FAMILY
Prosperity Initiative
Financial Literacy for All

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Preface

Salt Lake County has a goal to build healthy communities and financial health is a key part of that goal. The library is well positioned in the community to provide opportunities for individuals and families to gain the skills and resources they need to insure self-sufficiency, prosperity, and the futures of children. With the healthy community and library partners in mind, Salt Lake County Library Services, the English Skills Learning Center, Utah State University Extension Services, the Salt Lake County Office of Innovation, the Guadalupe School, the International Rescue Committee of Salt Lake City, the Refugee & Immigrant Center - Asian Association of Utah, and other Salt Lake County agencies collaborated to form the Family Prosperity Initiative (FPI).

Partners in the Family Prosperity Initiative identified the need to provide quality, and culturally appropriate, programming to build understanding and literacy surrounding financial concepts including basic banking, budgeting, future planning, credit products, and the consequences of utilizing credit in Utah and the United States. Thanks to a $99,000 grant from “Smart investing® your library” program of the American Library Association and the FINRA Investor Education Foundation, a financial literacy program will be provided to the newcomer population residing in Salt Lake County and surrounding areas through this manual and the efforts of gifted instructors.

More than 1000 refugees arrive in Salt Lake County each year along with immigrants arriving from Mexico and South America. Instead of creating additional classes for these new arrivals to attend, FPI will integrate our developed curriculum into existing class structures for English, life, US Citizenship, and health education and will provide a number of series of stand-alone classes to provide more advanced curriculum for new arrivals and the general population. The FPI partners believe this strategy will allow new arrivals to acquire necessary financial skills easily.

The FPI partners have been working on the curriculum within this manual since February 2015 and will launch classes in September. During the two-year grant period, the FPI anticipates providing 1,200 individuals from the immigrant and refugee communities with foundational financial literacy skills. These individuals will have acquired the confidence and skills to better manage their finances and the knowledge to build assets and family prosperity. It is FPI’s hope that they will then share that information with their children and others to build a healthy and prosperous community.

Introduction

Philosophy

The lessions in the Family Prosperity Initiative Instructor Manual were designed to give students tangible, hands-on experience with various financial topics that they may not have experienced in their native countries. Throughout the lesson development, we tried to incorporate teaching strategies that focused on the three main learning styles: visual learning, audio learning, and hands-on experience. The images, videos, worksheets, and stories all seek to target the learning strengths of each individual student so they can feel successful in learning. It is our hope that each teacher is able to watch for the needs of the students and to slow down or adjust the pace of their teaching as needed.

The lessons also seek to incorporate images and names from a variety of regions throughout the world; so that all resettled, refugee, and immigrant populations can see themselves and relate to the picture stories and images. We hope that all instructors will be culturally considerate and give examples of purchases and monetary amounts appropriate to ESL populations.

Organization

This manual was primarily designed to augment existing English as a Second Language (ESL) curriculum and has used standard ESL levels as a means to organize the lessons. Native English speakers will also find useful topics and skills within these lessons. For the purposes of this manual, the ESL levels are defined and organized in this manner:

**Beginner - ESL Level 0-1:** Individuals have very little to no written or no verbal English language experience. They may be illiterate in their first language as well. Individuals may only be able to answer the simplest of questions such as saying their names, and answer “yes” or “no”. The Family Prosperity Initiative lessons focus on building familiarity with money in the United States. Individuals in these levels are an aural or auditory learner, which means they learn best through listening. They will need a lot of repetition and review as they are often doing a lot of their learning through straight memorization.

**Intermediate - ESL Level 2-3:** Individuals have a greater ability to listen and speak in English, especially in situations related to their immediate needs and daily activities. Students tend to be more confident in responding to open-ended questions, although they may still make errors in the grammar and linguistic structure.

**Advanced - ESL Level 4-5:** Individuals are able to converse easily in English. They are able to participate in conversations that go beyond the basic survival skills and in unfamiliar situations. Individuals in level 4-5 may not know always know every single word, but they should be able to piece together the meanings based on the context of the lessons.

