

## YMYG Task 2: YMYG Process Evaluation

Several months ago on [FILL date from pre-data], you participated in a training about the Consumer Financial Protection Bureau's *Your Money, Your Goals* (which we will refer to in the survey as YMYG) program at [FILL organization or location from pre-data]. Now that you have had a chance to possibly use YMYG, we would like to know what you think of the program. Thank you for taking the time to respond to this survey; your answers will help us understand how the CFPB can improve the training and develop new resources for organizations and individuals interested in using YMYG.

### Privacy Act Statement

#### 5 U.S.C. 552a(e)(3)

The information you provide through your responses to RAND will assist the study sponsor, the Consumer Financial Protection Bureau (CFPB or "Bureau"), in providing feedback to understand how Your Money, Your Goals (YMYG) organizations integrate YMYG into their social service programs. The CFPB will not obtain or access personally identifiable information. The Bureau will only obtain and access de-identified results and aggregated analyses of those results.

Information collected on behalf of the Bureau by RAND will be treated in accordance with the System of Records Notice (SORN), CFPB.021 Consumer Education and Engagement Records SORN, 83 FR 23435. This information may be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by RAND to facilitate the feedback session 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.

Participation in this study is voluntary, you are not required to participate or share any identifying information with RAND.

### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and notwithstanding any other provision of law 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 3170-0024. It expires on 5/31/2022. The time required to complete this information collection is estimated to average approximately 25 minutes per response.

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 the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA\\_Comments@cfpb.gov](mailto:PRA_Comments@cfpb.gov).

**SECTION 1: questions on initial training that respondent attended (asked of all respondents)**

**We would like to ask you some questions about your thoughts about the training that you attended on [FILL from pre-data].**

1. How long was the training that you attended?
  - a. Less than 2 hours
  - b. 2 to 4 hours
  - c. More than 4 hours
  - d. I don't remember

2. Please tell us to what extent you agree with the following statements about the training:

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Not Applicable
I am satisfied with the YMYG training I received.						
The training gave me a strong understanding of how my organization could use YMYG.						
YMYG is a good fit for my organization.						
I left the training with a set of clear next steps about how I would use YMYG.						

3. Please tell us to what extent you agree with the following statements:

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Not Applicable
The training fully prepared me to train other people how to use YMYG with clients.						
The training fully prepared me to use YMYG with clients.						
The YMYG training has changed the way I work with clients.						

4. Next, we would like to ask you about the topics covered in the training. For each topic, please tell us to what extent you agree with the following statements:

After the training I felt I had enough information about ...	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	This topic wasn't covered
the financial topics most relevant to clients.						
how to discuss financial issues with clients.						
how to identify the first financial topic to bring up with a client.						
working with clients in general.						

5. Still thinking about the YMYG training you attended on **[FILL date from predate]**, which statement best describes why you attended the training?

- a. I heard about the training and asked my supervisor if I could attend.
- b. My supervisor told me about the training and said that I could attend if I wanted to.
- c. My supervisor told me that I had to go to the training.
- d. Another person in my organization sent information about the training and asked who was interested in attending, so I signed up.
- e. None of these: (Please write in more about whose idea it was for you to attend training:\_\_\_\_\_)

6. Briefly tell us what you expected to get out of the training. *[OPEN ENDED RESPONSE]*

7. Did you attend the training because you wanted to learn how to: (*display as table with Y/N response options*)
- a. train other staff members (either at your organization or other organizations) to use YMYG with their clients?
  - b. use YMYG with your clients?
8. Since your first training with YMYG, have you: (*display as table with Y/N response options*)
- a. trained, taught a class, or given a presentation on YMYG to other staff at the organization where you work or at other organizations?
  - b. used YMYG with your clients?
9. Now that you have had a few months since your initial training, how do you think the training could be improved? [*OPEN ENDED RESPONSE*]

**Now we would like to turn to the YMYG materials, including the toolkit and any other materials that you might have received.**

10. Thinking about the YMYG toolkit, please tell us to what extent you agree with the following statements:

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	I don't remember
The materials in the toolkit are easy for me to understand.						
The materials in the toolkit are easy for me to use with clients.						
YMYG materials are a good fit for the people I serve.						
The toolkit is too long.						
It is easy for me to request and receive additional copies of materials, when needed.						

