

Momentum Evaluation – Money Coaching Program

Backgrounder: Money Coaching

The Money Coaching program came about as a result of a market analysis commissioned by Momentum in the summer of 2009. The analysis indicated that the challenging economic and employment environment at that time had increased demand for social supports such as Momentum's Money Management program. Given the economic downturn and growing personal financial insecurity, there was seen to be an increasing need for financial literacy programming that leads to self-sufficiency and financial well-being. Research indicated that financial coaching was a significant aid to establishing behaviours associated with financial literacy.

The report recommended that Momentum establish a one-on-one financial coaching service for participants in its Money Management program. The organization is uniquely positioned to be successful with this initiative because it has an organizational history of providing coaching through its Business Development department and it can draw on the experiences of financial coaching models for low-income families active in other cities.

The program received two-year funding from the TD Financial Literacy Grant Fund and was soft-launched in the fall of 2010. Two part time facilitators constitute a 1.0 FTE and both possess the Accredited Financial Counsellor of Canada (AFCC) designation. As a pre-requisite to participation, applicants must meet low-income requirements and attend Momentum's Budget and Credit workshops. Each participant receives 2 – 4 appointments within a 3 month period to establish and move toward their self-identified goal, building on the strengths they possess. Typically participants are working toward the establishment of an emergency fund, establishing and maintaining a budget, and dealing with debt. The Financial Wellness Scale is administered pre and post to measure financial stress, and is used as the major indicator of program success.

The Money Coaching program was not as eagerly received by Money Management participants as expected, so the program has introduced several changes to make it easier to access and participate in. At the half-way mark through our two-year funding, Momentum is eager to evaluate the effectiveness of coaching as a means toward greater financial self-efficacy. We would like to hear from our participants, a group that was not consulted during the market analysis in 2009, to learn what worked for them, what didn't, and how we can improve the program. We'd also like to talk to our community partners to find out why they aren't making referrals to the program.

What is the purpose of our Evaluation?

- 1. What are the primary issues or questions that your evaluation should clarify?**
 - Whether the program is successful, as measured by both qualitative and quantitative outcomes
 - Whether the program is meeting a need in the community
 - Whether the coaching model is an effective means for developing financial self-efficacy
 - Whether the program structure is meeting participant needs
 - Why community organizations aren't making referrals or enquiries to the program

- 2. What are the key decisions that will be based on the evaluation?**
 - If Momentum will continue the coaching program after its current funding expires
 - If the Money Coaching program is effective as it is, or does it need to change
 - If it is meeting a community need, what do we need to do to increase its usage

- 3. Determine your evaluation priorities - What is the purpose of evaluating this program?** (Give a weighting out of 100% overall)

Continuous improvement of financial literacy programming 70 %

- Determine what's working and what's not
- Hear from participants and community organizations
- Determine what changes need to be made to make the program more effective

Process Evaluation and Accountability 30 %

- Determine whether we're meeting our outcomes
- Assess the program processes for efficiency and effectiveness
- Provide solid data to establish Money Coaching as a viable strategy, or not

4. Preferences - What kind of evaluation fits best with your objectives?

- Internal – evaluation conducted by staff
- Developmental - to contribute to our learning as we continue to deliver the program

Targeting our evaluation

1. Target Audience for our evaluation (in order of priority)
 1. Momentum
 2. Funders
 3. Community organizations
 4. Sector
2. Who will be actively involved in the learning and evaluation process?
 - Participants
 - pre-participants
 - MC completers (or well-invested)
 - MC non-completers (e.g. one appointment to not return)
 - Community organizations
 - Momentum staff
 - Other program staff – BD, IDAs (as referral agents)
 - 2 MC facilitators – Brenda & Morgan
 - FL Manager - Donna
 - Director of Organizational Development - Lisa
3. How will you involve these stakeholders in your evaluation process?
 - Participants, community organizations and Momentum staff will be interviewed or surveyed
 - MC Facilitators will conduct staff and participant surveys/interviews
 - FL Manager will conduct community organization surveys/interviews
 - Director will guide and advise along the way
4. Staff Evaluation Committee will include Brenda, Morgan, Donna and Lisa

Key questions for the evaluation

Evaluation Priority 1: Continuous Improvement of program design and delivery

- What elements of the program are working?
- What elements of the program aren't working?
- Do participants feel the program met, or is meeting their needs?
- Do participants feel that the program is contributing to long-term sustainable change?
- Does the community feel there is a need for the program?
- Why aren't community organizations making enquiries or referrals?
- What needs to change to make the program more effective?

