

**YWCA HAMILTON FINANCIAL LITERACY  
PROGRAM EVALUATION**

January 2015

Prepared by  
Rachel Ill, McMaster University Placement Student  
Erin Walters, Queen's University Volunteer  
Carla Klassen, Social Planner



© The Social Planning and Research Council of Hamilton  
162 King William Street, Suite 103, Hamilton, ON L8R 3N9  
Phone: 905.522.1148 Fax: 905.522.9124 E-mail: [sprc@sprc.hamilton.on.ca](mailto:sprc@sprc.hamilton.on.ca)  
Website: [sprc.hamilton.on.ca](http://sprc.hamilton.on.ca)



United Way Funded Agency  
All rights reserved including the right to reproduce in whole or in part any form.

## **ACKNOWLEDGEMENTS**

The Social Planning and Research Council of Hamilton acknowledges YWCA Hamilton and the funder of the financial literacy program, TD Financial Literacy Grant Fund for the financial support for this evaluation. We offer acknowledgement and thanks also to the following:

Medora Uppal, YWCA Hamilton

Deborah Schwientek, YWCA Hamilton

Paola Jani, YWCA Hamilton

Rachel III, McMaster Placement Student

Erin Walters, Volunteer, M.PH (Queen's)

Sara Mayo, Social Planning and Research Council of Hamilton

Partners and program participants for their valuable input for this evaluation

## TABLE OF CONTENTS

<b>EXECUTIVE SUMMARY .....</b>	<b>1</b>
<b>1.0 INTRODUCTION AND METHODS.....</b>	<b>2</b>
1.1 Introduction.....	2
1.2 Evaluation Objectives .....	2
1.3 Methods .....	3
<b>2.0 FINDINGS .....</b>	<b>5</b>
2.1 Staff consultation findings.....	5
2.2 Participant feedback .....	6
2.3 Train-the-trainer feedback .....	7
<b>3.0 DISCUSSION AND RECOMMENDATIONS .....</b>	<b>9</b>
3.1 Effectiveness.....	9
3.2 Viability/Adaptability.....	9
3.3 Partnerships .....	10
3.4 Evaluation process .....	10
<b>APPENDIX A – 1-ON-1 ADVISEMENT PARTICIPANT INTERVIEW GUIDE.....</b>	<b>12</b>
<b>APPENDIX B – TRAIN-THE-TRAINER PARTICIPANT INTERVIEW GUIDE .....</b>	<b>13</b>
<b>APPENDIX C – DETAILED PILOT TESTING PARTICIPANT EVALUATION DATA.....</b>	<b>14</b>
<b>APPENDIX D – DETAILED TRAIN-THE-TRAINER EVALUATION DATA.....</b>	<b>20</b>

## EXECUTIVE SUMMARY

This report summarizes the evaluation of the YWCA Hamilton's Financial Literacy Program, which aimed to reach 80 disadvantaged women in the course of developing a model for financial literacy and training that could be incorporated into existing programs. The evaluation examined program effectiveness, adaptability/viability, and partnerships. Evaluation and program data collected by program staff were reviewed, and interviews were conducted with program participants, train-the-trainer participants, and staff.

Participants in the financial literacy module sessions had overwhelmingly positive feedback about the program and facilitator. Train-the-trainer participants also had positive feedback, although many felt they would require further training before delivering modules to their own clients. Evidence suggests that operating the program as modules to be incorporated within existing programs would be fairly challenging. Further, respondents suggested that a standalone program would be beneficial to their clients. Connecting with partners was somewhat challenging due to external factors, including the death of the key program staff person, and lack of flexibility in terms of workloads among partners. Despite this, the target number of train-the-trainer participants was exceeded.

## **1.0 INTRODUCTION AND METHODS**

### **1.1 Introduction**

The YWCA Hamilton's Financial Literacy Program aims to “develop and implement a Financial Literacy Training & Advisement Model which can be integrated into existing programs and services to address the financial literacy needs of disadvantaged women... The program will assist 80 marginalized women accessing services for violence against women, housing, employment, seniors, and single mothers.”

YWCA Hamilton has engaged the Social Planning and Research Council of Hamilton to conduct an evaluation of this program.

The program consists of the following elements:

- 1) Literature review
- 2) Best practices
- 3) Focus groups to assess financial literacy training needs of participants
- 4) Financial Literacy Curriculum (5 modules)
  - a. Budgeting
  - b. Credit
  - c. Savings
  - d. Banking
  - e. Money matters (guest speakers)
- 5) Pilot testing to refine modules
- 6) 1-on-1 advisement
- 7) Train-the-trainer sessions were planned with staff from several YWCA programs, Mission Services, and Good Shepherd

The focus groups and pilot testing sessions were conducted with clients from the YWCA's Woman Alive, Transitional housing, and SISTER programs. Sessions were not held with participants in YWCA Seniors programs or staff from Good Shepherd at the time of writing, but Good Shepherd remains a project partner and may participate in sessions in the future.