11. In the past month, how often have you used the following YMYG materials?

	4 or more times per week	1 to 3 times per week	1 to 3 times total	Never
The YMYG toolkit				
Focus on Native Communities companion guide				
Focus on People with Disabilities companion guide				
Focus on Reentry companion guide				
Behind on Bills booklet				
Debt Getting in Your Way? Get a Handle on It booklet				
Want Credit to Work for You? Start with These Steps booklet				

**Next, we would like to ask a couple of questions about the YMYG website.**

12. Have you visited the YMYG website?

- a. Yes
- b. No

13. [If yes to Q12] Which statement(s) best describes why you visited the site? (Check all that apply)

- a. I downloaded materials.
- b. I needed help understanding something in the YMYG toolkit.
- c. I was showing materials to a coworker.
- d. I was showing materials to a client.
- e. I ordered print materials.
- f. For another reason: (Please write in the reason: \_\_\_\_\_)

**SECTION 2: questions on trainings that respondent has given (asked if Q8a=YES, otherwise skip to SECTION 2a)**

**Next, we would like to ask you some questions about trainings, classes, or presentations that you may have given to other staff at the organization where you work or at other organizations.**

14. What type of training(s), class(es), or presentation(s) on YMYG have you given? (check all that apply)
- a. In-person
  - b. Webinars
  - c. Other (Please write in) \_\_\_\_\_

*For each checked response category to Q14, repeat Q15-21*

*In the questions below, we will fill in information based on Q14. If Q14==a FILL with "In-person trainings", if Q14==b FILL with "Webinars"*

15. How much time did you spend preparing for these [FILL from Q14]? *Open-ended (with hours and minutes fields)*
16. In total, how many [fill training from Q14] have you given? [open ended integer]
17. In total across all [fill training from Q14], about how many people have attended your [fill training from Q14]?
- a. Less than 5
  - b. 5 to 10
  - c. 10 to 20
  - d. 20 to 40
  - e. more than 40

*If Q16 >1 then display:* For the following questions, please think about the most recent training you conducted.

18. Who has participated in your [fill training from Q14]? Please check all that apply.
- a. Staff members at my own organization
  - b. Staff members from another organization
  - c. Other: \_\_\_\_\_

19. How many training hours, on average, does a typical attendee of your training(s) receive from you in total?
- 0-2 hours
  - 3-4 hours
  - 5-6 hours
  - 7-8 hours
  - More than 8 hours
20. What materials, if any, did you provide to training attendees? (Check all that apply)
- None
  - YMYG toolkit
  - Focus on Native Communities companion guide
  - Focus on People with Disabilities companion guide
  - Focus on Reentry companion guide
  - Behind on Bills? Start with One Step booklet
  - Debt Getting in Your Way? Get a Handle on It booklet
  - Want Credit to Work for You? Start with these Steps booklet
  - YMYG website link
  - Materials from organizations other than the CFPB: (Please write in) \_\_\_\_\_
  - Other CFPB material(s): (Please write in) \_\_\_\_\_
21. On the YMYG website, the CFPB provides training materials for you to use. How, if at all, did you use these materials when preparing for *[fill training from Q14]*?
- I did not know there were training materials available, so I did not use them.
  - I looked at the materials but chose not to use them.
  - I used the materials, but I modified them.
  - I used the materials as is.
22. What factors make it easier for you to conduct a YMYG training? (select all that apply)
- My leadership/management support the effort.
  - My leadership/management provide time to develop the training.
  - I am comfortable talking about finances.
  - I am confident in my ability to train others to use YMYG.
  - YMYG addresses the needs of my organization's clients.
  - My organization has made financial empowerment a priority.
  - The materials are clear.
  - The materials are available in Spanish.
  - The materials come from an independent, trusted resource.
  - None
23. What other factors made it easier to conduct a YMYG training? (Open ended)