Evaluation Priority 2: Process and Accountability Review

- Are we meeting our outcomes (quantitative)?
- Are we meeting them well (qualitative)?
- Who are our participants (demographic review)
- Do our processes create any barriers to participation?
- What needs to change?
- Effectiveness of the team
- To what capacity are we using our volunteer coaches?
- Where are more or different opportunities for marketing?
- Can we move from assuming that coaching works to proving that coaching works?

Evaluation Framework Money Coaching Program

Learning and Evaluation Priorities	Key questions/points of interest	Indicators	Evaluation methods & key documents	Documents produced
Continuous Improvement of program design and delivery	<ul style="list-style-type: none"> • What elements of the program are working? • What elements of the program aren't working? • Do participants feel the program met, or is meeting their needs? • Do participants feel that the program is contributing to long-term sustainable change? • Does the community feel there is a need for the program? • Why aren't community organizations making enquiries or referrals? • What needs to change to make the program more effective? 	<ul style="list-style-type: none"> • Results from participant and community agency interviews • Results from interviews with Momentum staff • Input from MCs 	<ul style="list-style-type: none"> • Summary of interview results of Participants, Agencies & MCs 	<ul style="list-style-type: none"> • Final report
Process and Accountability Review	<ul style="list-style-type: none"> • Are we meeting our outcomes (quantitative)? • How do we compare to other agencies offering similar services? • Who are our participants? 	<ul style="list-style-type: none"> • Outcomes • Completion rates • Demographic review: gender / age / children / goal / #meetings to date 	<ul style="list-style-type: none"> • Evaluation forms • Summary of interview results from Participants, 	<ul style="list-style-type: none"> • Final Report

	<ul style="list-style-type: none"> • What are some examples of participant success and achievements? • Do our processes create any barriers to participation? • Chronicle the program so far. What changes have been made? What has worked? Not worked? • What about the program needs to change? • How does FL fit into our model? • No shows and/or changing mind during reminder calls – should we better track? How? • Rescheduling app't times – should we better track? How? • When is a file closed? • Are staffing, knowledge, coaching skill and budget sustainable? • Effectiveness of the team • To what capacity are we using our volunteer coaches? • Where are more or different opportunities for marketing? • Can we move from assuming that coaching works to proving that coaching works? 	<ul style="list-style-type: none"> • Average # of sessions of completed • Average time span of first session to completion • Average length of time since participants' last appointment? • "conversion rate" - % of those contacted who make appointments, and how many of those show up • # of "Withdrawn by Coach" • # of "Withdrawn by Participant" • Participant interviews • MC Reflection and Input • Benchmarking report • Qualitative data from evaluation forms 	<p>Agencies and MCs</p> <ul style="list-style-type: none"> • Corelate reports • Benchmarking report • "Potential MC participants" spreadsheet 	
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Determining the scope of your evaluation

1. Proposed evaluation timeline: (Please estimate)

Program period to be evaluated: from July 1, 2010 to December 31, 2011








Budget: In kind and monetary

2. Human Resource Requirements

- Role of various staff and consultants. Who will work on the evaluation?
 - Evaluation committee will establish the parameters, methodology and timeline for the evaluation, develop the survey questions, review the data collected and prepare final evaluation report
 - Donna will conduct agency surveys/interviews
 - Brenda and Morgan will conduct staff and participant surveys/interviews and collate all evaluation results
 - Lisa will oversee and advise throughout