In addition to undertaking evaluation activities described below, SPRC will also provide data collection tools and accompanying spreadsheets as needed to YWCA Hamilton for use in the future and ongoing evaluation of the finalized financial literacy modules. These tools will be provided to YWCA Hamilton separately.

### **1.2 Evaluation Objectives**

This evaluation is intended to offer evidence to support decision-making about future directions of the program. The evaluation goals are to explore and offer recommendations for strengthening the following program elements:

- Program effectiveness
- Viability/adaptability
- Effectiveness of partnerships

Methods used to evaluate these elements are described in section 1.3 below.

This evaluation report is intended to be attached to the finalized Project Model and disseminated along with the model to support replication by other organizations and in other communities.

### 1.3 Methods

The program elements and issues outlined above were explored using the methods outlined in the table below:

Element	Data collection methods
Program effectiveness	<ul style="list-style-type: none"> <li>• Review and analysis of YWCA-collected evaluation data</li> <li>• Interviews with:               <ul style="list-style-type: none"> <li>○ clients accessing 1-on-1 support</li> <li>○ train-the-trainer participants</li> <li>○ Financial literacy staff</li> </ul> </li> </ul>
Viability/adaptability	<ul style="list-style-type: none"> <li>• Interviews with train-the-trainer participants</li> </ul>
Effectiveness of partnerships	<ul style="list-style-type: none"> <li>• Interviews with train-the-trainer participants</li> </ul>

In addition to data collected using these methods, a literature review provided by YWCA provided background information to support the evaluator’s understanding of best practices in financial literacy programs.

The following list elaborates on each of the data collection methods used in this evaluation:

- **Review of YWCA evaluation data from participants and trainers:** Evaluation forms for participants in pilot testing and train-the-trainer sessions were developed, administered, and reported to the evaluator by YWCA Hamilton. Findings used in this report were collated and analyzed by SPRC.
  - 80 individual women took part in pilot testing sessions and completed evaluations. Some participants took part in sessions for multiple topics, therefore a total of 102 evaluation forms were collected from participants.
  - 21 individuals took part in train-the-trainer sessions: 5 were YWCA staff; 14 were Mission Services staff; and 2 were YWCA volunteers. All participants completed

evaluation forms, however only evaluations from 19 train-the-trainer participants were available at the time of writing.

- **Interviews with clients receiving 1-on-1 support:** Three clients who sought one-on-one financial literacy support were interviewed by telephone, with each interview lasting roughly 10 minutes. See Appendix A for the client interview guide.
- **Interviews with train-the-trainer participants:** Three train-the-trainer participants were interviewed by telephone about their experiences, reflections on the viability of the program modules embedded within their programs or as a standalone program. Two additional trainers were contacted and interviews scheduled (or arrangements made for respondents to answer interview questions by email), but responses were not received at the time of writing. Trainer respondents were selected randomly from among staff and volunteers from YWCA Hamilton, and staff at Mission Services. (Because program presentations to staff at Good Shepherd had not taken place at the time of writing, staff members at Good Shepherd were not consulted for this evaluation.) (See Appendix B for interview guide for train-the-trainer participants.)
- **Consultations with staff:** A semi-structured interview was conducted with the financial literacy facilitator primarily as a means of deepening the evaluators' understanding of the program and the context in which it was situated. While the interview did not follow a strictly defined interview guide, it did explore the topics of program strengths, challenges, and evaluation logistics. The interview lasted approximately one hour. Subsequent communication took place between the evaluator and YWCA Hamilton financial literacy staff and managers via telephone and email to clarify questions related to the program's operation, evaluation data, and other relevant issues.

## 2.0 FINDINGS

### 1.12.1 Staff consultation findings

Consultations with staff are summarized in this section under strengths and challenges.

#### *Strengths*

- Target numbers reached or exceeded in all program aspects (focus groups, pilot testing, train-the-trainer sessions)
- Staff have expertise in financial literacy programming
- Participant feedback has been positive
- Staff adapted scheduling of pilot testing and train-the-trainer sessions based on participant availability, capacity, and competing commitments.

Though the program was designed to offer full-day, 7-hour sessions for each of the 5 curriculum modules, this schedule was not workable for participants. Some sessions were modified to 1.5-2 hour sessions once a week for several weeks, for example, to accommodate participants.

