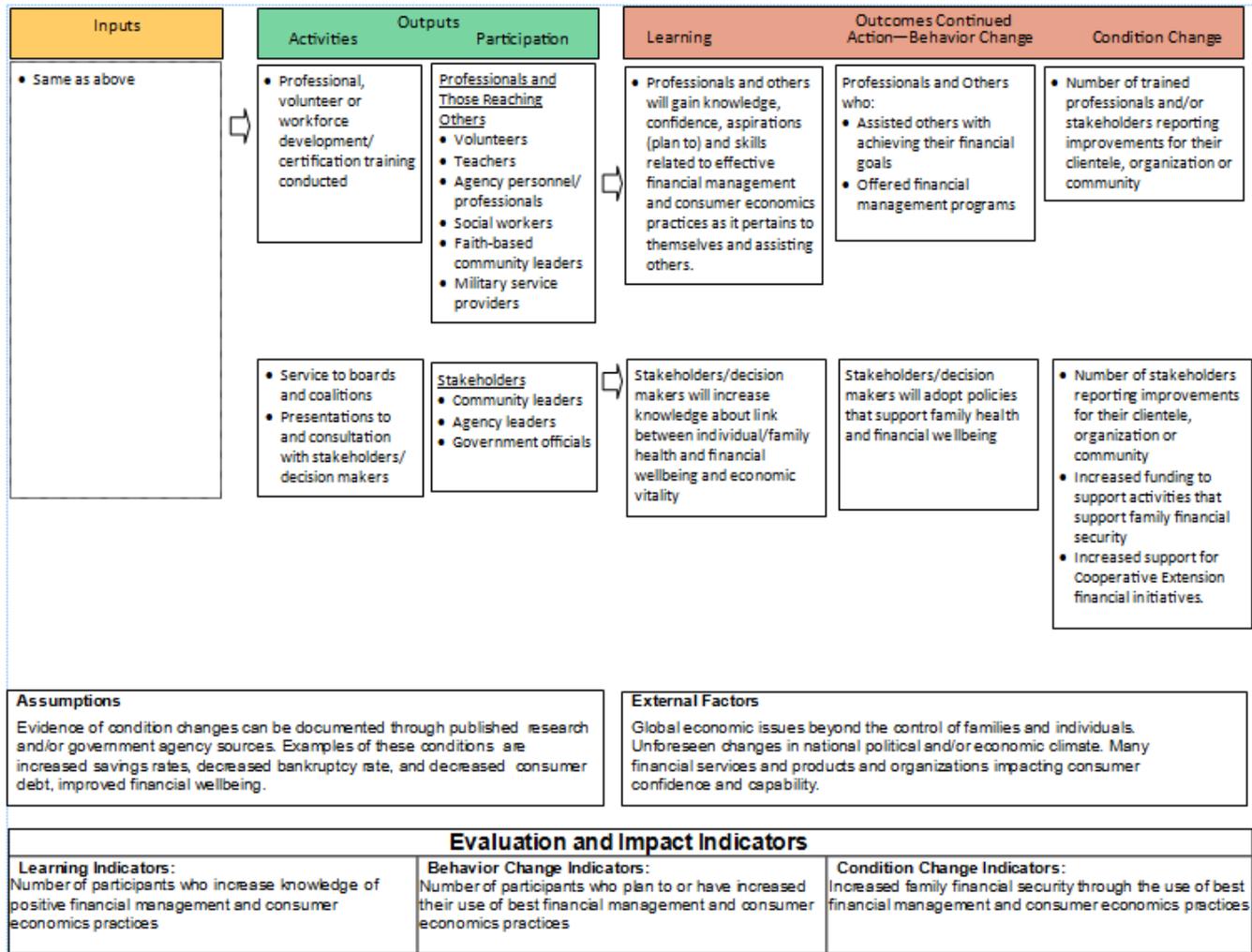
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Appendix B: Financial Capability and Well-Being Logic Model

Logic Model Page 1:



Logic Model Page 2:



Logic Model Page 3:

This logic model is adapted from the North Central Region Family Economic Security Logic Model by Maria Pippidis (University of Delaware Cooperative) and Suzanne Bartholomae (Iowa State University Cooperative Extension). The logic model was derived from a review of the information provided at the AFCE Extension Preconference "How Can Cooperative Extension Move Financial Education Evaluation Research Forward?" "Financial Security in Later Life Program Evaluation and Accountability Database, NIFA Knowledge Areas (<http://cris.nifa.usda.gov/manual/vii.pdf>), National Extension Money Management program materials (<http://nifa.usda.gov/national-extension-money-management-2-0>) and review of topic areas identified in current (2015) curriculum used by Cooperative Extension personnel.

