The following table outlines the adult pilot data collection and sources:

|  |  |  |  |
| --- | --- | --- | --- |
| **Data Source** | **Account Use (outcomes)** | **Financial Well-Being (outcomes)** | **Additional Data Points (controls)** |
| Bank data  *up to 12 months* | * Number of monthly transactions * Account longevity * Use of direct deposit * Average monthly balance * Number of returned (bounced) checks |  |  |
| Credit reports  *baseline, 6 months, 12 months* |  | * Debt levels * Delinquencies * Percent use of available revolving credit * Take up of other affordable, mainstream financial products or services (e.g. establishing credit) |  |
| Intake survey  baseline |  | * Financial attitudes * Financial behavior * Baseline banking status * Banking history | * Demographics |
| Follow-up survey  *approximately 6 and 12months* |  | * Financial knowledge (knowledge assessments) * Financial attitudes (e.g. future orientation, perceived financial well- being, sense of financial control and satisfaction) * Financial behavior (e.g. use of alternative financial services, saving behavior) |  |
| POP administrative data  *up to 6-months* |  |  | * Demographics * Employment information * Income information * Benefits information * POP start and end date * POP start and end date |
| Financial Empowerment Center administrative data  *up to 24 months* |  |  | * Number of counseling sessions * Service plans * Milestones achieved |

The following table outlines data collection and sources for the youth pilot:

|  |  |  |
| --- | --- | --- |
| **Data source** | **Outcomes** | **Additional data points (controls)** |
| Student assessments  *Pre-/post-intervention* | * Financial knowledge * Financial attitudes * Financial |  |
| School District  *baseline* |  | * School-level Demographics |
| RCU data  *Duration of study period* | * Whether the student has an RCU account * Date account was opened * Number of deposits and withdrawals over the study period * Dollar amount of deposits over the study period * Prizes redeemed by each student for deposits over the study period | * Whether the student is an RCU teller in their school[[1]](#footnote-1) |
| Bank data (replication of pilot in Amarillo, TX) | * Whether the student has or opened an account * Date account was opened * Number of deposits and withdrawals over the study period * Dollar amount of deposits over the study period | * Whether the student was offered an account opening incentive |

1. Student tellers are “hired” by RCU to assist staff in processing transactions and marketing accounts to students. [↑](#footnote-ref-1)