

AmeriCorps National Performance Measures
Pilot Year 1: 2010-2011
Output and Outcome Instrument Packet
FINANCIAL LITERACY SERVICES

*The information in this National Performance Measure packet pertains to **Pilot Year 1 (program year 2010-2011)**. See *National Performance Measures, Pilot Year 2 (program year 2011-2012)*, at the Resource Center for updated information.*

Economic Opportunity Focus Area

National Performance Measures: *If you select this national performance measure, you must choose both this output and outcome.*

Output: Number of unduplicated economically disadvantaged individuals receiving financial literacy services (O1).

Intermediate Outcome: Number of unduplicated economically disadvantaged individuals with improved financial knowledge (O9).

Definition of Key Terms¹

- **Economically disadvantaged:** Must be receiving or meet the income eligibility requirements to receive: TANF, Food Stamps (SNAP), Medicaid, SCHIP, Section 8 housing assistance OR have a poor credit score OR are at least 60 days behind on one or more personal/family accounts.
- **Individuals:** may be a single individual or may represent a family; may be of any age considered an “adult” in the state where services are provided.
- **Financial literacy services:** “financial literacy education with regard to credit management, financial institutions including banks and credit unions, and utilization of savings plans” (SAA). Note that this is not simply a referral service. Services may be provided in-person, on the phone, or by email.
- **Improved Financial Knowledge:** the financial literacy program should have learning objectives. The improved financial knowledge should be based on those pre-defined learning objectives. Individuals participating in the financial literacy services should know more after they participate than before.

¹ 2010 National Performance Measures: Background Information References and Authorities, Definitions, Suggestions Regarding Data Collection, and Additional Notes, CNCS:
http://www.americorps.gov/pdf/09_0918_nofa_ac_background.pdf

Considerations for these National Performance Measures²

Output

- Will the individuals participating in the financial literacy services meet the definition of “economically disadvantaged?”

Outcome

- Are your learning objectives based on information that your financial literacy services will provide? Will the individuals participating in your financial literacy services know more after they participate in your services than before? Will your pre-test/post-test capture the improved knowledge that you anticipate your participants will make?

Data Collection Challenges to Consider

- If participants “drop-in” to your program for services or services are provided by phone or email, will you be able to document unduplicated number of individuals participating in your program?
- Will the participants receive the level of service needed so that measurable gains can be expected as stated in the intermediate outcome?
- After collecting output data (i.e., unduplicated number of participants), will you be able to collect data to show measurable gains in these individuals (outcomes) because of your financial literacy services?
- After using the data collection instruments to document participants, do you have a safe place to store these documents? This “raw data” will be the justification that you collected the outputs and outcomes in a systematic manner, measured individuals for improved financial learning objectives, and can provide evidence/verification of the results reported.

Data Collection Strategies

Output

- To avoid counting individuals (clients) more than once (unduplicated counts), list the individuals in your instrument in alphabetical order. If your clients tend to have the same names, you may need to also use birth dates, zip codes, or other identifiers that will differentiate these clients.
- Consider developing your instrument in an Excel spreadsheet, or at least transferring your data from your attendance sheets to an Excel spreadsheet. This will allow you to add new clients and “sort” your list so that it remains in alphabetical order, and allows you to easily check to see if a client has already been counted (listed in your spreadsheet).
- If your program offers services in a structured, finite number of units (e.g., a ten-session financial literacy program) and participants do not repeat the service, you can collect your output data in “chunks” (e.g. using an attendance sheet of enrollees), rather than having to check your entire participant list in the program to verify unduplicated counts. You just need to make sure you do not double count individuals within each class.

² For more on alignment of performance measures, see the AmeriCorps Toolkit:
<http://nationalserviceresources.org/star/ac-program-toolkit>

Outcome

- In addition to counting unduplicated individuals, **you must also conduct a pre-test/post-test** to determine the amount of increased knowledge. Therefore, be sure you can contact the individuals at the end of services to collect this data.
- The type of data to collect will be based on your pre-defined learning objectives and activities.
- Your pre-defined learning objectives should be information that the majority of your clients will not know. If individuals obtain correct answers on the pre-test, this will indicate that they will not show improved knowledge on the post-test.
- The pre-test can be used as an assessment to screen out clients from participating in your program. If they already have the knowledge as indicated by the pre-defined learning objectives, what will they gain by participating in your program?
- Make sure that you can match the individual's pre-test with their post-test. You will need to determine whether each individual improved their knowledge.