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Appendix C: Specific Financial Capability and Well-Being Program Evaluation Indicators

This draft is not inclusive of the breadth of topics addressed by FRM Extension programming. Additional work will assist in the refining of this document.

INDICATORS**PARTICIPATION/OUTPUTS:**

1. Total number of workshops for consumers
2. Total number of adult participants attending Financial and Resource Management programs
3. Total number of youth participants attending Financial and Resource Management programs
4. Total number of professional development/train the trainer/ volunteer training workshops
5. Total number of professionals/volunteers trained
6. Total number of individuals reached by professionals or volunteers trained by Extension professionals
7. Total number of indirect contacts receiving Financial and Resource Management information through media outlets (social media included)

PERCEPTIONS OF PROGRAM:

1. Number of participants indicating that program was valuable to them
2. Number of participants reporting that program materials were valuable to them
3. Number of participants indicating they would recommend program to others
4. Number of participants who indicated that the instructor was knowledgeable on the topic

KNOWLEDGE/SKILLS/ATTITUDE/ASPIRATION/ CONFIDENCE:

1. Number of participants who have increased their knowledge, skills, confidence, and attitudes about best financial management and consumer economics practices
2. Number of participants who plan to utilize recommended financial management practices (e.g. develop and use budget, reviewed their credit report, increased savings, calculate net worth, determine marginal tax bracket, etc.)
3. Number of participants who have identified financial goals
4. Number of participants who have gained knowledge or skills in developing a spending plan
5. Number of participants who establish a record-keeping system
6. Number of participants who review and evaluate their financial practices
7. Number of participants who work toward effective communication about financial matters
8. Number of participants who plan to manage their use of credit, reduce debt, and/or reduce household spending
9. Number of participants who plan to initiate or increase contributions to savings accounts
10. Number of participants who plan to determine retirement and/or future income needs
11. Number of participants who plan to develop a plan to achieve future income goals including retirement
12. Number of participants who plan to establish or revise investment goals
13. Number of participants who plan to investigate investment options, purchase new investments, and/or utilize recommended investment practices (e.g., asset allocation, dollar-cost averaging, etc.)
14. Number of participants who plan to initiate participation in or increase contributions to employer-provided retirement plans
15. Number of participants who plan to develop a plan for managing short and long-term health care needs

16. Number of participants who have increased their knowledge of risks, costs, and financing options for health
17. Number of participants who plan to develop a strategy to reduce income tax liability
18. Number of participants who plan to develop a plan for home ownership
19. Number of participants who plan to develop a plan for protecting their identity
20. Number of participants who plan to compare at least three money products/services
21. Number of participants who review and update their insurance policies/asset protection plan
22. Number of participants who review and update their health insurance plan
23. Number of participants who develop or review their estate or succession plan
24. Number of participants who review or establish the use of their money services
25. Number of participants who comparison shop for major consumer products/services
26. Number of participants who can choose a financial planning professional
27. Number of participants who have increased confidence in making financial or consumer decisions
28. Number of professionals and others will gain knowledge, confidence, aspirations (plan to), and skills related to effective financial management and consumer economics practices as it pertains to themselves and assisting others
29. Number of professionals/others who coach or refer clientele regarding financial matters
30. Stakeholders/decision makers will increase knowledge about link between individual/family health and financial capability and well-being and economic vitality

BEHAVIOR CHANGE/PRACTICE ADOPTION:

1. Number of participants reporting/demonstrating increased financial capability and/or well-being
2. Number of participants who have developed an integrated plan for achieving financial security in their future
3. Number of participants who have set and made progress toward a financial goal
4. Number of participants who have developed a spending plan
5. Number of participants who pay bills on time
6. Number of people who are keeping financial records
7. Number of people who are effectively communicating about finances with family members
8. Number of participants who have utilized effective financial management practices (e.g., goal setting, calculating net worth, determining marginal tax bracket, developing and using a spending plan, etc.)
9. Number of participants who have managed their use of credit
10. Number of participants who have improved their credit score
11. Number of participants who have reduced debt
12. Number of participants who have reduced household spending
13. Number of participants who have initiated or increased contributions to a savings plan
14. Number of participants who have determined retirement and/or future income needs
15. Number of participants who have developed a plan to achieve future income goals including retirement
16. Number of participants who have established or revised investment goals
17. Number of participants who have investigated investment options, purchased new investments, and/or utilized recommended investment practices (e.g., asset allocation, dollar-cost averaging, etc.)
18. Number of participants who have initiated participation in or increased contributions to employer-provided retirement plans
19. Number of participants who increased retirement savings

