

APPENDIX B

Survey of Financial Education Practices of AFI Grantees

In this survey, we would like to get an overview of the basic financial education (FE) programs offer to AFI participants. We consider basic FE to be basic money management skills, credit, banking services, etc. Asset specific training for home ownership, business ownership and post-secondary education will be covered in separate survey modules. This information will be used to provide technical assistance to AFI grantees to help improve future training offered to AFI participants.

Topic	Financial Education for AFI Participants																				
FE Contact Information	<p>Please tell us the name of the AFI grantee organization, the name of the organization represented in the survey (grantee/subgrantee/partner organization) and the grant numbers represented in the survey.</p> <p style="margin-left: 40px;">AFI Grantee Name:</p> <p style="margin-left: 40px;">Name(s) of Partner or Subgrantee Organization(s) Represented in the Survey:</p> <p style="margin-left: 40px;">AFI Grant Number(s) Represented in the Survey:</p> <p style="margin-left: 40px;">Individual Responsible for Completing this Survey</p> <p style="margin-left: 40px;">Email</p> <p style="margin-left: 40px;">Phone</p>																				
Overview of the Range of Financial Education Programs Offered	<p>1. Please tell us which of the following programs are offered to your AFI participants. Check all that apply.</p> <p style="text-align: right;">Yes, Offer</p> <table style="width: 100%; border: none;"> <tr> <td style="padding-left: 40px;">Basic financial education (money management skills, banking services)</td> <td style="text-align: right; vertical-align: bottom;"><input type="checkbox"/></td> </tr> <tr> <td style="padding-left: 40px;">Supplementary course on topics like EITC, credit repair</td> <td style="text-align: right; vertical-align: bottom;"><input type="checkbox"/></td> </tr> <tr> <td style="padding-left: 40px;">Advanced financial education (investments, retirement, post purchase topics)</td> <td style="text-align: right; vertical-align: bottom;"><input type="checkbox"/></td> </tr> <tr> <td style="padding-left: 40px;">Asset-specific training for home ownership</td> <td style="text-align: right; vertical-align: bottom;"><input type="checkbox"/></td> </tr> <tr> <td style="padding-left: 40px;">Asset-specific training for business ownership</td> <td style="text-align: right; vertical-align: bottom;"><input type="checkbox"/></td> </tr> <tr> <td style="padding-left: 40px;">Asset-specific training for education</td> <td style="text-align: right; vertical-align: bottom;"><input type="checkbox"/></td> </tr> <tr> <td style="padding-left: 40px;">Please specify other asset-specific training programs</td> <td></td> </tr> <tr> <td style="padding-left: 40px;">_____</td> <td></td> </tr> <tr> <td style="padding-left: 40px;">Please specify other financial education programs</td> <td></td> </tr> <tr> <td style="padding-left: 40px;">_____</td> <td></td> </tr> </table> <p>2. Which statement best describes your organization’s overall approach to financial education? Please select one from the list</p> <p><input type="checkbox"/> Only AFI participants participate in the basic financial education program</p> <p><input type="checkbox"/> Both AFI and non-AFI individuals participate in the basic financial education program.</p>	Basic financial education (money management skills, banking services)	<input type="checkbox"/>	Supplementary course on topics like EITC, credit repair	<input type="checkbox"/>	Advanced financial education (investments, retirement, post purchase topics)	<input type="checkbox"/>	Asset-specific training for home ownership	<input type="checkbox"/>	Asset-specific training for business ownership	<input type="checkbox"/>	Asset-specific training for education	<input type="checkbox"/>	Please specify other asset-specific training programs		_____		Please specify other financial education programs		_____	
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Please specify other financial education programs																					

Topic	Basic Financial Education for AFI Participants
AFI FE Program Requirements	<p>The rest of the questions in this survey are about your current practices regarding the basic financial education (FE) provided to your AFI participants. These are the offerings that cover money management skills and provide information to participants about banking services, credit, budgeting, saving, etc. Here, we are not asking about the asset-specific training you provide to participants related to their IDA asset goals (homeownership, small business, or education). Information on your asset-specific programs will be collected in a separate questionnaire module.</p> <p>3. What is the total number of hours or sessions of basic financial education (FE) that each AFI participant is required to complete? Total number of hours _____ OR Total number of sessions _____ How many hours is each session? Number of hours per session _____</p> <p>4. Must AFI participants complete all, some, or none of their required hours/sessions of basic financial education before opening an IDA in your AFI project? Please select one from the list</p> <p>Number of Hours <input type="checkbox"/> all of their required hours before opening an IDA _____ <input type="checkbox"/> some of their required hours before opening an IDA _____ <input type="checkbox"/> none of their required hours before opening an IDA</p> <p>5. Are AFI participants required to take other FE courses each year in order to maintain active status in the AFI program? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>6. Which of the following statements best describes how your AFI project's financial education (FE) requirement is most often applied? (Please check one.) AFI participants must complete a specified number of hours or sessions (or hours): <input type="checkbox"/> Prior to opening an IDA account <input type="checkbox"/> Within the initial months after opening an IDA account <input type="checkbox"/> Prior to making a matched withdrawal <input type="checkbox"/> Other ways your financial education requirement is applied. _____</p> <p>7. Please tell me the total number of participants who participated in the basic financial education (FE) training between October 1, 2010 and September 30, 2011. _____ 7a. Out of this total, please tell me the total number of AFI participants who participated in the basic financial education training between October 1, 2010 and September 30, 2011. _____ 7b. Out of this total, please tell me the total number of AFI participants who completed the basic financial education training between October 1, 2010 and September 30, 2011. _____</p>

