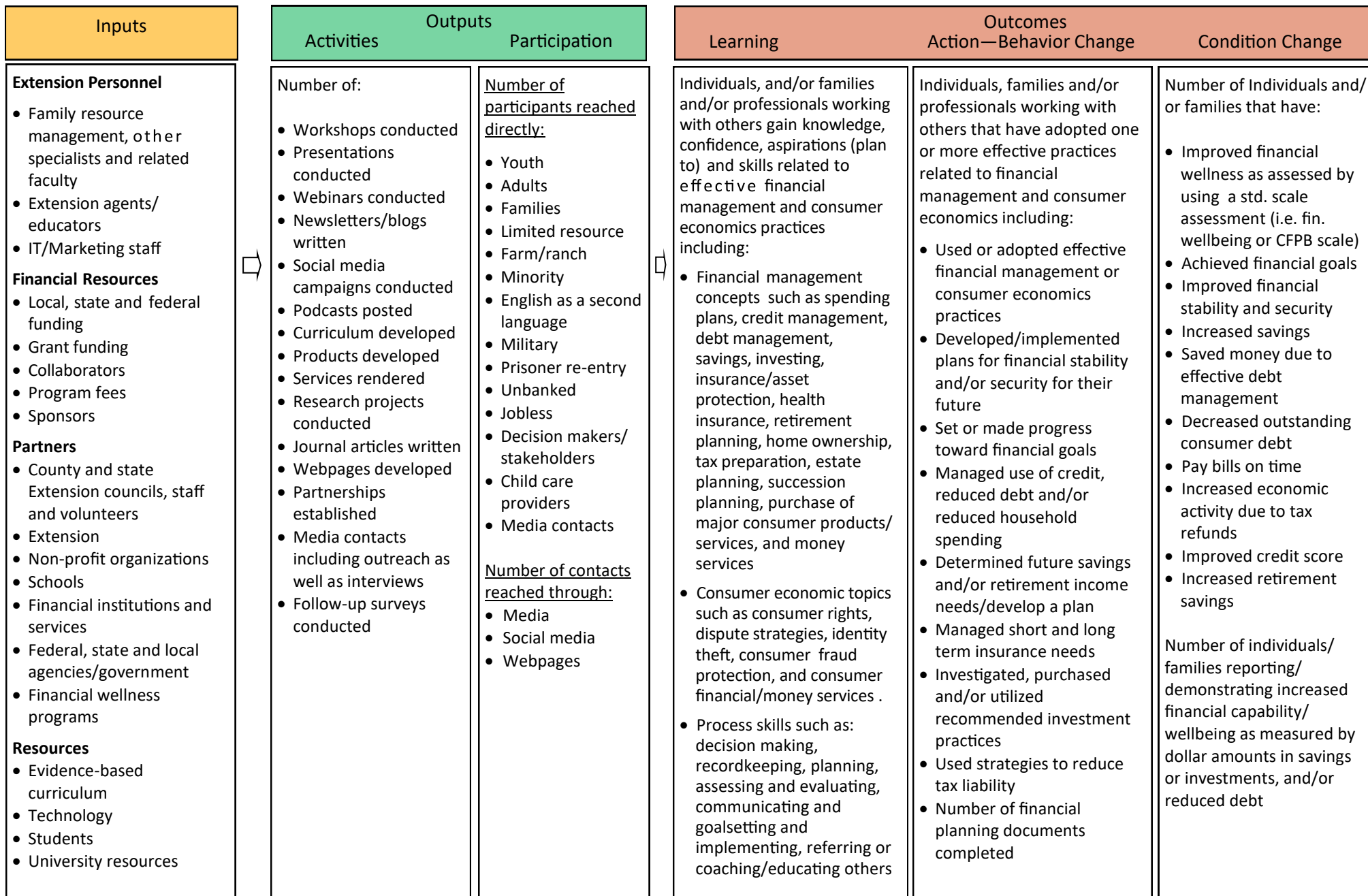
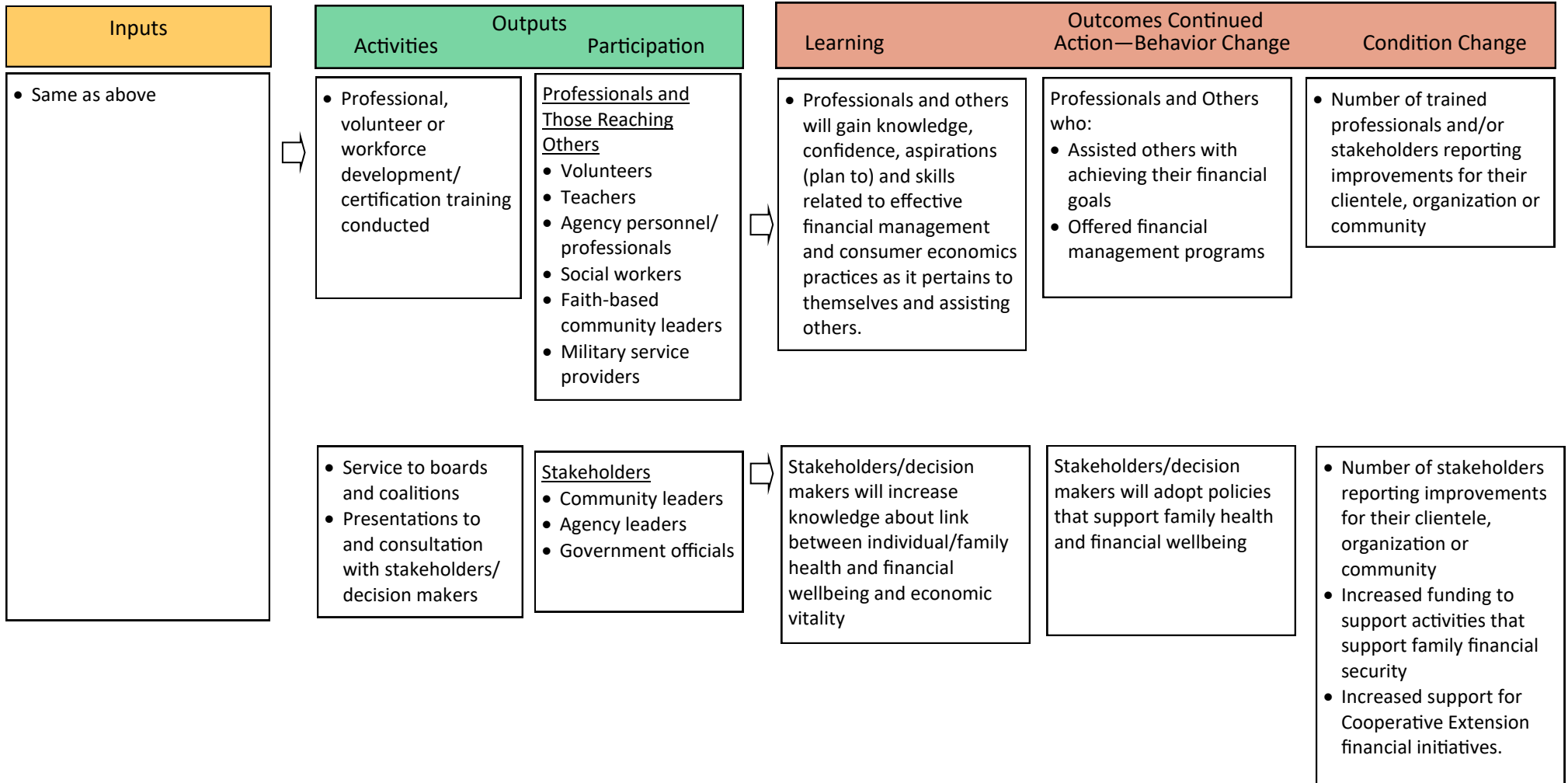