24. What factors, if any, are obstacles (or potential obstacles) for you to conduct a YMYG training?
- a. My leadership/management does not support the effort.
  - b. I do not know enough about financial empowerment and practices to confidently teach someone else about these topics.
  - c. It takes too much time to learn how to train others to use these materials.
  - d. I do not think YMYG would benefit the clients my organization serves.
  - e. There is no incentive to use YMYG.
  - f. It is difficult to get the specific YMYG materials I need.
  - g. I prefer other financial empowerment materials and programs to YMYG.

25. What other factors kept you from training others to use YMYG? [Open ended]



**SECTION 2A: questions on why those who intended to train others have not trained others yet  
[If Q7a=YES AND Q8a=NO, otherwise skip to SECTION 3]**

26. What factors, if any, are barriers (or potential barriers) for you to conduct a YMYG training?
- a. My leadership/management does not support the effort.
  - b. I do not know enough about financial empowerment and practices to teach someone else about them.
  - c. It would take too much time to learn how to train others to use these materials.
  - d. I do not think YMYG would benefit the clients of my organization.
  - e. There is no incentive to use YMYG.
  - f. It is difficult to get the specific YMYG materials I need.
  - g. I prefer other financial empowerment materials and programs to YMYG.

27. What other factors kept you from training others to use YMYG? [Open ended]

**SECTION 3: questions on working with clients (asked if Q8b=YES, otherwise skip to SECTION 3a)**

**Now we would like to ask you some questions about using YMYG with clients.**

28. What proportion of your interactions with clients fall into each of the following categories?

Your answer should sum to 100.

- a. Emergency needs that would benefit from immediate discussion of financial empowerment \_\_\_\_\_%
- b. Emergency needs that would not benefit from immediate discussion of financial empowerment \_\_\_\_\_%
- c. Non-emergency needs that would benefit from immediate discussion of financial empowerment \_\_\_\_\_%
- d. Non-emergency needs that would not benefit from immediate discussion of financial empowerment \_\_\_\_\_%
- e. Total \_\_\_\_\_% *[Programming Note: we will include a total box on the screen that will automatically populate as the other boxes are filled in]*

29. Please tell us to what extent you agree with the following statements:

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I am confident in my ability to use YMYG with clients.					
The information and practices in YMYG are relevant to the clients that I typically see.					
I do not meet with a typical client enough times to use YMYG successfully. (REVERSE CODE)					
My meetings with clients are too short for me to bring up YMYG. (REVERSE CODE)					
It is not practical to discuss the information and practices from YMYG with my clients because they are typically in crisis and have more immediate needs. (REVERSE CODE)					
I would be more likely to use YMYG if it came with an interactive web-based tool that could be used to fill in forms.					

30. When working one-on-one with clients, have you used the YMYG toolkit? We are interested in situations where you are meeting with one client or family.
- Yes
  - No
31. [If Q30 =Yes] When was the last time you used YMYG with a client?
- In the past two weeks
  - 2 to 4 weeks ago
  - 1 to 2 months ago
  - 3 to 6 months ago
  - More than 6 months ago
32. [If Q30 =Yes] Which YMYG materials do you typically use when working with clients? [Select all that apply]
- None
  - The YMYG toolkit
  - Focus on Native Communities companion guide
  - Focus on People with Disabilities companion guide
  - Focus on Reentry companion guide
  - Behind on Bills? Start with One Step booklet
  - Debt Getting in Your Way? Get a Handle on It booklet
  - Want Credit to Work for You? Start with these Steps. booklet
  - Materials from organizations other than the CFPB: (Please write in) \_\_\_\_\_
  - Other CFPB material(s): (Please write in)\_\_\_\_\_

33. Which of the following topics have you discussed with clients in the last six 6 months?

	Yes	No	Don't know
Introductory material about finances and using YMYG			
Auto loans			
Benefits			
Budgeting			
Child support			
Credit reports and scores			
Debt and debt collectors			
Disaster relief			
Job search			
Health care			
Housing and utilities			
Identity theft			
Legal help			
Responding to a bank or debt collector			