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AFI Target Group	<p>By definition, all AFI participants are low-income individuals. However, AFI grantees often try to recruit specific target populations in order to serve some of the more immediate needs of families and individuals in their communities. Please review the list below and indicate which specific target populations your project serves, and the proportion of your AFI participants that fall into that particular target group. Please be sure that the sum of all proportions add up to 100%</p> <p>8. Which of the following primary target groups does your AFI program serve? (Please check any target group your program serves and enter a number indicating the proportion that each target group is served by the AFI program, e.g., 10 for 10%, 50 for 50%, up to 100 for 100%.)</p> <table border="0"> <tr><td><input type="checkbox"/></td><td>Minority ethnic/racial groups</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Immigrants or refugees</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Seasonal and/or migrant workers</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Residents of public housing</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>People experiencing homelessness</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Single parents</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Families with children</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>People with disabilities</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Prisoners or ex-offenders</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Youth (ages 13-18 years)</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>TANF Recipients/TANF Eligible Individuals</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Women</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Employees of a Particular Firm</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>People experiencing homelessness</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Homeless Individuals</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Victims of Domestic Violence</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>EITC Project Clients</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>Other: Specify: _____</td><td>__ %</td></tr> <tr><td><input type="checkbox"/></td><td>No specific target groups served</td><td>__ %</td></tr> <tr><td colspan="2"></td><td>100% TOTAL</td></tr> </table>	<input type="checkbox"/>	Minority ethnic/racial groups	__ %	<input type="checkbox"/>	Immigrants or refugees	__ %	<input type="checkbox"/>	Seasonal and/or migrant workers	__ %	<input type="checkbox"/>	Residents of public housing	__ %	<input type="checkbox"/>	People experiencing homelessness	__ %	<input type="checkbox"/>	Single parents	__ %	<input type="checkbox"/>	Families with children	__ %	<input type="checkbox"/>	People with disabilities	__ %	<input type="checkbox"/>	Prisoners or ex-offenders	__ %	<input type="checkbox"/>	Youth (ages 13-18 years)	__ %	<input type="checkbox"/>	TANF Recipients/TANF Eligible Individuals	__ %	<input type="checkbox"/>	Women	__ %	<input type="checkbox"/>	Employees of a Particular Firm	__ %	<input type="checkbox"/>	People experiencing homelessness	__ %	<input type="checkbox"/>	Homeless Individuals	__ %	<input type="checkbox"/>	Victims of Domestic Violence	__ %	<input type="checkbox"/>	EITC Project Clients	__ %	<input type="checkbox"/>	Other: Specify: _____	__ %	<input type="checkbox"/>	No specific target groups served	__ %			100% TOTAL
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Description of FE Training	<p>9. Please describe the required FE that you provide to AFI participants. Please provide as much detail as you can and use the following description as an example. <i>Example: The financial education (FE) that we require of AFI participants is a total of 12 hours. Six classes are offered, either 2 hrs in the evening from 6-8pm or 2 hrs during the day 10am-12 noon, over period of six weeks. During the current fiscal year from October 1, 2008 thru September 30, 2009 we will offer two (2) complete FE trainings to AFI participants. (Note: All six classes are considered one complete FE training, as they satisfy the 12-hour FE requirement). (NOTE: You may copy and paste text from an existent document up to 4 pages or 1,000 words,)</i></p> <p>_____</p> <p>9a. How often did you offer basic FE trainings during the most recent AFI fiscal year e.g., from October 1, 2010-September 30, 2011)? (Check one)</p> <table border="0"> <tr><td><input type="checkbox"/></td><td>Weekly (48 or more times per year)</td></tr> <tr><td><input type="checkbox"/></td><td>Bi-weekly or more (26-36 times per year)</td></tr> <tr><td><input type="checkbox"/></td><td>Monthly (10-12 times per year)</td></tr> <tr><td><input type="checkbox"/></td><td>Quarterly (4 times per year)</td></tr> <tr><td><input type="checkbox"/></td><td>A few times per year (1-3 times per year)</td></tr> </table> <p>Please Specify: _____</p>	<input type="checkbox"/>	Weekly (48 or more times per year)	<input type="checkbox"/>	Bi-weekly or more (26-36 times per year)	<input type="checkbox"/>	Monthly (10-12 times per year)	<input type="checkbox"/>	Quarterly (4 times per year)	<input type="checkbox"/>	A few times per year (1-3 times per year)																																																		
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Topic	Basic Financial Education for AFI Participants
FE Instruction Methods	<p>10. What type of experience does your FE Instructor have to teach Basic Financial Education? (Please select all that apply)</p> <p><input type="checkbox"/> Self-taught from teacher manuals, instruction materials, etc</p> <p><input type="checkbox"/> Attended AFI train-the-trainer workshop</p> <p><input type="checkbox"/> Has former work experience in financial services industry (e.g., banking, credit counseling)</p> <p><input type="checkbox"/> Certified Financial Education Instructor</p> <p><input type="checkbox"/> Other. Please specify: _____</p> <p>10a. How many years has your primary FE instructor taught basic (FE) financial education? _____ years</p> <p>11. What instruction method format(s) are used for your basic required FE course? (Please check all that apply.)</p> <p><input type="checkbox"/> Lectures</p> <p><input type="checkbox"/> Group discussions or Peer Model</p> <p><input type="checkbox"/> One-on-one tutoring or counseling</p> <p><input type="checkbox"/> Webinars</p> <p><input type="checkbox"/> Online or self-study courses</p> <p><input type="checkbox"/> Video-conferencing</p> <p><input type="checkbox"/> Please specify other instruction methods used for your required basic financial education course. _____</p> <p>12. What learning activities are used for your basic required FE course? (Please check all that apply.)</p> <p><input type="checkbox"/> Homework</p> <p><input type="checkbox"/> Small group case studies</p> <p><input type="checkbox"/> Simulation</p> <p><input type="checkbox"/> Role plays</p> <p><input type="checkbox"/> Field trips</p> <p><input type="checkbox"/> Family-centered</p> <p><input type="checkbox"/> Commercial games</p> <p><input type="checkbox"/> Course exercises or quizzes</p> <p><input type="checkbox"/> Please specify other learning activities used for your required basic financial education course. _____</p>