# Financial Capability and Wellbeing Logic Model

**Situation:** Many Americans work diligently to earn a living. Yet inadequate savings, too much debt, and poor planning for potential major life events leave them financially vulnerable. U.S. household debt has increased. More than half of Americans report living paycheck to paycheck and are not saving enough for retirement. Research is needed on the effect of public policy on family financial wellbeing, interface of rural small business and family finances, and efficacy of outreach. Financial services professionals, researchers, and community educators are needed to address the issues faced by individuals and families across the lifespan.





**Assumptions**  
 Evidence of condition changes can be documented through published research and/or government agency sources. Examples of these conditions are increased savings rates, decreased bankruptcy rate, and decreased consumer debt, improved financial wellbeing.

**External Factors**  
 Global economic issues beyond the control of families and individuals. Unforeseen changes in national political and/or economic climate. Many financial services and products and organizations impacting consumer confidence and capability.

<b>Evaluation and Impact Indicators</b>		
<b>Learning Indicators:</b> Number of participants who increase knowledge of positive financial management and consumer economics practices	<b>Behavior Change Indicators:</b> Number of participants who plan to or have increased their use of best financial management and consumer economics practices	<b>Condition Change Indicators:</b> Increased family financial security through the use of best financial management and consumer economics practices

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 AFCPE 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/manualviii.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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