

## AFI Financial Education (FE) Cost Data Collection -- Introduction



This cost data collection form is a supplement to the Grantee Practices Survey. It has been designed to answer the following research questions about AFI grantee financial education (FE) practices:

What resources do grantees and sub-grantees use to support FE (resource amounts, types, variations in resource mix)?

What is the amount of resources for FE per program, and what are the key program characteristics affecting this?

What is the amount of resources per client beginning and per client completing FE?

The form covers basic and advanced financial education, with additional questions for asset-specific training.

To answer these questions, we use an approach developed and applied in several other studies of non-profit service provision. This approach takes into account the fact that the grantees often operate multiple other programs and support their operations (both AFI and non-AFI) with a variety of resources.

An AFI grantee may offer FE programs to AFI and non-AFI clients, using a variety of resources, at different times during the year, using different trainers or providers and different formats. Understanding the full picture is necessary, in order to get accurate cost information and see how AFI and other FE programs (and AFI and other clients) inter-relate and leverage each other.

Collecting accurate and complete cost data takes some time and effort. We recommend recruiting a sub-sample of AFI grantees to cooperate with this part of the Grantee Practices Survey. The data should be collected at the level of organization delivering the financial education. This could be a grantee or sub-grantee organization.

The form is designed for administration through an interview, after sending the form in advance to a grantee or sub-grantee that has volunteered to provide cost data. Data from last year's Annual Report data can be used to pre-populate many fields. Then the respondent would only need to update those fields as necessary.

The cost data collection has three steps, each in a separate layer of this spreadsheet:

- Step 1 Define FE programs
- Step 2 Identify resources used for FE programs
- Step 3 Obtain resource summary and cross-walk to FE programs

**STEP 1: Guide for Defining AFI Grantee's Financial Education Programs**

*The purpose of this interview is to learn about the grantee and the financial education programs the grantee offers. Some of this information may be entered by the grantee, the rest will be collected by telephone.*

**AFI Grantee:**

**AFI Subgrantee (if appropriate):**

**Interviewer:**

**Date of Interview:**

**Period Covered:**

**Part I: Grantee or Sub-Grantee Information**

Note: This is a brief review only, to lead into program and cost questions. Information from the annual report, if available, will be inserted in advance so it only needs to be updated as necessary.

1 What type of organization is the grantee? (e.g., private, non-profit, local government, local affiliate of national organization, etc.)	
2 What are the principal activities and programs operated by the grantee? (Include full range)	
3 What was the annual budget for the grantee organization in the most recently completed fiscal year?	
4 List all the programs currently in operation, for AFI clients and others, and specify the type.	

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**Part II: Defining Grantee's or Sub-Grantee's Financial Education Programs**

**IIa. Basic and advanced financial education**

<p>5 A FE program is an offering of financial education:</p> <ul style="list-style-type: none"> <li>a) by a specific provider*</li> <li>b) over a specific time period/set of dates</li> <li>c) Of a specific type</li> <li>d) in a specific format (or specific mix of formats)</li> <li>e) to a specific group of clients.</li> </ul> <p>In the matrix at right, please identify each separate FE program offered during this period. If the same type of FE was offered multiple times during the year, please list each time as a separate program.</p> <p><b>There is space to enter information about asset-specific training below the FE program spaces.</b></p> <p>*The provider can be the grantee or a partner organization or contractor. Providers can also include community colleges, HUD-certified counseling agencies, or other types.</p>	<p><b>Financial Education program #1 (name: )</b></p> <p>Provider:          Dates offered:          Format(s):          Type (use codes at right, specify OTHER):</p> <p>Clients:          AFI only, non-AFI only, mix?          Target groups? (use codes at right, specify OTHER):</p> <p>Content (use codes at right, specify OTHER):</p>
	<p><b>Financial Education program #2 (name: )</b></p> <p>Provider:          Dates offered:          Format(s):          Type (use codes at right, specify OTHER):          Clients:          AFI only, non-AFI only, mix?          Target groups? (use codes at right, specify OTHER):          Content (see codes at right, specify OTHER):</p>
	<p><b>Financial Education program #3 (name: )</b></p> <p>Provider:          Dates offered:          Type (use codes at right, specify OTHER):          Format(s):          Clients:          AFI only, non-AFI only, mix?          Target groups? (use codes at right, specify OTHER):          Content:</p>