Each lesson may be taught out of the printed sequence and can stand alone for individual lessons and reference. Some lessons build on other lessons in the manual and, in those instances, a reference is made in the Prerequisite Skills notation or the Instructor Notes. It is important to match the level of English proficiency of the students to the lesson’s designated level to ensure the maximum comprehension of concepts and student confidence. The lessons are also excellent resources for teaching young people or differently abled individuals about these financial concepts and skills.

The Instructor section of this manual is relevant to all curriculum levels, and should be read by new and experienced instructors alike. For those who are new to working with the refugee and immigrant populations in their community, the Instructor section provides tips and special considerations particular to adult learners, in general, and cultural and religious approaches to financial concepts, in specific. Teaching tips and suggestions for the curriculum are included as well.
The Assessment methods and tools, located at the end of the Instructor section, have been designed specifically to correspond with the curriculum set forth in this manual. Due to the range in number of hours of instruction each student receives on a weekly basis, it was determined that post assessments for every 10 hours of financial literacy training received would be the best way to standardize results across multiple agencies.

Worksheets, handouts, and teacher aids are located at the end of each level and are organized for ease of access and duplication. Some of these materials may be used in multiple lessons and are not printed for each lesson separately. Those items are organized in accordance with the first lesson in the level in which they appear.

The Appendix includes the manual credits, a list of the Image Cards, a complete Vocabulary List, the Instructor Support Kit supplies list and sources, and additional information about the FPI partner organizations and contributors.

You will also find discs in the manual that include curriculum support videos to help convey concepts that are more complex for the beginning ESL students. Another disc includes “commercials” that may be used to promote financial literacy as a step to prosperity in the classroom setting or as PSAs. These commercials have voiceovers in several languages.

The images on the Image Cards, worksheets, and elsewhere in the manual and supportive materials have been carefully selected for quality and copyright considerations. The images were selected primarily from Thinkstock® by Getty Images and are used under license by Salt Lake County Library Services. The images are copyrighted for the purposes of this curriculum and its promotion and may not be used outside of this purpose.

This manual is a starting point on the road to financial prosperity for new arrivals to the U.S. Each lesson helps build the learner’s confidence and skills to understand the financial world and to make their life, and the lives of their children, better.

This manual and accompanying materials may be viewed and downloaded for use: http://www.slcolibrary.org/smartInvesting/

Instructor Guide

Tips for Instructing, and Working with, Refugees and New Immigrants
Tips for Working with Elderly or Differently-Abled New Arrivals
Tips Regarding Banks and Financial Literacy
Tips for in the Classroom
Tips on Vocabulary
Tips on Language and Scripting
Tips Regarding Picture Stories
Tips for using Play Money
Tips on U.S. Citizenship and Immigration Services Offices, Website and Tools
Tips for Assessments and Evaluation Tools
  Assessment and Evaluation Tools
    • Classroom Diagram
    • Evaluation Tool: Beginner (ESL Levels 0-1)
    • Evaluation Tool: Intermediate & Advanced (ESL Levels 2-5)

Tips for Instructing, and Working with, Refugees and New Immigrants
The use of the terms “pre-literate” and “ESL” does not imply students have slower intellectual capabilities. Most refugees and immigrants, including pre-literate refugees, have been, and continue to be, successful in providing for themselves and family members. They are excellent problem solvers and are quite creative in resolving issues. Be creative in your teaching style and include visual, auditory and kinesthetic or hands-on activities for the students.

Pre-literate students are aural or auditory learners, which mean they learn best through listening. They will need a lot of repetition and review, as they are often doing a lot of their learning through straight memorization, and they cannot necessarily take notes. Many of the level zero students are older, and these students may have difficulty remembering information. It is very common for level zero students to have no formal education, which will make teaching challenging and rewarding.