20. Number of participants who have developed a plan for managing short and long-term health care needs
21. Number of participants who have reduced their income tax liability
22. Number of participants who increased economic activity due to tax refunds
23. Number of participants who have developed a plan for purchasing a home and affording home ownership
24. Number of participants who have taken steps to protect their identity
25. Number of participants who have enrolled in a health insurance plan
26. Number of participants who have evaluated their insurance coverage
27. Number of participants/families who have improved financial well-being as assessed by using a standard scale assessment tool
28. Number of professionals/volunteers who have used Extension materials to assist others
29. Number of professionals/volunteers/who have assisted others with achieving their financial goals
30. Number of professionals/volunteers who have offered financial management programs
31. Number of stakeholders/decision makers will adopt policies that support family health and financial well-being

CONDITION CHANGES:

If available, financial change impact of program (in dollars) for participants

1. Participant dollars saved [Enter the TOTAL amount of dollars saved reported by participants based on the time period that is appropriate. (i.e., per month, per year). Indicate next to this total the total Number of individuals from whom this information was collected.]

\$ _____ Per month ___ Number of Participants reporting these financial changes

\$ _____ Per Year ___ Number of Participants reporting these financial changes

\$ _____ Other time period ___ Number of Participants reporting these financial changes

Specify "other" time period used: _____

2. Participant debt reduced - [Enter the TOTAL amount of debt reduced reported by participants based on the time period that is appropriate. (i.e., per month, per year). Indicate next to this total the total Number of individuals from whom this information was collected.]

\$ _____ Per month ___ Number of Participants reporting these financial changes

\$ _____ Per Year ___ Number of Participants reporting these financial changes

\$ _____ Other time period ___ Number of Participants reporting these financial changes

Specify "other" time period used: _____

3. Participant new dollars invested - [Enter the TOTAL amount of new dollars invested reported by participants based on the time period that is appropriate. (i.e., per month, per year). Indicate next to this total the total Number of individuals from whom this information was collected.]

\$ _____ Per month ___ Number of Participants reporting these financial changes

\$ _____ Per Year ___ Number of Participants reporting these financial changes

\$ _____ Other time period ___ Number of Participants reporting these financial changes

Specify "other" time period used: _____

4. Number of participants who completed important financial milestones such as:

- estate planning documents completed
- house purchased
- taxes filed

- loans paid off
 - improved credit score
 - foreclosure avoided etc.
5. Number of individuals who have improved financial wellness as assessed by using a standard scale assessment tool
 6. Number of individuals/families that have improved financial stability and security
 7. Number of individuals/families that have saved money due to effective debt management
 8. Number of individuals/families that have decreased outstanding debt
 9. Number of individuals/families that pay bills on time
 10. Number of individuals/families that increased economic activity due to tax refunds
 11. Number of individuals/ families who have improved their credit score
 12. Number of individuals/families that increased retirement savings

CONDITION CHANGES AT THE COMMUNITY LEVEL

1. Number of trained professionals and/or stakeholders reporting improvements for their clientele, organization, or community
2. Number of stakeholders reporting improvements for their clientele, organization or community
3. Increased \$_____ (funding) to support activities that support family financial capability and well-being
4. Increased \$_____ funding support for Cooperative Extension financial initiatives

Appendix D: Crosswalk of Common Indicators

NIFA /FY 2013 Family and Consumer Sciences National Outcomes	Umbrella Indicators	Financial Capability and Wellbeing Specific Indicators
Financial Capability and Consumer Decision-Making Associated Knowledge Areas: 801, 607 Indicators:		PARTICIPATION/OUTPUTS:
found at: https://nifa.usda.gov/sites/default/files/resource/Family%20%26%20Consumer%20Sciences%20Nat'l%20Outcomes%20Listing_0.pdf		1. Total number of workshops for consumers
		2. Total number of adult participants attending Financial and Resource Management programs
		3. Total number of youth participants attending Financial and Resource Management programs
		4. Total number of professional development/train the trainer/ volunteer training workshops
		5. Total number of professionals/ volunteers trained
		6. Total number of individuals reached by professionals or volunteers trained by Extension professionals
		7. Total number of indirect contacts receiving Financial and Resource Management information through media outlets (social media included)
		PERCEPTIONS OF PROGRAM:
		1. Number of participants indicating that program was valuable to them
		2. Number of participants reporting that program materials were valuable to them
		3. Number of participants indicating they would recommend program to others
		4. Number of participants who indicated that the instructor was knowledgeable on the topic