Topic	Basic Financial Education for AFI Participants
FE Instruction Methods	<p>13. Do you provide individual one-on-one, personalized financial counseling or coaching to AFI participants that focuses on basic financial concepts such as money management, budgeting, credit repair, and building a banking relationship? Do not include case management for non-financial issues, or asset-specific counseling, such as homeownership counseling in this response.</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If NO, SKIP TO QUESTION 14.</p> <p>IF YES: During the past year between October 1, 2010 – September 30, 2011, what is the average number of hours you spend per participant each year providing one-on-one personalized financial counseling or coaching to AFI participants? Do not include case management for non-financial issues or asset-specific counseling, such as homeownership counseling in this response.</p> <p>_____ average hours of one-on-one, personalized financial counseling or coaching per AFI participant per year</p> <p>IF YES: How many AFI participants received one-on-one, personalized financial counseling or coaching between October 1, 2010 and September 30, 2011? Do not include case management for non-financial issues or asset-specific counseling, such as homeownership counseling in this response.</p> <p>_____ Total AFI participants receiving one-on-one, personalized financial counseling or coaching in the past year</p> <p>IF YES: What is the content of the one-on-one, personalized financial counseling or coaching? Please check all that apply.</p> <p><input type="checkbox"/> Understanding their credit report <input type="checkbox"/> Resolving credit report or credit score problems <input type="checkbox"/> Tailoring a savings plan <input type="checkbox"/> Developing a household budget <input type="checkbox"/> Managing emergency situations <input type="checkbox"/> Providing emotional and motivational support <input type="checkbox"/> Debt management <input type="checkbox"/> Setting financial goals <input type="checkbox"/> Financial planning beyond the IDA <input type="checkbox"/> Planning for retirement <input type="checkbox"/> Issues that require professional intervention, (e.g., legal issues) <input type="checkbox"/> Referrals to other assistance programs</p> <p>Please specify other types of coaching _____</p>

Topic	Basic Financial Education for AFI Participants
FE Course Content	<p>14. Which of the following topics are covered in the basic financial education (FE) program that AFI participants are required to attend? (Please check all that apply.)</p> <p>Money Values & Setting Goals</p> <ul style="list-style-type: none"> <input type="checkbox"/> Money values <input type="checkbox"/> Importance of saving <input type="checkbox"/> Setting goals <input type="checkbox"/> Record keeping <p>Budgeting</p> <ul style="list-style-type: none"> <input type="checkbox"/> Income <input type="checkbox"/> Understanding pay statements <input type="checkbox"/> Tracking Expenses <input type="checkbox"/> Creating a budget <input type="checkbox"/> How to save money/decreasing expenses <input type="checkbox"/> Earned Income Tax Credit and other tax credits or refunds <input type="checkbox"/> Net worth <p>Banking</p> <ul style="list-style-type: none"> <input type="checkbox"/> An Introduction to bank services <input type="checkbox"/> Choosing the right account <input type="checkbox"/> Maintaining a checking account <p>Borrowing/Credit</p> <ul style="list-style-type: none"> <input type="checkbox"/> Borrowing basics <input type="checkbox"/> An Introduction to credit <input type="checkbox"/> Building and maintaining 'good' credit <input type="checkbox"/> Credit reports and scores <input type="checkbox"/> How to reduce your debt <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Predatory Lending <p>Consumer Safety</p> <ul style="list-style-type: none"> <input type="checkbox"/> Consumer rights <input type="checkbox"/> Identity theft <input type="checkbox"/> Money scams, payday lenders, and auto-title loans <p>Please specify other topics covered: _____</p> <p>15. Is your basic financial education program a cohort-based model or a non-cohort based model? It is a cohort-based model if the participants attend a sequence of classes together as a group. A non-cohort based model is when participants are given a schedule of classes and instructed to choose sessions that are convenient for them. Please select one.</p> <ul style="list-style-type: none"> Cohort-based model <input type="checkbox"/> Non-cohort-based model <input type="checkbox"/> Both cohort and non-cohort-based models <input type="checkbox"/>

Topic	Basic Financial Education for AFI Participants
<p>Gaps in Available FE Curricula</p>	<p>16. Please tell us which topics you would like to, but are unable to cover in your required FE, either because current resources or time are limited, you don't have a qualified instructor to teach the topic, or information or knowledgeable trainer on topic is just not available. (Please specify all topics you would like to be able to cover in your FE training.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> General Economics <input type="checkbox"/> Teaching Your Family to Develop Good Financial, Asset-building Habits <input type="checkbox"/> Building relationships with financial planner, local bank, etc. <input type="checkbox"/> Choosing a loan you can afford (e.g., student loan, mortgage, etc.) <input type="checkbox"/> Accessing public benefits (e.g., food stamps, health care for children, etc.) <input type="checkbox"/> Filing for bankruptcy <input type="checkbox"/> Cultural differences and attitudes about money & finances <input type="checkbox"/> Purchasing insurance (e.g., auto, home, etc.) <input type="checkbox"/> Investments: stocks, interest bearing accounts <input type="checkbox"/> Accessing other income supports (e.g., tax refunds or credits, EITC, etc.) <input type="checkbox"/> Estate planning (e.g. wills, trusts, living wills, etc.) <input type="checkbox"/> Homeownership foreclosure process <input type="checkbox"/> Other topic(s) you would like to cover: _____
<p>Variations in FE Course Content</p>	<p>17. Does the course material for your required financial education course always stay the same, or do instructors vary and adapt the course materials to meet the needs of specific clientele?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Course materials for required FE are always the same - they do not vary <input type="checkbox"/> Course materials for required FE vary, depending on clients' interests and specific financial education needs. <p>17a. If FE varies in materials, please tell us how you vary and adapt the content of your financial education training to address the specific needs of your clients:</p> <p>_____</p>