Usually the students will learn better if you model what you want them to do. Do not just give a verbal instruction and expect them to know what you mean. Explain and demonstrate what you would like them to accomplish which will help the students gain a sense of independence and confidence in their own abilities.

Combine written, visual, and auditory learning strategies into your lessons. Verbally giving instructions allows them to hear what you want them to do. Writing the instructions offers them the chance to see what the words look like and combing videos, pictures, or role-play scenarios allows them to gain another dimension of understanding. Be aware of your body language and if you are teaching emotions be sure to demonstrate what those emotions may look like. Do not just stand and lecture, but use all of the tools available to help reinforce concepts.

As the instructor, you should remember to be patient and respectful, and above all, to review constantly. If the students have undergone severe trauma, learning may be particularly difficult for them (refugees are quite likely to have experienced severe trauma).
Be aware of signs of Post-Traumatic Stress Disorder (PTSD), and make sure that the classroom environment is welcoming and calm. There are many signs of post-traumatic stress disorder and each person will experience the symptoms differently. Stressful and pressure filled situations can cause traumatic memories to surface. PTSD is identified in these four ways: avoidance, intrusive memories, negative changes in thinking and moods, and changes in emotional reactions (Mayo Clinic, 2014). Negative changes in mood and thinking can cause individuals to feel hopeless about the future, and have a difficult time remembering new information. Persons experiencing PTSD may also have negative emotions about themselves and their abilities to succeed. Changes in emotional reactions can make concentrating and learning very difficult. Individuals may also be frightened or startled easily, and may become frustrated, angry or have overwhelming feelings of anger, guilt, and shame (Mayo Clinic, 2014). While you are not expected to diagnose or treat PTSD, being aware of these signs can help you adjust the pace of your teaching and be aware that you may need to take a short break to allow your students to re-group.

Try to have everything ready for your class so you can meet and welcome your students when they arrive. Participants may be nervous to ask questions in front of everyone. Plan to make yourself accessible after the class if they want to speak with you on an individual level.

Teach at a pace that is comfortable for your students. Pushing through curriculum at a pace that is ideal for you, as a fluent English speaker, may cause frustration for both your students and yourself. For more information about how to help your students, consult with the director of your agency.

For more information about refugees and refugee resettlement, visit the U.S. Office of Refugee Resettlement website. [http://www.acf.hhs.gov/programs/orr](http://www.acf.hhs.gov/programs/orr)


**Tips for Working with Differently-Abled Students**

Some students are elderly or differently abled and may not have small motor skills that one might expect. To aid in the student experience, Snap Blocks were provided as a manipulative in place of the smaller Base 10 Blocks in the Numeracy Kits used in the Beginner Level.

Students may also have difficulty with other manipulatives or activity supplies—be flexible and do your best to ensure that all students are able to participate in the lesson by modifying specific actions or providing additional support.

When providing writing instruments, the instructor may want to provide a variety of items: a standard pencil as well as a “beginner” pencil that is larger in circumference; and a regular pen and a pen with a larger grip. Markers may also be useful.

Encourage low-sighted and hard of hearing students to sit closer to you for their best success and so that you may provide additional assistance as needed.

**Tips Regarding Banks and Financial Literacy**

Many students do not trust banks because of experiences in their own countries. It is important to stress how safe their money is in banks and credit unions.

Many times, the refugee and immigrant populations are in survival mode when they arrive in the U.S. and they may have a difficult time planning for the future. If that is the case, help the students focus on what they can do now in regards to their finances and money management decisions.

The U.S. Committee for Refugees and Immigrants has many resources for working with these populations, including basic brochures explaining some banking and investing concepts in English, Spanish, French, Arabic, Somali, and Russian. These brochures may be downloaded and printed for distribution without charge.