- How much time (staff, administrator, partner etc.) will be available/required to implement and participate in evaluation activities? – see Evaluation Workplan, attached:
 - Develop evaluation project and survey questions – 4 days
 - Staff reflection (MCs) – 5 hours
 - Conduct surveys/interviews – 5 days
 - Analyze results and prepare initial findings – 10 hours
 - Report writing / editing – 3 days
 - Prepare final report – 7.5 hours

3. **Evaluation Methods** (See attached document – “Evaluation Methodologies”)

-  Journaling/keeping ongoing notes about your progress and outcomes-
-  Maintaining a program chronology
-  Collecting performance monitoring statistics
-  Key informant interviews (by telephone or in person)
-  Questionnaires Survey Monkey
-  Focused discussion groups
- Workshops
- Program observation
- Outcomes research processes – e.g. case study approaches
-  Other? Correlate reports & participant evaluation forms

4. **Resource requirements for the evaluation**

- Estimated budget for evaluation? (Staff time and other in-kind, and direct investment required – see attached Evaluation Budget)
 - Incentives – \$850
 - Staff time – 20 days
 - Other

5. **Analysis and Reflection**

- How can you involve staff in the regular analysis and discussion of evaluation findings?
 - Committee (which includes program staff) will review results, compare to other programs and make recommendations

6. **Reporting requirements**

- What report(s) are required? (determine expectations of purpose, type, and length of report(s))
 - Internal evaluation for CQI purposes. Comprehensive but not extensive

- When and to whom will reports be provided?
 - January 31/12 report will be provided to Director of Programs for feedback and recommendations
 - Evaluation results will be included in TD funding reports
 - Peer organizations, if requested – ABLE, ABABC

7. Utility of the evaluation

- How will you ensure that the findings and recommendations are useful to you? (devise a process for formulating and responding to recommendations)
 - Recommendations will be included in logic model revisions, departmental workplans, job binders and internal reporting on CQI initiatives
- Who will be accountable for responding to the evaluation?
 - Money Coaching facilitators

Thinking about logistics:

1. **Timing** – What is the best timing to review the program?

As of November 26, 2011 the Money Coaching program will have been operating for one year. November is also the time where alternate funding for the program will be sought. It therefore seems natural that November – December 2011 is a natural time to review the Money Coaching program.

2. What **permissions/clearances** are needed for various evaluation activities?

Donna McBride - to approve the time and financial budget for the project

Lisa Caton – to approve methods of data collection

Glenn Retzlaff – to approve stipends and prizes

Room availability – to ensure a private room is available to do the interviewing

3. **Key respondents**

A list of key participants to contact for both the Survey Monkey and 1:1 interviews can be found in the MC folder. Participants will be a cross-section of status (e.g. completed, active, and withdrawn), coach (Brenda, Morgan), referral (BD, MM, outside agencies) and start date. We are aiming for 10 individual interviews, and as many completed surveys (Survey Monkey) as possible.

We also plan to interview 7 outside agencies, namely those which have undergone TTT. These contacts can also be found in the MC folder.

4. **Other logistics?**

- Will you pay respondents for their time (e.g. for a focus group)?
 - Yes, \$40 cash per participant for the 1:1 interviews and focus group (20 participants total)
 - \$50 gift certificate awarded to one of the Survey Monkey respondents.
- How will you ensure confidentiality of the process?
 - Participants have already signed a Participant Agreement that outlines the privacy measures at Momentum.
 - No actual names will be released outside of the organization. If the report is released externally, data will either be summarized or identifying information removed.

5. **Confidentiality** – See above

- Familiarize yourself with the legal requirements related to privacy and confidentiality (PIPEDA).
- What procedures will you put in place to ensure privacy and confidentiality?
- What security arrangements will you have on your computers/network?

6. **Dissemination**

- How do you plan to document and share your findings and results?
 - All interview notes of agencies and participants will be kept as back-up to the final report, where the findings will be summarized. The report will be shared internally with Donna McBride, Jeff Loomis, Lisa Caton and the CQI Committee. Jeff Loomis may present it to the Board and/or funders, and it may be released to other agencies/bodies on a case-by-case basis. Other Momentum employees may choose to review the findings as well.
 - However, the main audience for the report is the Financial Literacy department, and the Money Coaching program in particular, for decision-making purposes.