#### *Challenges*

- The death of a former staff member managing this program was a significant factor in program implementation delays.
- The tightly scheduled timeline of proposal
- Reluctance from staff from multiple organizations to take on training and delivery of financial literacy modules other tasks due to workload. This was a significant and persistent challenge throughout the program, which put increased demands on the program coordinator to deliver modules directly rather than train other staff as trainers to deliver modules to clients.
- Some difficulty connecting with partners both internal and external to YWCA.
- Uptake among potential trainers in terms of delivering training modules to clients was limited. Follow-up interviews with trainers did not take place due to this.
- Lack of childcare was significant barrier to participation for Woman alive! program participants
- Focus groups with Mission Services staff to assess suitability of program training did not take place.
- Shared office compromises confidentiality and comfort for participants seeking 1-on-1 support.
- Efforts-To-Outcomes database not used for evaluation of this program.

## 2.2 Participant feedback

This section offers highlights of findings from pilot testing session feedback forms completed by participants. (Further quantitative data and full comments from participant evaluation forms are included in Appendix D of this report.)

A total of 102 participants completed evaluations, representing a response rate of up to 92.7%. Because the number of participants registered in some groups was unrecorded and evaluations were not collected from all groups, the response rate may be lower than this calculation. All attendees were recorded, but completing evaluations became difficult for participants who needed to leave immediately at the end of the sessions because of childcare, bus schedules and other external factors.

The vast majority of participants agreed that the learning material provided in the sessions were helpful at improving individuals' understanding of the concepts and provided participants with the skills needed to apply the concepts to their lives.

Overall, the participants were very satisfied with the delivery of program (see Figure 1 below). When asked about various aspects of the program including material and facilitation, respondents indicated their expectations were met for most of these indicators. The only aspects of program delivery in which less than 100% of respondents felt met their expectations were: the clarity of the material (99.0%); the relevance of examples, videos and handouts (96.6%); helpfulness of the handouts (99.0%); and their ability to apply the concepts to their life (98.0%).

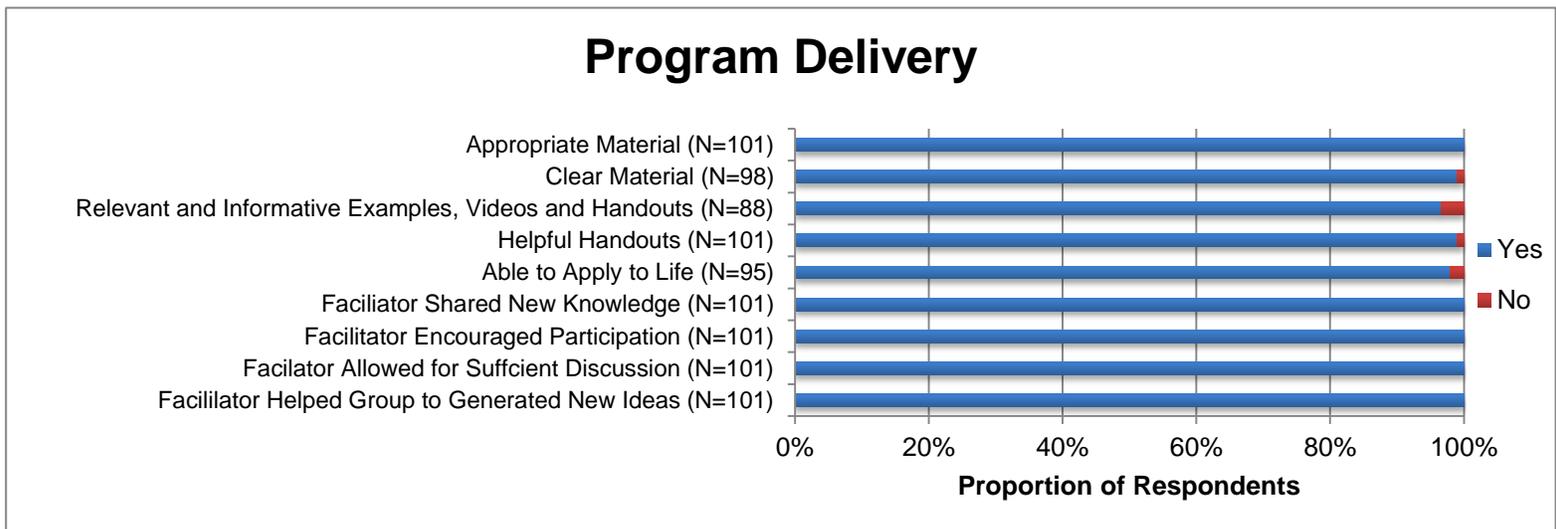


Figure 1 – Pilot Testing Participant Feedback Summary

Participants were generally satisfied with the content presented in the pilot testing workshops. (See Appendix D for further quantitative and qualitative participant feedback data.) When asked about various aspects of the content provided in the separate workshops, the majority of respondents felt the material was an appropriate level of difficulty, volume and quality. When comparing different workshops, respondents felt the material from the credit workshop was relatively more difficult and provided less information. Additionally, respondents felt the material from banking workshop was relatively lower quality.