FINRA has many useful resources that you may find useful to enhance your instruction. [http://www.finra.org/investors/tools](http://www.finra.org/investors/tools)

**Tips for in the Classroom**

**Classroom Setup:**

Pay attention to your classroom set-up. If you have a large group of participants coming, you may not have a choice in how you place the desks, but if you can, move the desks in a circle or U-shaped design. This placement helps the participants to feel like they are part of a group and it also allows the students to see each other without having to worry who is behind them. (See classroom diagram)

**Recommended Classroom Equipment:**

Each classroom space should have a whiteboard, chalkboard, or large tablet of paper for writing examples and placing visuals. Computer projection is also acceptable for many

Means of projecting an image to a screen. Many ESL classrooms have access to computer and projectors, as well document cameras. If you do not have this ability in your space, consider sharing the screen of a laptop computer or providing a copy of the image you want to discuss to each student.

Appropriate Numeracy Kit (which includes Base 10 Blocks) or Financial Literacy Kit (which includes Play Money) for the lesson.

Pens and pencils for students.

Paper for student use.
Calculators for students particularly for the Intermediate Level lessons

As students arrive:
If this is your first time teaching the students, give them a nameplate and instruct them to write their names on their nameplate prior to class. While the students write their names, observe how they are doing with their writing abilities. This activity also gives you the opportunity to see how well they comprehend verbal instructions. When the class is over gather the nameplates. In the pre-literacy and beginning ESL classes, students may not be able to write their names yet, and if that is the case then feel free to help them write their name.

Introductions:
Instructors introduce him/herself and provides a little bit about themselves—if they have family, how long they have been teaching, etc. If they have lived in another country or have traveled, it may be useful to share this information as well as a means of demonstrating the type of introduction expected from the students.

Have students introduce themselves, including name, from what country they originate, and how long they have been in the United States. If there is a map in the room, you may have them point to their former countries.

Homework:
If you assign homework in the previous lesson, be sure to follow up on it in the lesson following. That way, students will feel that their work is important and remain engaged in the lessons.

Tips on Vocabulary:
In this manual, vocabulary words are **BOLD** when they first appear in the lesson to allow for definition at the time of use and within the lesson’s natural flow if you have not already introduced the vocabulary to the students.

In the Beginner and Intermediate levels, especially, it is important to emphasize not only understanding the word, but also its pronunciation. Be sure you have the students repeat the new words until they each feel comfortable saying them. Whisper phones or mirrors may help the students see how to form their lips and tongues properly when saying the word.

*Optional teaching strategy:* You may write the vocabulary words on the white board or use the Image Cards to introduce the vocabulary words at the beginning of the class. You should say the word, and then have the participants repeat what you say.

Give a simple definition of each word and tell the students that they will hear the words in the lesson today. Reference the Image Cards or the video clips that may provide a better visualization of the concept as needed.

Tips on Language and Scripting
The scripting noted throughout the manual is provided as suggestions. You may alter the script to meet your students’ needs or interests to meet the desired objective.

In each lesson, you will find these directions:
- **Instruct** - Instructor addresses students to convey concept and information
- **Discuss** - Instructor and students engage in conversation in English
- **Ask** – a prompt to ask specific questions

Instructor notes are provided to highlight review opportunities and as reminders of specific cultural or other concerns that may be encountered during the lesson.

“You” and “your” are used throughout the manual as an aid in scripting rather than using third person pronouns and possessives.

When providing unscripted examples in the course of your teaching, please be culturally considerate and give examples of purchases and monetary amounts appropriate to the ESL populations with whom you are working.

Please be aware that many of your students may not like being called a “refugee” directly. They understand that, as a group, they are collectively known that way, but prefer not to be reminded of the negative connotations attached to the word—particularly if they have experienced trauma. You may choose to use the term “new arrivals” to speak collectively of refugees and refugees and immigrants.

Tips Regarding Picture Stories
Picture Stories are a tool used to teach key concepts that activate prior learning and allow participants to visualize examples of the concepts.

To prepare lessons including the Picture Stories, locate the images needed to convey the story in the Image Cards. If you do not have access to the Image Cards, locate other images that are suitable for the story making sure not to use cartoons or caricature images as they are confusing, and potentially offensive, to many students.