Sample Instruments in this Packet***Multiple Session Attendance Output and Outcome Log***

This instrument can be used to track the number of individuals who participate in a series of sessions or events (e.g., classes). This log collects output data on the dosage, or level of participation of individuals. You are encouraged to develop an Excel spreadsheet with this information and use the spreadsheet to document unduplicated participants.

Financial Literacy Pre-Test/Post-Test Guidelines

The content (type of questions being asked) in your pre-test/post-test should address your learning objectives. Therefore, you may need to develop your own pre-test/post-test to measure knowledge gained. You can develop both quantitative and qualitative questions. However, be sure you know how to aggregate and analyze the data collected from your pre-test/post test. If you develop a pre-test/post-test, make sure you pilot-test your instrument so that you know it will collect the information you need to collect, and that people understand the questions and how to complete it.

If you use a commercially available financial literacy curriculum, it may include a pre-test/post-test. However, make sure you know how to aggregate and analyze the data collected; sometimes commercial instruments will charge a fee to analyze the data for you.

Financial Literacy Services

Sample Instruments:

**Multiple Session Attendance Output and
Outcome Log**

Financial Literacy Pre-Test/Post-Test Guidelines

Multiple Session Attendance Output and Outcome Log

Instructions

What is the purpose?	<p>To determine how many participants attended the financial literacy service program, and which sessions each participant attended. To determine how many participants completed the financial literacy program (output) as measured by attending a minimal number of sessions (e.g., must attend 8 of 10 sessions).</p> <p>The Log also documents whether the participant met the anticipated <i>outcome</i> (last column).</p>
Who should complete this instrument?	A designated person (e.g. the facilitator) should be responsible for taking attendance at all sessions.
When should we complete this instrument?	<p>At the start of every scheduled session (output).</p> <p>After analyzing the pre-test/post-test (outcome).</p>
What should we do to prepare?	<p>Modify the "Multiple Session Attendance Output and Outcome Log" to fit your financial literacy program's schedule. Enter the names of the expected participants in alphabetical order, and the names and dates of the scheduled sessions.</p> <p>The Log has columns for four sessions; if you have more than four sessions, use additional logs or modify the document.</p>
What should we do afterwards?	Keep all the logs together in a safe place; this is your data . You will aggregate this data later to determine if you met your output and outcome targets.
Can I use an alternative instrument?	<p>Different forms can be developed/used to document unduplicated individuals who participate in your financial literacy service program (output) and whether they improved financial knowledge (outcome). For example, you may want to develop an electronic attendance system (e.g., Excel spreadsheet). However, whether your instrument is in paper format or electronic format, remember to save this "raw" data as proof that a systematic process was used to document the outputs/outcomes.</p>

Multiple Session Attendance Output and Outcome Log

Financial Literacy Service Program Name: _____ **Course Name:** _____

Person completing this Log: _____ **Dates:** _____

Instructions: Enter the participants' names in the first column; enter the title and date of each scheduled session in the top row. As the sessions are conducted, check off those participants who attended. When the course is finished, count the number of participants who attended at least ____# sessions and met the program's completion requirement (output). * After participants have completed the pre-test/post-test, document those participants who met the outcome by placing a numerical "1" in the last column.

Participant Name		Session Title: _____	Session Title: _____	Session Title: _____	Session Title: _____	Total # Sessions Participant Attended	Place a "1" if completed at least _____ sessions.	Place a "1" if improved in financial knowledge.
Last	First	Date:_____	Date:_____	Date:_____	Date:_____	Total Sessions: _____	Met Output	Met Outcome
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								

*To complete participation, individuals must attend at least ____# sessions and stay for the entire session.

Total number of participants that completed the required number of sessions: _____.

Financial Literacy Pre-Test/Post-Test

NATIONAL PERFORMANCE MEASURE OUTCOME INSTRUMENT GUIDELINES

Activity Description: Providing financial literacy education to economically disadvantaged individuals, including financial literacy education with regard to credit management, financial institutions including banks and credit unions, and utilization of savings plans.

Outcome: Number of economically disadvantaged individuals with improved financial knowledge.