From an evaluation methodology perspective, some participants not completing evaluation forms due to time pressures, variation in non-responses between questions, and difficulties with data quality limited the analysis. Such challenges may be improved with revised evaluation data collection tools and processes, explored further in Section 3.0, Discussion and Recommendations.

Participants accessing one-on-one support offered quite positive feedback in interviews. Participant interviewees felt that program material was useful and had positive interactions with the facilitator. One participant interviewee felt the information was largely not new to her, but the others indicated that they learned new things. One respondent credited the program with helping her to achieve a particular financial goal. The program was seen as being particularly helpful for newcomers to Canada. All participant interviewees said they would recommend the program to others.

Suggestions for improving the program included including more detailed information, including ways to save money such as using coupons, more hands-on exercises, and more sessions with the facilitator. This resonates with findings from staff interview findings, which indicated that all module pilot testing sessions were shorter than the planned duration.

### **2.3 Train-the-trainer feedback**

Participant feedback from train-the-trainer sessions through surveys and interviews was generally positive, particularly for the facilitator. (Detailed train-the-trainer evaluation data and comments are included in Appendix E.) Still, significant questions about the model's adaptability were raised by train-the-trainer participants, which should be considered as the program moves forward.

In written evaluations from train-the-trainer participants, most rating questions had average responses of 4.0 or higher (on a scale of 1 to 5). Direct evaluation of the facilitator had the highest average rating at 4.7. The question with the lowest average rating was about participants' confidence in delivering the training themselves, with a rating of 3.5. Participant comments echoed these sentiments.

Despite these fairly strong ratings, findings suggest that most participants did not feel they had the capacity to deliver modules to clients after the training session(s). Most train-the-trainer

participants suggested they would need more training themselves before feeling confident in delivering the modules, and several recommended extending the training period to facilitate this. Other suggestions included having a finished and user-friendly binder during training, providing more detailed information and case studies, and meeting with agencies receiving training to tailor the presentation to each agency's needs.

As with surveys, interview findings show that the program material was helpful and raised the level of awareness about financial literacy among participants, but that none felt they had enough knowledge to confidently advise their clients on financial issues or deliver the modules independently at the time of interview. Two out of three interviewees also described the train-the-trainer as being less useful for them because of their current responsibilities/workloads, and the ease and convenience of being able to refer clients to financial literacy support offered by Catholic Family Services. While some training participants suggested longer training sessions in surveys, one interviewee indicated that taking part in the planned 5-day training would be prohibitively time consuming given the worker's responsibilities and service structure.

All interviewees indicated that a standalone program (i.e. dedicated staff offering financial literacy training and services to clients, and to which service providers could refer clients) would be more useful to them and their clients than the current model. One interviewee suggested that the training may be more appropriate for some services, particularly those that work with clients over a longer span (e.g. one year) than for others (e.g. several weeks). Benefits described included greater consistency of service and more knowledgeable staff. Transportation and possible wait times for clients being referred to a standalone program were also cited as drawbacks.

Views on the model's adaptability were mixed. Respondents were positive about the material and its likely benefit to their clients, and some indicated that the model was very adaptable, allowing service providers to select relevant items for clients as needed. But the reality of being able to incorporate use of the modules into their programming was seen as a challenge to some.

Some interviewees did not feel they could comment on the effectiveness of partnerships. YWCA staff interviewees spoke highly of the partnerships among YWCA's programs.

## 3.0 DISCUSSION AND RECOMMENDATIONS

### 3.1 Effectiveness

The program received very strong evaluation feedback from pilot testing participants, demonstrating a need for such material among participants and suggesting that it was delivered in a useful manner. The schedule laid out in program proposal was not possible for most participants and so was modified to meet participant availability.

Train-the-trainer participants also had generally positive feedback about the program, though most felt that they would need more instruction time before feeling comfortable delivering program modules to clients.

Overall, the evidence suggests that the program is effective in terms of the strength and usefulness of material, though scheduling sufficient time to cover all material was a challenge for many participants.

**Recommendation:** that modules be used as revised based on pilot testing results.

**Recommendation:** that the scheduling of modules continue to be flexible to accommodate participants. Expectations around learning outcomes should be made clear based on agreed upon session scheduling.

### 3.2 Viability/Adaptability

Although participant feedback is very positive, evidence suggests that the program faces challenges in terms of viability and adaptability. Significant challenges to actually delivering the program modules to clients as needed within the services they provide (i.e. adaptability) were raised by most train-the-trainer participants. All train-the-trainer participants interviewed indicated that operating this financial literacy program as a standalone program would be beneficial to them and their clients, though some disadvantages were also identified. The potential for duplication or competition between financial literacy services may exist if the program were to operate as a standalone program given that other similar services currently operate in Hamilton.