Topic	Basic Financial Education for AFI Participants
FE Curriculum	<p>18. Which of the following curricula do you use in your AFI required financial education? (Please check all that apply.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Money Smart (FDIC) <input type="checkbox"/> Moneywise <input type="checkbox"/> Credit When Credit is Due <input type="checkbox"/> Your Money Counts <input type="checkbox"/> Dollar Sense <input type="checkbox"/> All My Money <input type="checkbox"/> Pathways to Prosperity (NEFE with CFED and Fannie Mae Foundation) <input type="checkbox"/> Making Your Money Work <input type="checkbox"/> Freddie Mac's Credit Smart <input type="checkbox"/> Financial Fitness <input type="checkbox"/> Your Money, Your Life <input type="checkbox"/> Pathways to Financial Freedom <input type="checkbox"/> Realizing your Economic Action Plan <input type="checkbox"/> Created our own in-house curricula. Please specify: _____ <input type="checkbox"/> Guest speaker provides their own curricula. Please specify: _____ <input type="checkbox"/> Other curricula which is not mentioned in the list above. _____ <p>18a. Please tell us why you use the particular curricula and which modules are most useful in the ones you use. _____</p>
Other FE Training Materials	<p>19. What other training materials/tools do you use in your AFI required financial education? (Please check all that apply.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Videos (e.g., Maxed Out, etc.) <input type="checkbox"/> Computer/Online budget tools <input type="checkbox"/> Pocket calculators <input type="checkbox"/> Games <input type="checkbox"/> Take home resources (i.e. FTC brochures, etc.) <input type="checkbox"/> Newspapers, magazines, etc. <input type="checkbox"/> Please specify other training materials. _____ <p>19a. Please tell us the names of any videos, games, online tools, or other items that you find useful for teaching participants about budgeting, banking, and financial management topics... _____</p>

Topic	Basic Financial Education for AFI Participants
<p>Maintaining Participant Engagement in FE</p>	<p>20. What are the most effective ways for promoting AFI participants' participation in the required financial education? (Please check up to three ways.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Having a training schedule that respects participants' time and work/family schedules <input type="checkbox"/> Providing alternative training options like home study and coaching, on-line curriculum <input type="checkbox"/> Accommodating people who need child care or transportation, have physical or learning disabilities, or live in remote areas <input type="checkbox"/> Providing refreshments for participants <input type="checkbox"/> Please specify other ways for promoting AFI participants' participation in the required financial education. _____ <p>21. What are the most effective ways for maintaining AFI participants' interest in the required financial education? (Please check up to three ways.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Excusing participants from required FE if they have already mastered the skills addressed in the training <input type="checkbox"/> Having a skilled facilitator who is an efficient, effective, and engaging communicator <input type="checkbox"/> Customizing the content of the curriculum to make the learning relevant to participants <input type="checkbox"/> Designing a training that uses multiple learning styles (e.g., use of visuals, exercises, charts, technology, summarize and repeat key points, drills/role play to practice skills, computer response, allow for breaks and small group discussions, etc.) <input type="checkbox"/> Having participants solve a problem or learn how to do something new during the training (e.g., provide solutions to their specific problems) <input type="checkbox"/> Having participants participate in small group discussions <input type="checkbox"/> Having participants complete an evaluation form on the FE training (i.e., the facilitator, guest speakers, etc.) to measure the effect of the training. <input type="checkbox"/> Provide ways for students to follow-up individually with instructor after class or the FE training <input type="checkbox"/> Please specify other ways for maintaining AFI participants' interest in the required financial education. _____
<p>Participant Outcomes</p>	<p>22. How do you determine whether your participants are achieving favorable results from the financial education course? (Please check all that apply.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Use pre/post surveys or tests and analyze data collected <input type="checkbox"/> Talk to participants about whether they found the course helpful <input type="checkbox"/> Talk to instructors about whether participants learned the course materials <input type="checkbox"/> Complete a follow-up survey 3 or 6 month after finishing the program <input type="checkbox"/> Have a third party evaluate the facilitator and training <input type="checkbox"/> Please specify other ways you use to determine whether your participants are achieving favorable results: _____ <input type="checkbox"/> If you do not track outcomes and results, please specify why: _____

Topic	Basic Financial Education for AFI Participants
Participant Measures	<p>23. Which of the following measures or questions do you use to determine participant outcomes? (Please check all that apply.)</p> <p><input type="checkbox"/> Questions that test whether a participant has become knowledgeable (learned) about financial topics, or gained particular skills (e.g., able to balance a budget, write out a check/deposit slip, etc.)</p> <p><input type="checkbox"/> Questions that indicate that a participant has changed his/her attitude, feelings, or beliefs about a financial issues (e.g., banks, payday lenders/check cashing services, shopping at larger retail stores, saving money, limit use of credit cards, etc.)</p> <p><input type="checkbox"/> Questions that track action steps by participants that indicate a change in their financial behavior (e.g., open a bank account, deposit money into their IDA account, pays bills on time, pay more than minimum on credit card bills, stop using layaway or rent-a-center furniture, stop using payday loan or check cashing services, meet individually with a financial advisor/coach to resolve financial issues, etc.)</p> <p><input type="checkbox"/> Other methods used. _____</p> <p>23a. Which of the following measures or questions do you include on your overall course evaluation? (Please check all that apply.)</p> <p><input type="checkbox"/> Participant satisfaction</p> <p><input type="checkbox"/> Facilitator skills</p> <p><input type="checkbox"/> Instructor's skills and knowledge</p> <p><input type="checkbox"/> Instructor course evaluation</p> <p><input type="checkbox"/> Facilities</p> <p><input type="checkbox"/> Course content</p> <p><input type="checkbox"/> Other _____</p>

FE Internal Staffing, Functions, and Level of Effort

In the next four questions, we would like to learn who provides the basic financial education and counseling to your AFI participants, both within and outside your organization. We understand that staff within your organization, or that of your subgrantees and partners, may work on multiple projects or deliver training to both AFI and non-AFI participants. Therefore, when answering questions 24 through 27, please provide your best estimate of the time that staff within the Grantee organization, staff of partner organizations, individuals, or volunteers spend dedicated to supporting the delivery of and providing the required basic financial education to AFI participants.

24. Please tell us who within your organization prepares and provides the basic financial education to your AFI participants?
(Please check all that apply.)