NIFA /FY 2013 Family and Consumer Sciences National Outcomes	Umbrella Indicators	Financial Capability and Wellbeing Specific Indicators
KNOWLEDGE/SKILLS/ATTITUDE/ASPIRATION:	KNOWLEDGE/SKILLS/ATTITUDE/ASPIRATION:	KNOWLEDGE/SKILLS/ATTITUDE/ASPIRATION:
1. Number of individuals who learn about financial capability: 1) earning/income; 2) spending; 3) saving and investing; 4) borrowing; and 5) protecting	1. Total number of individuals who learned effective financial management/consumer economics concepts (Knowledge)	1. Number of participants who have increased their knowledge, skills, confidence and attitudes about best financial management and consumer economics practices
2. Number of individuals who learn about consumer decision-making	2. Total number of individuals who developed an effective financial management/consumer economics skill (Skills)	2. Number of participants who plan to utilize recommended financial management practices (e.g. develop and use budget, reviewed their credit report, increased savings, calculate net worth, determine marginal tax bracket, etc.)
	3. Total number of individuals who increased confidence regarding effective financial management/consumer economics practice (Attitude/Confidence)	3. Number of participants who have identified financial goals
	4. Total number of individuals who plan to make a change using effective financial management/consumer economics practices (Aspiration)	4. Number of participants who have gained knowledge or skills in developing a spending plan
		5. Number of participants who establish a record keeping system
		6. Number of participants who review and evaluate their financial practices
		7. Number of participants who work toward effective communication about financial matters
		8. Number of participants who plan to manage their use of credit, reduce debt and/or reduce household spending
		9. Number of participants who plan to initiate or increase contributions to savings
		10. Number of participants who plan to determine retirement and/or future income needs
		11. Number of participants who plan to develop a plan to achieve future income goals including retirement
		12. Number of participants who plan to establish or revise investment goals
		13. Number of participants who plan to investigate investment options, purchase new investments and/or utilize recommended investment practices (e.g., asset allocation, dollar-cost averaging, etc.)
		14. Number of participants who plan to initiate participation in or increase contributions to employer-provided retirement plans
		15. Number of participants who plan to develop a plan for managing short and long-term health care needs
		16. Number of participants who have increased their knowledge of risks, costs, and financing options for health
		17. Number of participants who plan to develop a strategy to reduce income tax liability
		18. Number of participants who plan to develop a plan for home ownership
		19. Number of participants who plan to develop a plan for protecting their identity
		20. Number of participants who plan to compare at least three money products/services
		21. Number of participants who review and update their insurances/asset protection plan

		22. Number of participants who review and update their health insurance plan	
		23. Number of participants who develop or review their estate or succession plan	
		24. Number of participants who review or establish the use of their money services	
		25. Number of participants who comparison shop for major consumer products/services	
		26. Number of participants who can choose a financial planning professional.	
		27. Number of participants who have increased confidence in making financial or consumer decisions	
		28. Number of professionals and others will gain knowledge, confidence, aspirations (plan to) and skills related to effective financial management and consumer economics practices as it pertains to themselves and assisting others	
		29. Number of professionals/others who coach or refer clientele regarding financial matters	
		30. Stakeholders/decision makers will increase knowledge about link between individual/family health and financial wellbeing and economic vitality	