Instructions for Beginning (ESL 0-1) Students:

First, show the pictures without the accompanying narration. Allow participants to name any items they see as well as talk about what they think may be taking place in the pictures.

Next, review the pictures with the accompanying narration. Be sure to narrate the story slowly. As you narrate, hold up the image that matches the narration. Ask the follow-up questions found in the lesson suggestions or create your own questions based on the prior
discussion of what the students thought was happening.

Instructions for Intermediate (ESL 2-3) and Advanced (ESL 4-5) Students:

Use the Image Cards to tell the story in its entirety.

Retell the story, stopping to point out vocabulary words and discuss the concepts.

Invite students to ask questions.

Some Picture Stories are part of specific activities and will have those instructions within the lesson.

The images on the Image Cards, worksheets, and elsewhere in the manual and supportive materials have been carefully selected for quality and copyright considerations. The images were selected primarily from Thinkstock® by Getty Images and are used under a Standard Contract owned by Salt Lake County Library Services. The images are copyrighted for the purposes of this curriculum and its promotion and may not be used outside of this purpose.

Tips for Using Play Money

When first distributing Play Money in the classroom, make sure that the students understand that it is not real money and cannot be used to make purchases outside of the classroom. This concept may be difficult for some students who do not have familiarity with U.S. money to understand, but it is vital that they be aware of the distinction to avoid unintentional, illegal activity.

Tips on U.S. Citizenship and Immigration Services Offices, Website, and Tools

Instructors are trusted resources for new arrival and immigrant populations; and you may find that your students ask you questions that do not specifically pertain to the class materials. Please remember that you are not able to provide legal or tax advice but you are able to direct your students to free national and local resources.

Citizenship is another factor that helps create financial prosperity in the U.S. The U.S. Citizenship and Immigration Services Office offers many free resources and is a safe place for documented and undocumented individuals.

http://www.uscis.gov/

U.S. Citizenship and Immigration Services

National Customer Service Center
1-800-375-5283

TDD for the Deaf and Hard of Hearing
1-800-767-1833

If you are aware of any Immigration or Citizenship scams, or other fraudulent activity, encourage your students to report the incident(s). If they are unable, or unwilling, to report, instructors and other third parties may report these instances of fraud on behalf of someone else. Contact the Office of the Attorney General, Office of Consumer Protection, and Bar Association for your location.

Free resources, including curriculum, to teach ESL, or citizenship, classes are available here: http://www.uscis.gov/citizenship. This site also has free resources for students including study aids and practice tests.

From USCIS Training for Librarians August 5, 2015 in West Valley, Utah.

Tips for Assessment and Evaluation Tools

Tracking and instruction

- Keep track of how many hours of financial literacy training is provided to students.
- Post-tests are administered after 10 hours of financial literacy training is provided.
- Instructors agree to teach at least three concepts from the lists below between post-tests.

Beginner: ESL Level 0-1

- Identify money and understand values
- Count money
- Recognize money values
- Understand basic banking/savings

Intermediate: ESL Level 2-3 & Advanced: ESL Level 4-5

- Identify money and understand values
- Count money
- Recognize money values
- Understand budgeting basics
- Shop and make purchases
- Understand basic banking/savings
- Access their money
Assessment

- Pre-tests are administered when the student is assessed by your organization, or any time prior to receiving financial literacy curriculum.
- Be sure to keep a record of the students’ names with identifiers linking them to the pre/post-tests.
- Record the identifier on each pre and post-test, to ensure the pre/post-test is linked to the student.
- Post-tests are administered after 10 hours of financial literacy training is provided.
- When students develop a budget in class, please record the names of the students who complete a budget.

Other resources you may wish to reference:

FINRA informational videos on a variety of topics: [http://www.finra.org/investors](http://www.finra.org/investors)
Smart Investing @ Your Library Program Resources: [http://smartinvesting.ala.org/audiences/](http://smartinvesting.ala.org/audiences/)

**Seating Arrangements Chart**

**Creating a Learning Environment**

How seating is arranged, and the shape of the room itself, can impact how participants interact with the presenter and one another. Some settings encourage a formal atmosphere; others convey a more relaxed setting.