Internal financial education providers and staff (from inside your organization), of the following type:	
AFI program staff:	
<input type="checkbox"/>	Directors of AFI Project
<input type="checkbox"/>	Manager of AFI Project
<input type="checkbox"/>	AFI IDA coordinator
<input type="checkbox"/>	AFI FE Trainer/Instructor
<input type="checkbox"/>	AFI Administrative Assistant (AA)
Staff who run, or work on a different (non-AFI) programs, within your organization:	
<input type="checkbox"/>	Executive Directors of Grantee Organization
<input type="checkbox"/>	Coordinator of Other (non-AFI) program
<input type="checkbox"/>	FE Trainer/Instructor for organization
<input type="checkbox"/>	IT Specialist
<input type="checkbox"/>	Data Entry Clerk
<input type="checkbox"/>	Data/Research Analyst
<input type="checkbox"/>	Non-AFI Administrative Assistant
<input type="checkbox"/>	Temporary Staff
<input type="checkbox"/>	Other Support Staff
<input type="checkbox"/>	Community Residents
<input type="checkbox"/>	General Public
<input type="checkbox"/>	AmeriCorps Volunteers
<input type="checkbox"/>	Vista Volunteers
<input type="checkbox"/>	Other _____

If no internal staff prepare or provides basic financial education to your AFI participants, check the box immediately below and skip to Q.26.

- No Internal Staff provide basic financial education training or counseling to your AFI participants. PLEASE CHECK BOX AND SKIP TO Q.26

25. Among the staff within your organization that you indicated above who prepare and provide the basic financial education to your AFI participants, please tell us your best estimate of the total number of hours each staff spent per year between October 1, 2010 and September 30, 2011 and what **functions they perform to prepare and deliver financial education to AFI participants.**

Internal Staff Involved in Providing Basic Financial Education

Title	Total Hours Per Year	Functions (Check all that apply for the specific internal staff)
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25a. Role: Director of Organization

<input type="checkbox"/> Executive Director of Grantee Organization	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
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Specify other functions _____

25b. Role: Managers within Grantee Organization

<input type="checkbox"/> Director of AFI Project	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
--	--------------------------	---

Specify other functions _____

Manager of AFI Project _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

25c. Role: Program Coordinator or FE Trainers within Grantee Organization

AFI IDA Coordinator _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

AFI FE Trainer/
Instructor _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Coordinator of
Other (non-AFI)
program _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

FE Trainer/
Instructor for
organization

per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

25d. Role: IT or Data Analysis Staff within the Grantee Organization

IT Specialist

per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Data Entry Clerk

_____ per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Data/Research Analyst

_____ per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

25e. Role: Other Support Staff within Grantee Organization

AFI
 Administrative Assistant (AA) _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Non-AFI
 Administrative Assistant _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Temporary Staff _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Other Support Staff _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

25f. Role: Volunteers within Grantee Organization

Community Residents _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

General Public _____
per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

AmeriCorps
Volunteers

_____ per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

Vista Volunteers

_____ per year

- Arrange FE Training and Logistics
- Recruit FE Training Providers
- Recruit volunteers, guest speakers
- Manage internal AFI FE staff
- Manage external FE providers
- Design Basic FE curriculum
- Conduct basic FE training course
- Solicit in-kind donations for FE course
- Provide 1-on1 FE counseling/coaching
- Administrative/Logistics
- Recruit individual consultants
- Conduct the Financial Education course
- Provide one-on-one FE
- Track FE training completion
- Assess progress
- Follow up after program completion
- Other functions

Specify other functions _____

FE External Staffing, Functions, and Level of Effort

26. Please tell us about external financial education providers from who outside your organization who prepare and provide the basic financial education to your AFI participants? (Please check all that apply.)

- Executive Directors from Partner Organization(s)
- Management Staff from Partner Organization(s) Operating an AFI Project
- Management Staff from Partner Organization(s) who are NOT Operating an AFI Project
- Staff from one of your partner organizations (i.e., a local bank or credit union)
- Staff from one of your subgrantee organizations
- Volunteers from Your Partner Organization(s)
- Coordinator of Other (non-AFI) program
- Coordinator of AFI program
- General Public
- Guest Speakers Who Volunteer their time
- AFI/FE Trainer/Instructor from Partner organizations
- FE Trainer from an Education Training Institute
- Instructors from a Community College
- Individual Consultants
- Other education providers
- A HUD-Certified Counseling Agency
- Paid staff from Banking Partner
- Guest Speakers who are paid a fee/stipend
- Other Partners or Providers
- Other _____

27. Among the staff external to your organization that you indicated above who prepare and provide the basic financial education to your AFI participants, please tell us your best estimate of the total number of hours each external staff person spent *per year between October 1, 2010 and September 30, 2011*, and what **functions they perform to prepare and deliver financial education to AFI participants.**

If no external staff provides basic financial education to your AFI participants, check the box immediately below and skip to Q.28.

No External Staff provide basic financial education training or counseling to your AFI participants. PLEASE CHECK BOX AND SKIP TO Q.28

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)		
Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
27a. Role: Staff from Partner Organization(s) Operating an AFI Project		
<input type="checkbox"/> Executive Director of Grantee Organization	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
27b. Role: Management Staff from Partner Organization(s) Operating an AFI Project		
<input type="checkbox"/> Director of AFI Project	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
<input type="checkbox"/> Manager of AFI Project	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> AFI IDA Coordinator	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)		
Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
27c. Role: Management Staff from Partner Organization(s) who are NOT Operating an AFI Project		
<input type="checkbox"/> Director of AFI Project	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> Manager of AFI Project	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
<input type="checkbox"/> Coordinator of Other (non-AFI) program	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions

Specify other functions _____

27d. Role: Volunteers from Your Partner Organization(s)

<input type="checkbox"/> General Public	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
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Specify other functions _____

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
<input type="checkbox"/> AmeriCorps Volunteers	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> Vista Volunteers	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
<input type="checkbox"/> Volunteers from Partner Organizations	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> Guest Speakers Who Volunteer their time	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)		
Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
27e. Role: Educational Trainers from Partner Organization(s) or Other Institutions		
<input type="checkbox"/> AFI/FE Trainer/ Instructor from Partner organizations	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> FE Trainer from an Education Training Institute	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
<input type="checkbox"/> Instructors from a Community College	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> Individual Consultant	_____ per year	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
<input type="checkbox"/> Other education providers	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions

Specify other functions _____

27f. Role: A HUD-Certified Counseling Agency

<input type="checkbox"/> A HUD-Certified Counseling Agency	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
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Specify other functions _____

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)

Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
27g. Role: Other Partners and Providers		
<input type="checkbox"/> Paid staff from Banking Partner	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	
<input type="checkbox"/> Guest Speakers who are paid a fee/stipend	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