NIFA /FY 2013 Family and Consumer Sciences National Outcomes	Umbrella Indicators	Financial Capability and Wellbeing Specific Indicators	
BEHAVIOR CHANGE/PRACTICE ADOPTION:	BEHAVIOR CHANGE/PRACTICE ADOPTION:	BEHAVIOR CHANGE/PRACTICE ADOPTION:	
3. Number of improved financial capability and/or consumer behavior skills adopted	1. Total number of individuals who adopted an effective financial management/consumer economics practice (Behavior Change)	1. Number of participants reporting/demonstrating increased financial capability and/or wellbeing 2. Number of participants who have developed an integrated plan for achieving financial security in their future 3. Number of participants who have set and made progress toward a financial goal 4. Number of participants who have developed a spending plan 5. Number of participants who pay bills on time 6. Number of people who are keeping financial records 7. Number of people who are effectively communicating about finances with family members 8. Number of participants who have utilized effective financial management practices (e.g., goal setting, calculating net worth, determining marginal tax bracket, developing and using a spending plan, etc.) 9. Number of participants who have managed their use of credit 10. Number of participants who have improved their credit score 11. Number of participants who have reduced debt 12. Number of participants who have reduced household spending 13. Number of participants who have initiated or increased contributions to a savings plan	
		14. Number of participants who have determined retirement and/or future income needs	
		15. Number of participants who have developed a plan to achieve future income goals including retirement	
		16. Number of participants who have established or revised investment goals	
		17. Number of participants who have investigated investment options, purchased new investments and/or utilized recommended investment practices (e.g., asset allocation, dollar-cost averaging, etc.)	
		18. Number of participants who have initiated participation in or increased contributions to employer-provided retirement plans	
		19. Number of participants who increased retirement savings	
		20. Number of participants who have developed a plan for managing short and long-term health care needs	
		21. Number of participants who have reduced their income tax liability	
		22. Number of participants who increased economic activity due to tax refunds	
		23. Number of participants who have developed a plan for purchasing a home and affording home ownership	
		24. Number of participants who have taken steps to protect their identity	
		25. Number of participants who have enrolled in a health insurance plan	
		26. Number of participants who have evaluated their insurance coverage	
		27. Number of participants/families who have improved financial wellbeing as assessed by using a standard scale assessment tool	

		28. Number of professionals/volunteers who have used Extension materials to assist others	
		29. Number of professionals/volunteers/who have assisted others with achieving their financial goals	
		30. Number of professionals/volunteers who have offered financial management programs	
		31. Number of Stakeholders/decision makers will adopt policies that support family health and financial wellbeing	
NIFA /FY 2013 Family and Consumer Sciences National Outcomes	Umbrella Indicators	Financial Capability and Wellbeing Specific Indicators	
	CONDITION CHANGES:	CONDITION CHANGES:	
4. Number of reported changes in financial capability and/or consumer behavior _____	Number of individuals and/or families that have improved financial capability and wellness	If available, financial change impact of program (in dollars) for participants	
		1. Participant dollars saved [Enter the TOTAL amount of dollars saved reported by participants based on the time period that is appropriate. (i.e., per month, per year). Indicate next to this total the total Number of individuals from whom this information was collected.]	
		\$ _____ Per month ___ Number of Participants reporting these financial changes	
		\$ _____ Per Year ___ Number of Participants reporting these financial changes	
		\$ _____ Other time period ___ Number of Participants reporting these financial changes	
		Specify "other" time period used: _____	
		2. Participant debt reduced - [Enter the TOTAL amount of debt reduced reported by participants based on the time period that is appropriate. (i.e., per month, per year). Indicate next to this total the total Number of individuals from whom this information was collected.]	
		\$ _____ Per month ___ Number of Participants reporting these financial changes	
		\$ _____ Per Year ___ Number of Participants reporting these financial changes	
		\$ _____ Other time period ___ Number of Participants reporting these financial changes	
		Specify "other" time period used: _____	
		3. Participant new dollars invested - [Enter the TOTAL amount of new dollars invested reported by participants based on the time period that is appropriate. (i.e., per month, per year). Indicate next to this total the total Number of individuals from whom this information was collected.]	
		\$ _____ Per month ___ Number of Participants reporting these financial changes	
		\$ _____ Per Year ___ Number of Participants reporting these financial changes	
		\$ _____ Other time period ___ Number of Participants reporting these financial changes	
		Specify "other" time period used: _____	
		4. Number of participants who completed important financial milestones such as:	
		· Estate planning documents completed	
		· house purchased	
		· taxes filed	
		· loans paid off	
		· improved credit score	
		· foreclosure avoided etc.	

		5. Number of individuals who have improved financial wellness as assessed by using a standard scale assessment tool)	
		6. Number of individuals/families who have improved financial stability and security	
		7. Number of individuals/families who have saved money due to effective debt management	
		8. Number of individuals/families who have decreased outstanding debt	
		9. Number of individuals/families who pay bills on time	
		10. Number of individuals/families who increased economic activity due to tax refunds	
		11. Number of individuals/ families who have improved their credit score	
		12. Number of individuals/families who increased retirement savings	
	1. Number of trained professionals and/or stakeholders reporting improvements for their clientele, organization or community (Condition)	1. Number of trained professionals and/or stakeholders reporting improvements for their clientele, organization or community	
		2. Number of stakeholders reporting improvements for their clientele, organization or community	
		3. Increased \$ _____ (funding) to support activities that support family financial capability and wellbeing	
		4. Increased \$ _____ funding support for Cooperative Extension financial initiatives	