**Recommendation:** that YWCA consider whether the program could be redesigned as a standalone program.

**Recommendation:** that possible gaps, complementarities, or partnerships be explored with community partners currently offering similar services prior to establishing a standalone financial literacy program.

Because this program is targeted specifically at women living on low incomes the lack of child care is a crucial challenge to the program's viability, as it creates a barrier to participation.

**Recommendation:** that a budget for provision of child care for participants be included in any future programming.

### 3.3 Partnerships

Evidence suggests that some partnerships, particularly between some YWCA programs, were strong, though others, both internal and external to YWCA, were not viewed as being particularly strong. Challenges connecting with partners may limit the viability of the program.

**Recommendation:** that YWCA consider ways of strengthening partnerships, possibly including a detailed outreach strategy, and further organizational support to connect with partners around the program.

**Recommendation:** Consult with prospective partners through meetings (or other methods) to assess suitability before delivering training.

### 3.4 Evaluation process

YWCA Hamilton staff has been exceptionally helpful in making evaluation data available and responding to clarifying questions promptly. Unfortunately, evaluation tools used were in use prior to the engagement of the external evaluator which prevented evaluator input into their development. Challenges with data quality also made analysis somewhat challenging.

**Recommendation:** That time for participants to complete evaluations be incorporated into the program session timeframe in order to support strong response rates from participants, which will in turn produce more robust evaluation data.

**Recommendation:** When funding allows, YWCA Hamilton should use an external evaluator to develop data collection tools and process to ensure best practices. YWCA may also benefit from exploring possibilities around staff training in use of Efforts-to-Outcomes software owned by the organization. Training on the use of other evaluation tools could also be made available as needed. These steps would allow project staff to focus more resources on project delivery and facilitate the collection of more consistent, reliable evaluation data. Proposed evaluation tools and corresponding spreadsheet(s) are included in this submission to YWCA Hamilton for use in future financial literacy programming, but should be considered drafts.

**Recommendation:** that the program funder, TD Financial Literacy Grants, consider establishing a set of standardized evaluative tools for funded financial literacy programs to use across projects it supports. This would allow for easy comparison between communities and

would give the funder stronger evidence of program impacts. It would offer the additional benefit of removing the onus on programs to develop their own tools.

## APPENDIX A – 1-ON-1 ADVISEMENT PARTICIPANT INTERVIEW GUIDE

1. Can you tell me about what parts of the program you participated in? (possible prompts – e.g. modules: credit, banking, savings, budgeting, and financial literacy; focus groups; pilot testing)
2. What did you think of the information you received?
3. How has the program helped you, if at all?
4. What did you like most about the program?
5. What did you like least about the program?
6. What made you feel comfortable seeking 1-on-1 advisement?
7. What (if anything) was challenging about seeking 1-on-1 advisement?
8. Would you recommend the program to others?
9. If you were in charge, what would you change about the program?

**APPENDIX B – TRAIN-THE-TRAINER PARTICIPANT INTERVIEW GUIDE**  
**Interview Guide for Trainers – YWCA Financial Literacy Evaluation**

1. What has been your experience with the YWCA's financial literacy program?  
(possible prompt: What was your understanding of the purpose of the training?  
Was any of the information new to you? How did you learn about the program?  
How were you engaged?)
2. What did you think of the information you received?
3. (For managers/If applicable) From your perspective, how effective was the partnership between your program and the financial literacy program?
4. How effective do you feel the program has been at training trainers in financial literacy?
5. How adaptable would you say the program modules are to your setting?
6. What are some advantages to this being a standalone program?
7. What are some drawbacks of having it as a standalone program?
8. What would you change in the program to improve its effectiveness?
9. Anything you think you wanted to mention that you haven't had a chance to yet in terms of this program?

## APPENDIX C – DETAILED PILOT TESTING PARTICIPANT EVALUATION DATA

		<b>Saving</b>	<b>Banking</b>	<b>Credit</b>	<b>Budgeting</b>
<b>The presented materials were:</b>	<b>Just Right</b>	83.3%	75.0%	75.0%	87.5%
	<b>Simple</b>	13.3%	12.5%	6.3%	12.5%
	<b>Little Difficult</b>	0.0%	0.0%	0.0%	0.0%
	<b>Difficult</b>	3.3%	12.5%	18.8%	0.0%
	<b>Much Too Difficult</b>	0.0%	0.0%	0.0%	0.0%
<b>Volume of the material presented was:</b>	<b>Just Right</b>	100.0%	100.0%	56.3%	100.0%
	<b>Too Little</b>	0.0%	0.0%	0.0%	0.0%
	<b>Too Much</b>	0.0%	0.0%	43.7%	0.0%
	<b>Much Too Much</b>	0.0%	0.0%	0.0%	0.0%
<b>The quality and content of materials delivered today was:</b>	<b>High</b>	13.8%	5.9%	77.8%	25.0%
	<b>Good</b>	86.2%	64.7%	16.7%	67.5%
	<b>Fair</b>	0.0%	23.5%	5.6%	2.5%
	<b>Satisfactory</b>	0.0%	5.9%	0.0%	5.0%
	<b>Low</b>	0.0%	0.0%	0.0%	0.0%