External Staff Involved in Providing Basic Financial Education FE (From outside your organization)		
Title	Total Hours Per Year	Functions (Check all that apply for the specific external providers)
27h. Role: Other Partners or Providers (Please Specify)		
<input type="checkbox"/> Other Partners or Providers	_____ <u>per year</u>	<input type="checkbox"/> Arrange FE Training and Logistics <input type="checkbox"/> Recruit FE Training Providers <input type="checkbox"/> Recruit volunteers, guest speakers <input type="checkbox"/> Manage internal AFI FE staff <input type="checkbox"/> Manage external FE providers <input type="checkbox"/> Design Basic FE curriculum <input type="checkbox"/> Conduct basic FE training course <input type="checkbox"/> Solicit in-kind donations for FE course <input type="checkbox"/> Provide 1-on1 FE counseling/coaching <input type="checkbox"/> Administrative/Logistics <input type="checkbox"/> Recruit individual consultants <input type="checkbox"/> Conduct the Financial Education course <input type="checkbox"/> Provide one-on-one FE <input type="checkbox"/> Track FE training completion <input type="checkbox"/> Assess progress <input type="checkbox"/> Follow up after program completion <input type="checkbox"/> Other functions
Specify other functions	_____	

Funding for (FE)	<p>28. What funding sources do you use to finance your basic financial education for AFI participants? Please check all that apply.</p> <p><input type="checkbox"/> AFI grant funds</p> <p><input type="checkbox"/> Grants and funds raised by the grantee organization, including for other programs</p> <p><input type="checkbox"/> Funds from a subgrantee/partner organization that operates an IDA project</p> <p><input type="checkbox"/> Funds from a partner organization that does not operate an IDA project</p> <p><input type="checkbox"/> Partner organization in-kind services, materials, facilities, etc.</p> <p><input type="checkbox"/> Fees charged to the AFI participants Please specify Fee per participant: \$ _____)</p> <p><input type="checkbox"/> No funding sources for AFI FE in the past year. Please tell us why no funding sources were used for basic FE in the past year: _____</p> <p><input type="checkbox"/> Please specify other funding sources. _____</p> <p>29. What is the total amount of funding spent on your required FE for AFI participants in the past year? (Please provide your best estimate).</p> <p style="padding-left: 20px;">\$ _____</p> <p>29a. Please provide best estimate of the total amount of in-kind funding provided for AFI basic FE training between October 1, 2010 and September 30, 2011? (Please provide your best estimate.)</p> <p style="padding-left: 20px;">\$ _____</p> <p>29b. What is the total amount of funding from non-AFI sources for the AFI basic FE training in the past year? (Please provide your best estimate.)</p> <p style="padding-left: 20px;">\$ _____</p> <p>29c. What is the total amount of funding for training materials for the AFI basic FE training in the past year? (Please provide your best estimate.)</p> <p style="padding-left: 20px;">\$ _____</p> <p>30. What is the average amount of funding spent per AFI participant on your required financial education in the past year? (Please provide your best estimate).</p> <p style="padding-left: 20px;">\$ _____</p>
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Challenges Faced

31. What are the most serious challenges faced by your AFI program in providing effective **financial education** to participants? (Please check up to three challenges.)

Content

- Curriculum does not cover the appropriate topics for the AFI target group
- Course content is too basic to meet participants' needs
- Course content is too advanced to meet participants' needs
- Participants in FE training is a mix between basic to advanced levels of financial literacy

Logistics

- Difficulty in arranging classes at a convenient time or location for participants
- Participants do not have access to adequate transportation
- Daycare or transportation issues for participants to attend FE training
- Developing advertising and marketing materials (e.g., cost and development)
- Recruiting participants
- Time management of AFI program with other work duties/responsibilities within organization
- Need to provide additional one-on-one assistance to AFI participants attending FE training

Evaluation

- Inability to assess the initial knowledge level of program enrollees
- Measuring what knowledge and skills they learned from the FE training
- Participants are not willing to participate in long-term follow-up

Trainer Concerns

- Staff lack depth of technical knowledge to provide training and support
- Staff lack knowledge and skills to provide engaging and effective training

Other

- Limited literacy levels of participants
- Limited English language proficiency of participants
- Lack of funding-to provide training
- Please specify other challenges in providing financial education to participants.

**Training and
Technical
Assistance Needs**

32. What are the most important areas in which the AFI Resource Center could provide assistance to your organization in improving your **financial education**?
- Assessing current financial education
 - Review our financial education curricula and course offering
 - Selecting an appropriate curriculum
 - Customizing current curriculum to better meet the needs of the AFI target group
 - Amend financial education curricula/course offerings to include participatory activities
 - Recommending additional materials and resources
 - Planning evaluation
 - Developing pre- and post-training assessments
 - Assessing our financial education providers
 - Training your financial education providers
 - Incorporate other financial education approaches--coaching, counseling, resource centers
 - Incorporate other asset specific education approaches--sector specific mentoring circles, foreclosure prevention counseling, etc
 - General tips for improving planning and delivery of financial education
 - Networking with other financial education providers in my region to conduct trainings and share teaching experiences
 - Develop proposals for funding financial education or asset-specific education
 - Specify other needs. _____