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REPEAT FOR ADDITIONAL FE PROGRAMS

**IIb. Asset-Specific Training**

In the matrix at right, please identify each separate asset-specific training program offered during this period. If the same type of training was offered multiple times during the year, please list each time as a separate program.

**Asset-Specific Training Program #1 (name: )**  
Provider:  
Dates offered:  
Type (use codes above at right, specify OTHER):  
Format(s):  
Clients:  
AFI only, non-AFI only, mix?  
Target groups? (use codes at right, specify OTHER):  
Content:

**Asset-Specific Training Program #2 (name: )**  
Provider:  
Dates offered:  
Type (use codes above at right, specify OTHER):  
Format(s):  
Clients:  
AFI only, non-AFI only, mix?  
Target groups? (use codes at right, specify OTHER):  
Content:

**Asset-Specific Training Program #3 (name: )**  
Provider:  
Dates offered:  
Type (use codes above at right, specify OTHER):  
Format(s):  
Clients:  
AFI only, non-AFI only, mix?  
Target groups? (use codes at right, specify OTHER):  
Content:

**REPEAT FOR ADDITIONAL ASSET-SPECIFIC TRAINING PROGRAMS**

**STEP 2: RESOURCES USED FOR GRANTEE'S FINANCIAL EDUCATION PROGRAMS**

*Note: Programs are defined and named in Step 1 (previous layer). Names carry over into this sheet.*

Financial Education program #1 (name: _____ )			
1	If the grantee is the provider, were other organizations involved? If so, what were their roles?		
2	If the provider is a different organization, what was the arrangement with the grantee? (Contractual, fee for service, etc.)		
3	If contractual or fee for service, what was the full cost (even if not all paid by the grantee)?		
4	How was the program staffed? Specify source of staff, credentials & background, etc., regardless of provider)		Please indicate positions/titles, whether internal or external staff, volunteer or paid
5	List the costs of staff for this program. List direct fee or salary as well as fringe benefits (where provided).	List salaries (by individual). Should be same staff as Q 4.	List fringe and overhead amounts applicable to salaries (by individual):
	Staff member 1:		Volunteer, donation or in-kind? Y or N
	Staff member 2:		
	Staff member 3:		
	Staff member 4:		
6	List the materials used for this program and the costs of each item. Indicate any free or donated items.	List each material and cost to this program (including free/donated):	Volunteer, donation or in-kind? Y or N
	Materials 1:		
	Materials 2:		
	Materials 3:		
7	List any other direct costs of this program (such as space rental, computer leasing, telephone charges, transportation)		Volunteer, donation or in-kind? Y or N
	Other direct cost 1:		
	Other direct cost 2:		
	Other direct cost 3:		
8	IF program has a case management component, estimate % of staff time/ costs in Q. 5 for individualized financial counseling.		
9	How many hours of ed/training were delivered in the whole program? (Number of classroom or on-line hours delivered, not adjusted for number of participants)		
10	How many clients began the program?	# AFI clients:                  # Non-AFI clients:	
11	How many clients completed the program?	# AFI clients:                  # Non-AFI clients:	

**Financial Education program #2 (name: \_\_\_\_\_ )**

Repeat questions 1-11 above for up to 4 programs

**STEP 2: RESOURCES USED FOR GRANTEE'S FINANCIAL EDUCATION PROGRAMS**

*Note: Programs are defined and named in Step 1 (previous layer). Names carry over into this sheet.*