### **Qualitative Data from Participants:**

*If I could improve the materials that I received and learned about today I would:*

- Talking about different bank
- Have a curriculum by weeks
- yes I would improve
- absolutely fine
- Higher interest rates that give you more money
- More information about banking
- Savings account
- I think they were well done and easy to understand

- Get more sleep so that I can understand it better
- At financial work shop I enjoyed the program. I thought that information about financial institutions and opportunities like were lacking or un informed
- Work on Budgeting part with practical examples
- Have more hands on exercises eg. Envelops or jar system ; as a way to save money
- not to change anything , everything was helpful
- Do nothing it was perfect
- I would give more time for individuals to talk about limits spending habits
- I think it was fun afternoon and beneficial
- Give more options on the page where you can spend \$0.
- More to discuss matters. Budgeting sheets that allow you to keep track of what you buy, where you buy it, and how much it was.
- I liked it
- Increase emphasis on each topic. Ask individual each person about their knowledge related to the topic
- Everything was just fun
- I would learn more about budgeting
- Perfect
- I would learned more about the retirement material and then investment
- Give more explained videos
- Give some exercises
- Give more examples on how to invest your money in Canada and where exactly to invest and give some examples
- The materials were good, but if more information or examples could be added- it would be even better
- How to pay back money; make more specific to our situations in regard to our debts; some of the worksheets were missing or not in the right order; how t pay off a credit card amount of \$500; how to use a credit card in the future.
- credit, paying off credit cards \$500, annual credit
- Use it in the future
- some of the work sheets were not in order or missing entirely
- some wording was difficult, good materials good class

*The quality and content of materials delivered today was (comments):*

- It helped put the right idea get to the participants about the information on the handouts

*I still need more financial literacy information about*

- Tax free accounts that's...
- Little bit more about banking system and interest rates/deposits in banks/
- Different savings plans that banks have

- Moving out
- Budgeting
- Banks or other financial information about ways they can help
- Little bit more about banking system and interest rates / deposits in banks / loans
- Different saving plans that bank have
- Saving
- None I have much information as I need but good class and fun. Would do this again
- I think I learnt and liked it.
- More on how to budget i.e making money stretch, planning and budget.
- Credit cards, overdraft
- Nothing
- Investing ie: saving etc.
- No
- Savings , About my Bank
- What are the benefits of using Checking and savings account
- How to manage the money expenses
- It is good to know more information since things are changing usually
- Everything is always good to learn
- Financial Literacy
- Buying home
- Savings
- Chequing an savings
- taxing and interest rates
- taxes in Canada
- Variable interest rates; credit, money, pay back money
- variable interest rate
- CIBC, RRSPs

*These examples, videos and handouts provided in today's session were relevant and informative. Why? (comments):*

- There was no video because the internet was dead
- Even though we did not see the internet thing I think it will work based on what she talked about
- No video
- I learned more on budgeting
- It is related to the topic at hand
- Because it helped me to learn about investment
- They spoke about what is currently needed and the topic was relevant
- disadvantages of minimum payments on credit cards; learned about credit cards fast; print outs from banks, reading statements
- print outs from banks real statements
- Hands on experience

*If there was one or two items I would add to today's topic it would be:*

- credit scoring
- buying homes, saving money
- wants, needs
- tax free accounts, r.r.s.p
- How to obtain/clean bad credit rating
- Credit unions, other
- Savings account cost, low interest rates
- What gets taken off of my bank account
- Practical examples of budgeting, more money saving tips
- Nothing
- Nothing
- An actual budget to fill out
- Credit cards and overdraft
- What type of grants banks can give?, Different bank information
- Relationship between the bank of Canada and different bank
- Ways to save
- Savings, Needs and wants
- Example of investing 1000 per year and in 25 years
- How much will be if it is invested in a diversifying plan
- Watching more videos on savings, types of investments for savings other than mentioned
- Get more info on investments and where to invest, tax calculations
- debit information
- choosing a credit card
- credit
- paying back money
- choosing a credit card, debit
- credit
- CIBC, accounts(savings)

*I do have enough tools with me to use once I go home and am ready to apply them to my life in small steps. Additional tools:*

- Budgeting tools

*Please do let us know what else the facilitator could provide you with to assist you as you move forth in money management.*

- Still waiting for more groups until I comment
- Where to go to get the lowest account rate