<p>BOE Course Content</p>	<p>1. 33. ONLY FOR GRANTEES WHO OFFER MICRO-ENTERPRISE AS AN ELIGIBLE ASSET: Which of the following topics are covered in the business ownership education for AFI participants? (Please check all that apply.)</p> <p><input type="checkbox"/> Business planning: A basic guide to understand what's involved in starting a business</p> <p><input type="checkbox"/> Business ownership assessment: Assisting participants in determining whether business ownership is right for them</p> <p><input type="checkbox"/> Starting or investing in a business: How to choose whether to buy a franchise, start your own business, or invest in a business</p> <p><input type="checkbox"/> Knowing your business ownership rights: legal requirements, laws, regulations, compliance, rights, etc.</p> <p><input type="checkbox"/> How to prepare a Business Plan</p> <p><input type="checkbox"/> How to prepare a Business Loan package</p> <p><input type="checkbox"/> Franchising basics: Information franchises and how to purchase one, etc.,</p> <p><input type="checkbox"/> Business investment: Information on how to invest in a business</p> <p><input type="checkbox"/> Business financing: Information on financing options, business loan information and the steps involved in applying for a business loan, Small Business Association's Loan Guaranty programs, disaster assistance, financial assistance, etc.</p> <p><input type="checkbox"/> Accounting: Introduction to business accounting</p> <p><input type="checkbox"/> Marketing: How to market your business and/or product</p> <p><input type="checkbox"/> Internet marketing: web marketing, e-commerce communications, building your website,</p> <p><input type="checkbox"/> Employee management: Learning about the steps to successful long-term business ownership, hiring, communication, employment compensation, and retention, etc.</p> <p><input type="checkbox"/> Business preservation: Information on how to keep your business, ways to avoid bankruptcy, what to do if your business is losing money, ways to down-shift in a slowing economy, getting out of your business with effective exit strategy, etc.</p> <p><input type="checkbox"/> Business taxes, deductions, and benefits of business ownership (e.g., tax credits, deductions, or refunds). The basic tax aspects of operating a business.</p> <p><input type="checkbox"/> Protecting your assets: information on ways to protect your personal and business assets, and build wealth</p> <p><input type="checkbox"/> Retirement planning</p> <p><input type="checkbox"/> Refinancing your business</p> <p><input type="checkbox"/> Purchasing office space and equipment</p> <p><input type="checkbox"/> Business opportunities (e.g., winning government contracts)</p> <p><input type="checkbox"/> Technology</p> <p><input type="checkbox"/> Other topic. Specify: _____</p> <p><input type="checkbox"/> Other topic. Specify: _____</p>
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<p>One-on-one BOE Counseling</p>	<p>34. ONLY FOR GRANTEES WHO OFFER MICRO-ENTERPRISE AS AN ELIGIBLE ASSET: Do you provide individual one-on-one, personalized business ownership counseling to AFI participants that focuses on financing, purchasing, or starting a business?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>IF Q.10 = YES: During the past year between October 1, 2008 – September 31, 2009, what is the average number of hours you spend per participant each year providing one-on-one business education counseling to AFI participants who will be owning a business?</p> <p>_____ average hours of one-on-one business ownership counseling per AFI participant per year</p> <p>IF Q.10 = YES: How many AFI participants received one-on-one business ownership counseling in the past year?</p>
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	<p>_____ Total AFI participants receiving one-on-one business ownership counseling in the past year</p> <p>IF Q.10 = YES: What is the content of the one-on-one business ownership counseling? (Please check all that apply.)</p> <p><input type="checkbox"/> Helping them understanding their business goals</p> <p><input type="checkbox"/> Helping them choose a business to start or invest in</p> <p><input type="checkbox"/> Helping them choose a business or franchise</p> <p><input type="checkbox"/> Helping them develop a business plan</p> <p><input type="checkbox"/> Helping them apply for a business loan</p> <p><input type="checkbox"/> Help them developing a long-term (5yr) financial plan and annual budget</p> <p><input type="checkbox"/> Assistance with developing a plan to pay the business loan or other business expenses</p> <p><input type="checkbox"/> Business advice or technical assistance when they are starting the business</p> <p><input type="checkbox"/> Assistance with finding a employees, office space, and equipment for their business</p> <p><input type="checkbox"/> Assistance with developing a payment plan to repay their loan</p> <p><input type="checkbox"/> Assistance with refinancing their business loan</p> <p><input type="checkbox"/> Assistance with avoiding bankruptcy</p> <p><input type="checkbox"/> Other types of counseling (specify) _____</p> <p><input type="checkbox"/> Other types of counseling (specify) _____</p> <p><input type="checkbox"/> Other types of counseling (specify) _____</p>
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HOE Course
Content

2. 35. ONLY FOR GRANTEES WHO OFFER HOME OWNERSHIP AS AN ELIGIBLE ASSET: Which of the following topics are covered in the home ownership education for AFI participants? (Please check all that apply.)
- The key steps involved in purchasing a home:** Overview and basic introduction to understanding the home buying process
 - Assessing readiness to purchase a home:** How to determine and decide whether you can and want to purchase a home
 - Shopping for a home:** Choosing a neighborhood and search for a home that you can afford
 - Home inspections:** What are the pros and cons of paying for a home inspection
 - Pre-qualifying for a mortgage:** The steps and benefits of pre-qualifying for a mortgage
 - Knowing your rights:** Fair Housing Laws, Real Estate Settlement, Borrower's Rights, etc.
 - The purchase process:** Including the purchase contract, role of a realtor and lawyer, upfront financial expenditures and deposits, and the content of the financial agreements you will need to sign
 - Housing Assistance resources:** Information on home buying programs, down payment assistance, closing assistance, etc.,
 - Mortgage products:** Financing options, mortgage loan information, and the steps involved in applying for a mortgage loan
 - Understanding the technical terms:** technical terms of real estate brokers and lawyers, mortgage lenders and bankers and the technical language in the contract agreements, as well as other terminology
 - Overview of the closing process:** Information on settlement costs and the closing process for becoming a homeowner
 - Money management:** Managing your money, life-long money management skills
 - Home maintenance:** How to maintain, repair, and improve your home and property
 - Responsibilities of home ownership:** Learning about the steps to successful long-term home ownership, post-purchase ideas, community involvement, etc.
 - Home ownership preservation:** Information on how to keep your home, ways to avoid foreclosure, what to do if you are at-risk of losing your home
 - The Income tax benefits:** of Home ownership (e.g., tax credits, deductions, or refunds)
 - Homeowners insurance**
 - Predatory lending practices**
 - Refinancing your mortgage loan**
 - Other topic. Specify: _____
 - Other topic. Specify: _____

