

Instrument 3B: Training Post-Survey

Thank you for completing this survey as part of our evaluation of this training on Your Money, Your Goals. This information is being collected to help CFPB improve the Your Money, Your Goals materials. CFPB and its contractor will review responses to identify potential enhancements to the materials.

Complete this survey providing short written responses and selecting from response options, as prompted by the survey questions. Please note that your responses will be kept private to the extent permitted by law and when survey results are reported none of your answers will be directly connected to you. Please see the Paperwork Reduction Act statement and Privacy Notice on the last page of this survey.

The organization sponsoring this delivery of the Consumer Financial Protection Bureau’s *Your Money, Your Goals* (may be the same as or different from your employer):

1) Please check any of the following that describe the clients you support (*check all that apply*).

Geography

- Mostly Urban
- Mostly Suburban
- Mostly Rural

Gender

- Mostly Female 2)
- Mostly Male

After participating in this training, how well-prepared do you feel to use *Your Money Your Goals* with clients?

- Well-prepared
- Somewhat prepared
- Not prepared

2b) [If “somewhat prepared” or “not prepared”] In what ways do you not feel prepared?

3) Please indicate the extent to which you agree or disagree with each of the following statements. If you disagree with any of the statements, please explain below.

| | Strongly Agree | Agree | Disagree | Strongly Disagree |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| The trainer was knowledgeable. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The trainer’s style was engaging and interesting. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | Strongly Agree | Agree | Disagree | Strongly Disagree |
|--|-----------------------|-----------------------|-----------------------|--------------------------|
| The trainer used activities beyond lecture and discussion to explain <i>Your Money, Your Goals</i> . | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The trainer listened effectively to contributions from me and other participants. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <i>Your Money, Your Goals</i> will improve my ability to meet the needs of my clients. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I feel prepared to use the tools and resources <i>Your Money Your Goals</i> with clients. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I plan to use the tools and resources <i>Your Money, Your Goals</i> with clients. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

4) How confident are you in your ability to...

| | Very Confident | Confident | Somewhat Confident | Not at All Confident |
|---|-----------------------|-----------------------|---------------------------|-----------------------------|
| Understand core financial management topics, such as budgeting, saving, and setting financial goals? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Discuss core financial management topics with clients? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Assess clients' financial condition or situation? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Get help if you or your clients have questions about financial issues? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Refer clients to community resources such as credit-debt counseling and tax filing assistance? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Know where to go for unbiased information or help in support to with clients? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Help clients manage their financial challenges? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Provide the right financial content at the right time in the context of your support to with clients? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Access and use tools and materials from the Consumer Financial Protection Bureau (CFPB) through its consumer website? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

5) *Your Money, Your Goals* includes a variety of tools and information on a number of different topics. How useful do you think you will find each of the following tools and resources?

| | Very Useful | Useful | Somewhat Useful | Not at All Useful | N/A Topic Not Covered |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Module 2: Putting the Toolkit into Action | | | | | |
| Tool 1—Financial empowerment checklist | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 3: Assessing the Situation | | | | | |
| Tool 1—Financial empowerment self-assessment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Client Goals and financial situation assessment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 4: Setting Goals | | | | | |
| Tool 1—Goal-setting tool | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 5: Managing Income and Benefits | | | | | |
| Tool 1—Income and financial resource tracker | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Checklist for understanding garnishment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Strategies for increasing sources of cash and financial resources | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 4—Cash, paychecks, direct deposit, payroll cards and EBT—understanding the pros and cons | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 5—Increasing your income through tax credits | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 6: Paying Bills | | | | | |
| Tool 1—Spending tracker | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Bill calendar | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Strategies for cutting expenses | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | Very Useful | Useful | Somewhat Useful | Not at All Useful | N/A Topic Not Covered |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Tool 4—When cash is short—prioritizing bills and spending | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 7: Managing Cash Flow | | | | | |
| Tool 1—Cash flow budget | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Cash flow calendar | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Improving cash flow checklist | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 4—Managing cash flow when circumstances change | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 8: Saving for the Unexpected, Emergencies and Goals | | | | | |
| Tool 1—Savings plan | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Benefits and asset limits | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Finding a safe place for savings | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 9: Dealing with Debt | | | | | |
| Tool 1—Debt-to-income worksheet | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Fair Debt Collection Practices Act checklist | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Debt management worksheet | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 4—Debt reduction worksheet | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 5—Avoiding debt traps | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 10: Improving Credit Reports and Scores | | | | | |
| Tool 1—Getting your credit report and scores | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Credit report review checklist | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Disputing errors on your credit report | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | Very Useful | Useful | Somewhat Useful | Not at All Useful | N/A Topic Not Covered |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Tool 4—Improving credit reports and scores | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 5—Creating a paper trail | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 11: Evaluating Financial Service Providers, Products and Services | | | | | |
| Tool 1—Selecting financial service products and providers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Evaluating financial service providers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Types of financial services | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 4—Opening an account checklist | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 5—Managing a bank or credit union account | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Module 12: Protecting Consumer Rights | | | | | |
| Tool 1—Red Flags | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 2—Protecting Your identity | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tool 3—Submitting a Complaint | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

5) **What pieces of *Your Money, Your Goals*, if any, do you think will be the most useful to you and the clients you serve, including in the form of interactive online tools? Why?**

6) Are there any topics that you wish had been covered in more detail in this training or in *Your Money, Your Goals* itself?

7) Thinking about the goal of equipping legal aid staff members to integrate financial empowerment tools into their work, please provide any suggestions you have for how this training could be improved

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0038. It expires on 08/31/2016. The time required to complete this information collection is estimated to average approximately 20 minutes per response, including the time for reviewing any instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov.

Privacy Notice

Information you provide in response to this survey will help the survey sponsor the Consumer Financial Protection Bureau (“CFPB”) evaluate the effectiveness of the *Your Money, Your Goals* toolkit, and to assess the scope of partner organizations’ use of the toolkit.

The CFPB will not obtain or access any information that directly identifies respondents, and any answers or comments you provide will not be tied to you individually. The agency will only obtain and access de-identified results and aggregated analyses of those results. Any directly identifying information will only be used by ICF International (survey facilitator) and partner organizations to facilitate distribution and

collection of surveys and survey responses. Survey responses will not be shared and will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Your participation is voluntary, and you may withdraw participation at any time.

Pending OMB Approval / Do Not Use