- How to manage money, save money, checking, savings
- Not ready to provide a comment; this is the first workshop
- RRSP, why people withdraw money, is it okay?
- Nothing. It is a great class
- Budgeting sheets
- Hands on fake money to make the activities more realistic , so you are actually holding the value in your hands
- May be we can bring our personal bills and discuss one-one
- perhaps consider , if returning to SISTER Program to have session after we have our time management sessions , also include a follow up session ; broken up sort of a week after first one, giving us time to do our personal budget
- presentation was great would not want other content added
- n/a
- You did a great job!
- Information on investing an how it affects credit
- Great
- Everything is clear
- Hands on program to implement in daily financial activity even it's a jar or pop up pamphlets
- Make Us to do individual plan (personally) and know how we are doing stuff to change
- More about Money Management
- You can provide information about GIC , Annuitus , Bonds , Inflation ,
- Have more guest people
- Its very beneficial and helpful , please organise more properly, frequently with guest speaker and advisors
- I feel the session was good and information provided was sufficient for the time allocated
- mortgage, rent, paystubs, paying back credit, money credit cards, how to use credit cards
- money , credit cards how to use credit cards
- make us do individual plan (personally)
- managing money, savings account

*Please feel free to add any additional comments about today's facilitators*

- Keep up the good work
- Very knowledgeable and a nice professional
- I think it was a great help and gave me more confidence to focus on my goals and gave me things to work on
- She was super friendly and informative. She presented new ideas and discussions would love for her comeback
- The facilitator was very kind , friendly , understanding and very helpful with
- Very good , informative and beneficial to those who have to keep a consistent budget
- She was good , friendly , interested in hearing and discussing problems
- Paola went above and beyond in finding me additional information that I requested regarding buying your first home as well as ways to borrow

- You were amazing!
- Great class, fun and do it again
- She did a great job and I love the course
- So much info I loved it ☺
- Awesome, would love one all day discussion
- n/a
- Awesome information
- Great
- Thank you
- No more comments
- To tell the truth am not familiar with the issue so I have no idea if it was beneficial
- For a First day everything was good so far
- Everything Was good so far
- Everything very clear and easy to learn
- Very Good
- Love Class
- They were good friendly and encouraging
- It was so helpful session which helped me understand more about savings, budgeting in Canada. If there will be any more workshops I would love to attend.
- good session, good session learning about credit, good ideas
- good session learning about credit
- good class, good comments
- Limit the amount of the groups personal stories; they wasted a lot of time and some were unnecessary
- Organise more frequently these sessions
- Save money

## APPENDIX D – DETAILED TRAIN-THE-TRAINER EVALUATION DATA

1. *How effective was the training in providing you with an understanding of financial literacy?* (Scale from 1 to 5, with 1 being “not effective” and 5 being “extremely effective”)

Average rating: 4.1

2. *How effective was the training in providing you with an understanding of financial literacy curriculum delivery?*

(Scale from 1 to 5, with 1 being “not effective” and 5 being “extremely effective”)

Average rating: 4.4

3. *Identify one or two key learnings from the Train-the Trainer Session.*

- Credit Scores
- Budget Planning
- Fees with Credit/Bank Companies
- How to Budget
- Understanding Financial Literacy
- Customized information on client to client basis
- Types of Savings Plans
- Types of fees at different banks
- Credit Card Information
- Budgeting Styles
- Credit
- Importance of Saving
- Websites for resources
- new budget worksheets
- Budgeting
- bank comparisons
- Banking
- credit
- credit cards
- tfsa
- barriers to financial literacy
- hidden fees
- interest rates
- Training modules are extremely flexible
- Can tailor activities to clients needs
- Presenting facts to participants; options they can choose/learn from
- Consider the group when presenting financial literacy
- How to structure groups
- Comparison of bank accounts
- where to access resources

4. *How approachable and informative was your trainer?*

(Scale from 1 to 5)

Average rating: 4.7

Comments:

- Very knowledgeable and willing to look up information she was not aware about
- Very approachable; seems like too much reading from handouts vs. giving us additional info to add to our slide handout
- She was very approachable and informative
- Appreciated her commitment to making the information relevant to participants; met expectations of group; brought in additional materials and always able to direct to applicable resources
- Paola you are amazing! You are so full of knowledge
- Extremely approachable, knowledgeable and friendly

5. *How effective was the presentation style (eg. Interactive activities, methods of learning, reflective activities etc.)?*

(Scale from 1 to 5)

Average rating: 4.2

Comments:

- Enjoyed all the activities
- I would like more interactive activities; they were really vague
- Good mix of learning
- Various types of presentation styles did help and hold the attention and made it more interesting
- videos were a great compliment to the information
- Various means used