Money Coaching Program Evaluation Plan

Draft Evaluation Workplan

Activity and Deliverable	Timeline/ Deadline	Notes re: Approach and Activities	Staff days	Consultant Days
Evaluation Planning		•		
Evaluation Committee established	Sept	•	.2	
Evaluation strategy finalized	Nov 8	•	3	
Tools designed	Nov 10	<ul style="list-style-type: none"> • Survey Monkey, 1:1 questions, focus group, internal staff and external agencies • To be developed by Brenda and Morgan, and approved by Lisa 	4	
Implementation		•		
MC Reflection	Feb 1/12	•	0.5	
Participant and community Interviews set up	Feb 15/12	•	1	
Interviews and focus groups conducted	Mar 1/12	•	5	
Survey implemented	Feb 15/12	•	0.2	
Analysis and Reporting		•		
Analysis of results	Mar 15/12	•	1.5	
Report writing/editing	Apr 1/12	•	3	
Review findings	Apr 15/12	•		
Report finalized	Apr 30/12	•	1	
Report presentation	June 15/12	•	.3	
Dissemination	June 30/12	•		
Total Days			20	

Worksheet 8: Evaluation Budget

Draft a budget

Item	Notes/Description	Days	In-Kind	Costs
Fees and Wages	<i>You can organize this by evaluation activity too. E.g. interview time, planning etc.</i>			
Staff time		20		\$5,000.00
Consultant time				
Volunteer time				
Honoraria for key informants				\$850.00
GST				
Expenses				
Transport				
Long-distance telephone				\$100.00
Postage/courier				
Copying				\$50.00
Specialized workshop supplies				
Total expenses				
Total budget				\$6,000.00

Momentum Money Coaching Program Evaluation *Further Thinking about Evaluation Methodologies*

DRAFT FOR DISCUSSION

Methodology 1: Focus group with “pre”-participants:

What: A needs assessment and feedback session with participants of a current Money Management Training program at Momentum.

Process: Focus Group format with 2-3 general question areas.

- Consider having a MM group come 1.5 hours earlier? (Approx 10 participants that have taken at least Budget & Credit)
 - Create basic PowerPoint
 - This could be an annual event
1. Participatory introductions – e.g. you could get people to “draw” a picture of their current money goals
 2. Question 1: Needs
 - As you finish your involvement in this training program, is there anything else that you would like to learn? Any other supports Momentum could offer, if so what? (e.g. tax preparation? Dealing with creditors on your behalf? Help with government forms? Applying for benefits?)
 - How can Momentum help you to continue to meet your money management goals?
 3. Introduction of the Money Coaching program – What is it? How does it work?
 4. Question Area 2: Feedback on Program Design
 - What do you think of this program/service? What do you think about one-on-one sessions?
 - Would you be interested in participating in this kind of program?
 - What kind of supports do you need to participate in such a program?
 - Do you prefer the coaching model, or something more hands on (see examples above)
 5. Invite people to sign up to join the Money Coaching Program

Methodology 2: On-line Survey with all Participants – optional, perhaps done in 6 months, and every 6 months after

What: An on-line survey with all participants (see below for possible questions)

- Online surveys are good for very specific questions (e.g. yes/no), but not as good for getting detailed open ended answers)
- Consider conducting online surveys of our MC participants every 6 months

Methodology 3: Staff interviews with committed MC participants

Process for interviews:

- A one-hour, one to one, paid interview by staff with a cross-section of participants (7-8) who have gone through at least 3 sessions.
- An informal interview process with focused questions
- Possible use of the sustainable livelihoods framework to discuss participant progress and asset building.