34. Have the YMYG materials been helpful when discussing any of these topics?

*Only display topics that they discuss with clients in question 33 above*

	Not at all useful	A little useful	Somewhat useful	Very Useful	Not applicable, I have not used these materials
Introductory material about finances and using YMYG					
Auto loans					
Benefits					
Budgeting					
Child support					
Credit reports and scores					
Debt and debt collectors					
Disaster relief					
Job search					
Health care					
Housing and utilities					
Identity theft					
Legal help					
Responding to a bank or debt collector					

35. In the past month, with how many clients have you shared information or materials from YMYG? [Open ended integer]

36. For a typical client with whom you have used YMYG, on how many different occasions have you brought up these topics or materials with him or her?

- a. Only once
- b. 2 to 3 times
- c. 4 to 5 times
- d. More than 5 times

37. Have you led YMYG workshops or classes with multiple clients at the same time? If so, approximately how many total clients have you reached in this way?

- a. I have not presented YMYG to multiple clients at the same time.
- b. Yes, I have presented YMYG to a total of \_\_\_\_ clients at workshops and classes.

38. What factors, if any, are obstacles (or potential obstacles) for you personally to use YMYG with clients? Or to use it more often? (select all that apply)
- a. My leadership/management does not support the effort.
  - b. I do not know enough about financial empowerment and practices to confidently teach someone else about it.
  - c. I am uncomfortable talking about money with my clients.
  - d. My clients are often uncomfortable talking about money with me.
  - e. It takes too much time to learn how to use YMYG.
  - f. I often do not have time to use YMYG during client interactions.
  - g. YMYG does not fit the needs of my clients.
  - h. YMYG does not work for clients experiencing a crisis.
  - i. I do not like the YMYG materials.
  - j. The toolkit is too large, so it is hard to find the materials I need.
  - k. The information is not clear enough for my clients.
  - l. There is no incentive to use YMYG.
  - m. It is difficult to get the specific YMYG materials I need.
  - n. I prefer other financial empowerment materials and programs to YMYG.
  - o. The materials are not available in the language(s) my clients speak.

39. What other factors have kept you from using YMYG? [Open ended]

40. What factors have made it easier for you personally to use YMYG with clients? (select all that apply)

- a. My leadership/management supports the effort.
- b. I am comfortable talking about finances with clients.
- c. YMYG addresses the needs of my clients.
- d. The YMYG materials are easy to use.
- e. My organization provides an incentive to use YMYG.
- f. The materials are available in Spanish.
- g. The toolkit is comprehensive.
- h. The materials come from an independent, trusted resource.
- i. The materials are customizable.
- j. The information is provided in a clear, easy to understand way.
- k. None

41. What other factors make it easier for you personally to use YMYG? (Open ended)

42. What resources or support would make it easier to use YMYG at your organization? (Open ended)

**SECTION 3A: questions on why those who intended to use with clients have not used with clients yet [If Q7b=YES AND Q8b=NO, otherwise skip to SECTION 4]**

43. What factors, if any, are barriers (or potential barriers) for you personally to use YMYG with clients? (select all that apply)
- a. My leadership/management does not support the effort.
  - b. I do not know enough about financial empowerment and practices to teach someone else about it.
  - c. I am uncomfortable talking about money with my clients.
  - d. My clients are uncomfortable talking about money with me.
  - e. It would take too much time to learn how to use YMYG with clients.
  - f. I do not have time to use YMYG during client interactions.
  - g. YMYG does not fit the needs of my clients.
  - h. YMYG does not work for clients experiencing a crisis.
  - i. I do not like the YMYG materials.
  - j. The toolkit is too large, so it is hard to find the materials I need.
  - k. The information is not clear enough for my clients.
  - l. There is no incentive to use YMYG.
  - m. It is difficult to get the specific YMYG materials I need.
  - n. I prefer other financial empowerment materials and programs to YMYG.
  - o. The materials are not available in the language(s) my clients speak.
44. What other factors have kept you from using YMYG? [Open ended]