6. *How can this training be improved?*

- Further info on establishing credit to improve credit rating and scores
- Suggestions were given throughout the ex. Details and case studies; RDSP details for what is considered a disability
- More thorough coverage of the basics = or perhaps meet with the agency to tailor the presentation to agency needs
- A lot of information - lack of time
- Information on credit unions; too much information to comprehend in one day; activities weren't that stimulating
- Doing activities hands on
- Updated stats (handouts re: banking/credit); debt management/consolidation issues a lot of clients deal with
- Give more information and how to improve credit etc.
- Material is gender specific
- Needs to be longer- need to have content training first
- Would benefit greatly from having financial literacy coach on site in employment center for TLP clients to access in addition to what trained advocates can offer- key to clients escaping cycles of poverty and homelessness
- More time provided to go over curriculum and discuss how we can tailor the curriculum to our diverse clientele
- Future trainers will be exposed to all training materials attending training as participants

- Having a finished and user friendly binder during training would be very helpful. I think not having a cohesive delivery (i.e. no power point handout and a complete binder to follow along for the training made it a little confusing to following along
- More information on working with low-income community
- This could be combined into two trainings to learn more of the training part
- Perhaps breakdown modules- that is focus on each module separately. Incorporate any recent stats to capture subject
- It was a brief overview of the curriculum, I would have liked to it go into a but more details

*7. In addition to what you have learned, what else would you like to learn about with regard to financial literacy in general?*

- More about the struggles are clients deal with-like ways to stretch a dollar, problems using fast cash smart
- Discuss barriers (mental health etc.) and strategies to help those clients
- Managing Debt
- Using credit cards- when to use it, when to not to
- A case study- where you start off them and how to proceed during the delivery of materials. Maybe referring back to this case study every module
- Perhaps being told ahead of time to bring in a pay stub, financial goal or budget if you have- to directly apply this knowledge to self- to make it easier to apply to clients
- Credit counselling, improving credit/debt
- I would like an outline of what information I should not be providing. What are my restrictions as only a facilitator and not advisor. More information on bankruptcy.
- More beefed up content
- Very thorough curriculum - can't wait to review resources on drive and usb and binder when updated
- How to amend/complete taxes
- There's a lot of resources prepared and available just need to study them more

*8. Do you feel well-equipped to address financial literacy matters with the clients you serve?*  
(Scale from 1 to 5)

Average rating: 3.5

Comments:

- Still only have limited knowledge
- I feel I have learned a bit; but would refer out if don't feel confident
- Feel like a lot of info was given however, it is not organized in a user friendly way (i.e. account and credit charts)
- Need to spend more time with materials and plan to co-facilitate a session with trainer during life skills series
- I love the layout on how to run the group but I don't fully feel competent in delivering the content. But the USB will be super useful to address this
- By studying the curriculum more, I shall be okay

- I have been equipped with knowledge and practical material that will be useful during engagement

9. *What did you like most about the training? Why?*

- Interaction and videos
- Budgeting Self- Assessment
- Hearing different perspectives from other programs, the facilitator
- The different resources provided to give to clients
- Very informative, lots of handouts
- The important of the topic to be shared to the program participant
- Use of videos Different presentation tools
- Great and a very very knowledgeable trainer
- Information on how to train my clients; activities to use for groups etc.
- Resources
- Easily understandable information - resources at your fingertips on every imaginable area of interest
- Received basic knowledge that is easily applied to everyday life for myself and my clients
- How to save- tfsa
- Practical application case scenarios for me made it hands on
- Informative for my own financial practices and goals- directly applies to me
- The USB full of resources- brings together resources in a central location

10. *What did you like least about the training? Why?*

- Too much reading wanting specific examples on hand to budget
- Activities - too easy didn't stimulate me, too much information thrown at us- a little overwhelming
- Trainer spoke really low and felt she wasn't well versed in most questions people ask. Starting she would have to look it up and get back to you
- Didn't get to go through all handouts compacted
- It went really well
- Given a tone of info but didn't feel too confident in the delivery of it due to glazing over everything in an effort to fit it all in
- Handouts in a binder
- Not enough time dedicated to go through materials in depth
- Felt rushed - not able to go in depth of some materials (modules) due to time restrictions
- More time is needed
- Too short
- Lack of time for more content
- How brief it was

11. *On a scale of 1 to 5, how would you rate this training session overall?*

Average rating: 4.0

Comments:

- Interesting
- Would be better if more days to learn
- 2-day training to allow focus on modules that would be more adaptive to clients
- The trainer definitely made it great because of her wealth of knowledge, however, having a binder, powerpoint to follow along with would be a great asset

<b>Questions about facilitation</b>	<b>Yes</b>	<b>No</b>
Did the facilitator allow sufficient discussion?	19	
Did the facilitator meet your expectations?	17	2
Did the facilitator encourage participation?	19	
Did the facilitator help bring out new group ideas?	19	
Did the facilitator help close out discussions?	19	
Would you accept this facilitator again?	19	
Did the facilitator share new knowledge/learning with you on financial literacy?	17	2