**Financial Education program #1 (name: )**

<b>Asset-Specific Training Program #1 (name: )</b>			
1	If the grantee is the provider, were other organizations involved? If so, what were their roles?		
2	If the provider is a different organization, what was the arrangement with the grantee? (Contractual, fee for service, etc.)		
3	If contractual or fee for service, what was the full cost (even if not all paid by the grantee)?		
4	How was the program staffed? Specify source of staff, credentials & background, etc., regardless of provider)		Please indicate positions/titles, whether internal or external staff, volunteer or paid
5	List the costs of staff for this program. List direct fee or salary as well as fringe benefits (where provided).	List salaries (by individual). Should be same staff as Q 4.	List fringe and overhead amounts applicable to salaries (by individual):
	Staff member 1:		Volunteer, donation or in-kind? Y or N
	Staff member 2:		
	Staff member 3:		
	Staff member 4:		
6	List the materials used for this program and the costs of each item. Indicate any free or donated items.	List each material and cost to this program (including free/donated):	Volunteer, donation or in-kind? Y or N
	Materials 1:		
	Materials 2:		
	Materials 3:		
7	List any other direct costs of this program (such as space rental, computer leasing, telephone charges, transportation)		Volunteer, donation or in-kind? Y or N
	Other direct cost 1:		
	Other direct cost 2:		
	Other direct cost 3:		
8	If program has a case management component, estimate % of staff time/ costs in Q. 5 for individualized financial counseling.		
9	How many hours of ed/training were delivered in the whole program? (Number of classroom or on-line hours delivered, not adjusted for number of participants)		
10	How many clients began the program?	# AFI clients:                      # Non-AFI clients:	
11	How many clients completed the program?	# AFI clients:                      # Non-AFI clients:	

**Asset-Specific Training Program #2 (name: )**

Repeat questions 1-11 above for up to 4 programs

**STEP 3: AFI FINANCIAL EDUCATION RESOURCES CROSS-WALK**

**TABLE A: ADMINISTRATIVE COST BACKGROUND (needed for grantees with internal provision of FE programs)**

A1	What is the accounting period covered by financial reports used to complete this form?			
A2	Does the grantee use a standard overhead/administrative rate? If yes, what is this rate?			
A3	If no, is overhead/administrative rate determined for the AFI program?	Y N	If Y, what is the rate?	
A4	Which staff are included in the overhead rate (e.g., fiscal staff, legal staff, agency management)?			
A5	Is there a standard fringe benefit rate? If yes, does it vary by staff? Describe			

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**STEP 3: AFI FINANCIAL EDUCATION RESOURCES CROSS-WALK**

**TABLE B: ANNUAL PROGRAM FUNDING SOURCES (ANNUAL BUDGET) FOR ALL ACTIVITIES AND PROGRAMS OF THIS ORGANIZATION**

<b>IIIA. Basic and Advanced Financial Education</b>			<b>Was this source used for</b>	<b>Was this source used for</b>	<b>Was this source used for</b>
<b>#</b>	<b>Source Name</b>	<b>Total Value</b>	<b>Financial Education program #1 (name: )</b>	<b>Financial Education program #2 (name: )</b>	<b>Financial Education program #3 (name: )</b>
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
<b>TOTAL</b>					
Federal Sources	\$	-	0%		
State Sources	\$	-	0%		
Local Sources	\$	-	0%		
Private Sources	\$	-	0%		
Client Contributions (fees)	\$	-	0%		

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STEP 3: AFI FINANCIAL EDUCATION RESOURCES CROSS-WALK

III.A. Asset-Specific Training			Was this source used for	Was this source used for	Was this source used for
#	Source Name	Total Value	Asset-Specific Training Program #1 (name: )	Asset-Specific Training Program #2 (name: )	Asset-Specific Training Program #3 (name: )
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
<b>TOTAL</b>					
	Federal Sources	\$ -	0%		
	State Sources	\$ -	0%		
	Local Sources	\$ -	0%		
	Private Sources	\$ -	0%		
	Client Contributions (fees)	\$ -	0%		