

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 <i>up to 12 months</i>	<ul style="list-style-type: none"> • Number of monthly transactions • Account longevity • Use of direct deposit • Average monthly balance • Number of returned (bounced) checks 		
Credit reports <i>baseline, 6 months, 12 months</i>		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • Financial attitudes • Financial behavior • Baseline banking status • Banking history 	<ul style="list-style-type: none"> • Demographics

<p>Follow-up survey</p> <p><i>approximately 6 and 12months</i></p>		<ul style="list-style-type: none"> • 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) 	
<p>POP administrative data</p> <p><i>up to 6-months</i></p>			<ul style="list-style-type: none"> • Demographics • Employment information • Income information • Benefits information • POP start and end
<p>Financial Empowerment Center administrative data</p>			<ul style="list-style-type: none"> • 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 <i>Pre-/post-intervention</i>	<ul style="list-style-type: none"> • Financial knowledge • Financial attitudes • Financial 	
School District		<ul style="list-style-type: none"> • School-level Demographics
RCU data <i>Duration of study period</i>	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Whether the student is an RCU teller in their school¹
Bank data (replication of pilot in Amarillo, TX)	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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.