Indicator: Number of clients that increase their financial knowledge on their post-test as compared to their pre-test.

Target: (Number) clients will increase their post-test score *by* (Number) or more questions as compared to their pre-test score.

Instrument: Pre-Test/Post-Test

There are two methods for using pre-test/post-test instruments, depending on the services you deliver and the level of detailed information you want to collect. One method is a “**one-time**” instrument to be administered to clients prior to or at the beginning of services (pre), and after all services are completed (post). Another method of using pre-test/post-test instruments would be to administer different types of pre-tests/post-tests **multiple times**; for example, before and after each educational module or component of your program. Following are descriptions of each method.

About this Instrument: One-Time Method

What is the purpose?	To determine the number of clients who increased their financial knowledge after participating in the financial literacy services.
What will this instrument look like?	Two instruments, each having the same/similar questions; one will be labeled pre-test and the second will be labeled post-test.
What is a “one-time” instrument?	The pre-test is given to a client only one time at the beginning of service and the post-test is given to the same client only one time at the end of service.
What type of questions will this instrument include?	Test questions on financial knowledge that will be taught in your financial literacy services. Questions can be true/false, multiple choice, word fill-in, and open-ended questions.

One-Time Method (continued)

Who should complete this instrument (data source)?	Clients who plan to participate in the financial literacy services (pre-test) and those who complete the financial literacy services (post-test).
When should we administer this instrument?	The pre-test should be administered to the client prior to receiving financial services; the post-test should be administered to the client at the end of receiving financial services.
How do you determine if the client improved?	<p>When the total number of correct answers on the post-test is more than the total number of correct answers on the pre-test. The program determines the minimum increased number of correct questions on the post-test as compared to the pre-test to classify a client as “improved financial knowledge.”</p> <p>Example: The pre/post-test includes 15 questions. The program decides that a client needs to get 4 or more questions correct on the post-test as compared to the pre-test to be classified as “improved financial knowledge.” If a client attained 7 questions correct on the post-test as compared to 2 questions correct on the pre-test, a positive difference of 5, the client improved in financial knowledge. If a second client obtained 12 questions correct on the post-test as compared to 9 questions correct on the pre-test, a positive difference of 3, this client did not improve in financial knowledge.</p>

About this Instrument: Multiple-Time Method

What are “multiple-time” instruments?	A set of pre-tests/post-tests are identified for each education module or component of your financial literacy services. Each set of pre-test/post-test questions are the same or similar.
What type of questions will this instrument include?	The type of questions, the purpose of the pre-test/post-test, and the data source are the same as the “One-Time” instrument.
Who should complete the pre-test/post-test (data source)?	Clients who plan to participate in a module or section of the financial literacy services (pre-test), and those who complete each module or section of the financial literacy services (post-test).

Multiple-Time Method (continued)

When should we administer this instrument?

The pre-test should be administered to the client prior to each of the education modules and/or sections of the financial literacy service. The post-test should be administered to the client after each of the education modules and/or sections of the financial literacy service. Therefore, one client can take multiple sets of pre-tests/post-tests.

How do you determine if the client improved?

The process used to determine if the client “improved financial knowledge” for each pre-test/post-test is the same as the “one-time” instrument.

Clients can be classified as having “improved financial knowledge” when the client meets the “improved” requirement (increase in number of correct questions) on at least one pre-test/post-test, regardless of how many pre-tests/post-tests the client takes.

Example: A client attends three sessions on financial literacy. At the beginning of each session the client takes a pre-test, and at the end of the session, takes a post-test. If the client increases his score, on at least one pre-test/post-test, by four or more correct questions on the post-test as compared to the pre-test, this client can be classified as having “improved financial knowledge.”

Example: The client increases his test score on the first two sessions by only two or three questions; however, during the third session, the client increases his post-test score by five more correct questions as compared to the pre-test. Because he improved his test score by four or more questions on one of the three sets of pre-tests/post-tests, the client can be classified as having improved financial knowledge.

Unduplicated individual scores?

A client who takes more than one set of pre-tests/post-tests can be documented only one time. Whether a client is classified as having “improved financial knowledge” or not on more than one set of pre-tests/post-tests, the client can only be documented one time. The client cannot be documented each time he takes a set of pre-tests/post-tests. Avoid duplicating counts for each participant.