<p>One-on-one HOE Counseling</p>	<p>3. 36. ONLY FOR GRANTEES WHO OFFER HOME OWNERSHIP AS AN ELIGIBLE ASSET: Do you provide individual one-on-one, personalized home ownership counseling to AFI participants that focuses on purchasing a home?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>IF Q.10 = YES: During the past year between October 1, 2008 – September 31, 2009, what is the average number of hours you spend per participant each year providing one-on-one home ownership counseling to AFI participants who will be buying a home?</p> <p>_____ average hours of one-on-one home ownership counseling provided per AFI participant per year</p> <p>IF Q.10 = YES: How many AFI participants received one-on-one home ownership counseling in the past year</p> <p>_____ Total AFI participants who received one-on-one home ownership counseling in the past year</p> <p>IF Q.10 = YES: What is the content of the one-on-one home ownership counseling? (Please check all that apply).</p> <p><input type="checkbox"/> Helping them put a plan together to reach their home ownership goals</p> <p><input type="checkbox"/> Helping them choose a neighborhood and home to purchase</p> <p><input type="checkbox"/> Helping them apply for a mortgage loan</p> <p><input type="checkbox"/> Helping them find a real estate broker or lawyer</p> <p><input type="checkbox"/> Helping them find a fair priced mortgage interest rate</p> <p><input type="checkbox"/> Helping them developing a financial plan and budget</p> <p><input type="checkbox"/> Assistance with developing a payment plan for mortgage or other housing expenses</p> <p><input type="checkbox"/> Assistance with finding a home and making an offer</p> <p><input type="checkbox"/> Assistance with finding a home inspector</p> <p><input type="checkbox"/> Assistance with finding homeowners insurance</p> <p><input type="checkbox"/> Assistance with the closing process</p> <p><input type="checkbox"/> Assistance with developing a payment plan to repay their mortgage</p> <p><input type="checkbox"/> Assistance with refinancing their mortgage</p> <p><input type="checkbox"/> Assistance with avoiding foreclosure</p> <p><input type="checkbox"/> Other types of counseling (specify) _____</p> <p><input type="checkbox"/> Other types of counseling (specify) _____</p> <p><input type="checkbox"/> Other types of counseling (specify) _____</p>
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PSE
Course Content

37. ONLY FOR GRANTEES WHO OFFER SECONDARY EDUCATION AS AN ELIGIBLE ASSET:
Which of the following topics are covered in the post-secondary education courses that AFI participants are required to attend? (Please check all that apply.)
- Planning for your Education:** Overview, a basic guide to understand the time commitment and costs of completing post-secondary education for yourself
 - Planning for your Child(ren)'s Education:** Overview, a basic guide to understand what's involved in planning and paying for post-secondary education for Child(ren)
 - Career and Education assessments:** Information on the different career and educational assessment tests that participants can take to help them determine whether a post-secondary or vocational education is right for them, and what career they are interested and skilled in.
 - Career and Education Goals:** Understanding and mapping your career and education goals, identifying your needs versus wants
 - Post-Secondary Education Exploration:** How to find a post-secondary or vocational institution that meets your learning style, career and educational interests, and budget
 - Career Exploration:** How to find a Career that meets your interest, skill, and budget
 - Studying Abroad:** An overview of the possible universities and financial costs for students looking to attend an college or university overseas; topics such as: Studying Abroad, Costs of studying abroad, Preparing to go abroad, Managing money while abroad, Paying for study abroad. Saving money in college
 - Paying for Post-Secondary Education:** Understanding the true costs of college, taking a financial inventory to determine affordability, budgeting & financial planning, how to navigate financial aid, how to make the most of college while working.
 - How to Budget Your Money while Attending School:** The challenges and guidance on how to budget and save your money while completing your education
 - How to Manage Work, and Family-life while Attending School:** The challenges and guidance on how to manage work and family responsibilities while completing your education and how to make the most of college while working.
 - How to Stay in School:** Learning about the services and guidance available on how to resolve financial, personal, or health issues that can cause students to drop-out of school
 - How to select Academic Courses to Meet your Career Goals:** Guidance on how to select appropriate academic courses or tutoring classes to help you realize your career goals
 - Postsecondary Education & Financial Aid:** An overview of the various financing options available to students looking to finance their education, including scholarships, fellowships, student loans, grants and how to navigate and apply for financial aid.
 - Financial Aid Programs offered by State and Federal Agencies:** An overview of the public financial aid programs available to students looking to finance their education, including government grant programs (e.g., Pell Grants), Military Assistance (e.g., ROTC), Community Service Scholarships (e.g., Teach for America, Segal Americorps Education Award), state-supported financial aid, etc.
 - Education tax credits and deductions** An overview of the tax credits, deductions, or refunds available to students.
 - Student Loan Repayment Process:** An introduction to student loan repayment responsibilities, forecasting annual costs, budgeting, and repayment options like loan deferment or forgiveness options
 - How to Search and Prepare for the Job You Want:** Information on how to find a job, how to create effective resumes, how to apply for a job and prepare for a job interview, and follow-up after the interview.
 - Other topic. Specify: _____
 - Other topic. Specify: _____

**One-on-one PSE
Counseling**

38. ONLY FOR GRANTEES WHO OFFER SECONDARY EDUCATION AS AN ELIGIBLE ASSET: Do you provide individual one-on-one, personalized education counseling to AFI participants that focuses on financing, applying for, and pursuing a post-secondary education?

- Yes
- No

IF Q.10 = YES: During the past year between October 1, 2008 – September 31, 2009, what is the average number of hours you spend per participant each year providing one-on-one education counseling to AFI participants who will be purchasing post-secondary education? average hours of post-secondary education counseling provided to an AFI participant per year

IF Q.10 = YES: How many AFI participants received post-secondary education counseling in the past year
Total number of AFI participant who received post-secondary education counseling in the past year

IF Q.10 = YES: What is the content of the one-on-one post-secondary education counseling? (Please check all that apply).

- Helping them understanding their career and education options and goals
- Helping them choose a career
- Helping them choose an educational institution
- Helping them apply to a college or university
- Developing a financial plan and budget
- Helping them apply for financial aid
- Assistance with them with a plan or process of paying for education course, semester, or other school bills
- Academic guidance when they are attending school
- Assistance with finding a job once they graduate from the program or school
- Assistance with developing a payment plan to repay their student loan once they graduate from the program or school
- Assistance with refinancing their student loan once they graduate from the program or school
- Other types of counseling (specify) _____
- Other types of counseling (specify) _____
- Other types of counseling (specify) _____