Questions for the interview

- Some sub-set of these questions could be used in an on-line survey, but you would have to construct multiple-choice answers
- Some of the more quantitative questions could be paper-based

Area	Key Questions
Recruitment and engagement	<ul style="list-style-type: none"> • How did you find out about the coaching program? What made you come and sign up for the coaching program? • What supports did/do you need to participate? (e.g. do you need money for public transit, access to daycare?)
Expectations of the program	<ul style="list-style-type: none"> • What did you want out of the coaching? • Has the program met your expectations? • Did attending the Budget and Credit workshops first make a difference to the usefulness of these one to one sessions?
Feedback on the program	<ul style="list-style-type: none"> • What did you like about the coaching? What didn't you like? • What would you change? • Did you want the coach to be more directive? Less? • What do you think about the number of

	<p>sessions?</p> <ul style="list-style-type: none"> • Does it make a difference if the coach is male or female? • Would you see yourself using this service again in the future to work towards a different goal? • What kind of follow-up would be useful to you? (e.g more 1:1 meetings? Regular, group-style follow-up support?) • Are there any other supports Momentum could offer, if so what? (e.g. Tax preparation? Dealing with creditors on your behalf? Help with government forms? Applying for benefits?)
Progress to Goal	<ul style="list-style-type: none"> • Let's look at the goal that you set. What was it? Have you made any progress toward reaching that goal? If yes, how? If no, why not? • In what ways has this coaching process helped you to meet your goals? • Did Money Coaching have a <i>direct</i> effect on your money management skills?
Money Management learning and skill development	<ul style="list-style-type: none"> • What strategies are you currently using to manage your money? • Did you learn them at the Budget or Credit workshop? At your one to one sessions? Somewhere else? • Are you confident that you have the skills to work toward your financial goals?
Other changes?	<ul style="list-style-type: none"> • Have any other changes happened in your life as a result of our Money Coaching meetings? (use the Sustainable Livelihoods asset map to assess people's goals, progress and outcomes – explore how change happens and identify concrete changes)
Assessment of outcomes	<ul style="list-style-type: none"> • Has your financial situation improved? Was it a result of the money coaching sessions, or different factors? Can you give some examples?

Methodology 4: Staff Interviews with MC participants that did not come back after first meeting

- Phone based interviews of 7-8 participants
- An informal interview process with focused questions

Expectations of the program	<ul style="list-style-type: none"> • What were your expectations of the first meeting?
Feedback on the program	<ul style="list-style-type: none"> • Why did you not continue with Money Coaching? • What did you like about the coaching? What didn't you like? • What would you change? • Are there any other supports Momentum could offer, if so what? (e.g. Tax preparation? Dealing with creditors on your behalf? Help with government forms? Applying for benefits?)
Money Management learning and skill development	<ul style="list-style-type: none"> • Did attending the Budget and Credit workshops provide you with enough information and strategies to manage your own finances?

Methodology 5: Consultation with Community Agencies

What: A 30 minute telephone interview with a sampling of community partners/agencies

- What are the most common money management needs and challenges that you deal with on a day-to-day basis when working with your organization's target population?
- How do you currently deal with these challenges at your organization?
- What do you know about Momentum's work to promote money management skills?
- Do you refer your participants to Momentum? More specifically, do they refer to the Money Coaching program? (*Do people find it overwhelming to know where to send clients given Momentum's multiple programs?*)
- Are there any other supports Momentum could offer, if so what? (e.g. Tax preparation? Dealing with creditors on your clients' behalf? Help with government forms? Applying for benefits?)

Present an overview of the Money Coaching program.

- Is this something your clients might find useful? Why? Why not?
- What challenges would you see in having them access one to one session?
- Would you refer clients to this type of program? What would cause you to hold back from referring them?
- Can you suggest ways in which Momentum can more effectively promote this program to low-income and vulnerable consumers?

Methodology 6: Staff Team – Interview results review

1. Review and discuss the findings of the focus group, interviews and on-line survey
 - What design adjustments or adaptations are required?
 - Explore key questions - structure and timing, entry requirements, gender of coaches
 - Is a "coaching model" preferred by participants rather than "problem solving approach" (e.g. FAPs)
 - How effective is coaching compared to training?
2. Program Promotion Strategy - What would increase referrals from outside agencies? Should we expend resources on external promotion or focus internally?