**SECTION 4: GENERAL QUESTIONS ABOUT ORGANIZATION AND RESPONDENT**

**The next set of questions asks about the organization you work for.**

45. What is the name of your organization? (this information will only be used to link information in this survey to details of the training that you attended)
46. Is your organization a government agency, non-profit organization, or another type of organization?
- a. City or county government agency
  - b. State government agency
  - c. Federal government agency
  - d. Non-profit organization
  - e. Faith-based organization
  - f. Other: (Please write in) \_\_\_\_\_
47. Which are the primary areas of focus for your organization? (Check all that apply)
- a. Housing
  - b. Seniors and Older Adults
  - c. Children and Families
  - d. Youth Services
  - e. Food/Food Security
  - f. Domestic Violence
  - g. Transportation
  - h. Health Care
  - i. Mental Health
  - j. Crisis Services
  - k. Substance Use Disorders
  - l. Income & Employment
  - m. Legal Assistance
  - n. LGBTQ
  - o. Veteran Services
  - p. Re-entry
  - q. Financial Support and Empowerment
  - r. Disabled Populations
  - s. Native American Populations
  - t. Other: (Please write in) \_\_\_\_\_
48. Does your organization serve clients in rural, suburban, or urban areas? (Check all that apply)
- a. Rural
  - b. Suburban
  - c. Urban



49. Please select the statement that best describes the interactions staff at your organization typically have with clients.
- a. Clients visit once and do not return for more services.
  - b. Clients have multiple visits with the organization and work with multiple staff members.
  - c. Clients have multiple visits with the organization and work primarily with the same staff member each visit.
  - d. Other: (Please write in) \_\_\_\_\_

**Now we would like to ask you some questions about other people in your organization and how they use YMYG.**

50. Thinking about people that work at your organization, how many do you think regularly use YMYG with clients? [open ended integer]
51. How many people that work at your organization regularly meet with clients? [open ended integer]
52. Outside of any trainings you may have led, which YMYG materials, if any, have you distributed to staff at your organization? (Check all that apply)
- a. None
  - b. YMYG toolkit
  - c. Focus on Native Communities companion guide
  - d. Focus on People with Disabilities companion guide
  - e. Focus on Reentry companion guide
  - f. Behind on Bills? Start with One Step booklet
  - g. Debt Getting in Your Way? Get a Handle on It booklet
  - h. Want Credit to Work for You? Start with these Steps booklet
  - i. The link to the YMYG website
  - j. Other material(s): (Please write in) \_\_\_\_\_

**Please tell us a little more about yourself.**

53. What is your title within your organization? (Open ended)

54. Are you part of your organization's management structure (e.g., a department manager, lead social worker)?

- a. Yes
- b. No

55. Is training staff or volunteers part of your normal job responsibilities?

- a. Yes
- b. No

56. How would you assess your overall financial knowledge?

Very Low 1	2	3	4	5	6	Very High 7
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

57. How strongly do you agree or disagree with the following statement: YMYG has helped me improve my own financial behavior.

- a. Strongly disagree
- b. Disagree
- c. Neither agree nor disagree
- d. Agree
- e. Strongly agree

58. How strongly do you agree or disagree with the following statement: I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses.

- a. Strongly disagree
- b. Disagree
- c. Neither agree nor disagree
- d. Agree
- e. Strongly agree
- f. Prefer not to say

59. Are you of Hispanic or Latino American origin?

- a. Yes
- b. No

60. Which one or more of the following would you use to describe yourself?

- a. White
- b. Black or African American

- c. Asian-American
- d. Native Hawaiian/other Pacific Islander
- e. American Indian/Native American/Alaska Native
- f. Other: (Please write in)\_\_\_\_\_

61. What is your age?

- a. Under 30
- b. 30-40
- c. 41-50
- d. 51-60
- e. Over 60

62. What is your gender?

- a. Male
- b. Female
- c. Other