<table>
<thead>
<tr>
<th>Arrangement</th>
<th>Benefits</th>
<th>Drawbacks</th>
</tr>
</thead>
</table>
| Theatre/Classroom Seating | • Instructor/student eye contact  
                          • Easy to seat large groups  
                          • Visual aids easy to see | • Formal: limits discussion  
                          • Hard for participants to interact |
| Horseshoe Seating      | • Participants can see/interact with one another  
                          • Instructor still readily visible | • Fits fewer participants  
                          • Difficult for group work |
| Fishbowl Seating        | • Seats more than horseshoe  
                          • Instructor and visual aids easy to see | • Harder to do with tables  
                          • Less interactive than horseshoe |
| Group Seating           | • Encourages group interaction and teamwork  
                          • Easy for instructor to move among participants | • Harder to see visual aids/instructor |

Seating Arrangements Chart from Money Wise Curriculum owned by Utah State University - Extension.
Assessment Info and Evaluation Documents

Instructor Role

As a teacher of the financial literacy curriculum, you will play a very important role in helping us evaluate the program. What are we evaluating?

First off, we are NOT evaluating you or your teaching ability. This is definitely not a teacher evaluation. Second, we are NOT grading the students’ performance. Students aren’t punished or rewarded for their scores.

We ARE evaluating the curriculum we have developed, including the activities we created and subjects (i.e. what is a paystub, what is a checking account). We look at the students’ scores on the pre and post-test and ask ourselves, “Did this student’s scores improve after they took our class?” Because we are looking at how each individual student’s scores changed, we need to be sure that each pre/post test has the student’s very own identifier on it.

Example: Is our curriculum effective in increasing Susie’s financial literacy. Susie scored a 4 on the pre-test, and a 9 on the post-test. We can tell her individual scores increased because we put her identifier on both the pre-test and the post-test. Her scores increased after taking the class so we would say yes, our curriculum was effective in teaching Susie financial literacy.

Why Is It Important?

Program evaluation is important because it helps us determine if the people are learning what we are teaching. It tells us if we are teaching people what we want to teach them. If we aren’t, that is OK as long as we learn from it. The evaluation piece helps identify things we need to do differently.

What do I have to do?

There are more details below, but in general you will:

• Give students the pre-test before beginning any financial literacy units.
• Keep track of how many hours you are teaching financial literacy, because you’ll need to….
• Give students the post-tests after you teach 10 hours of financial literacy.
• Teach at least 3 core concepts between post-tests (listed below)
• Take attendance each time you teach financial literacy (student names/ID)

Levels of Tests

There are two different levels of the pre/post tests. Remember, the pre and post-tests are the same test, just given at different times. However, there are 2 different levels of tests: 1) Beginner & 2) Intermediate/Advanced. For students that receive the Beginner curriculum, give them the Beginner Test. For students that receive the Intermediate or Advanced curriculums, give them the Intermediate or Advanced Test.

How does the evaluation work?

• The pre and post-tests are the same tests, just given at different times.
• Pre-tests are administered one time prior to receiving financial literacy curriculum
• Students receive their very own identifier, also known as a code (for ex. Kara B. = K04, Shauna H. = S05, Kevin L. = K06). (This way we keep their test scores separate from their name).
• Be sure to keep a record of the students’ names with identifiers, because…
• When the students receive the pre and posttest, we need to put the correct identifier on there.
• After you teach 10 hours of financial literacy curriculum, give students the post-test that matches their level of curriculum. Remember, if students take the Beginner Test, this test must be given one-on-one.
• ALSO- when students develop a budget in class, please record the names of the students who created a budget in class.

Core Concepts

Core Concepts: Teach 3 during 10 hours of financial literacy training

Beginner:

• Lessons 1-4 Numeracy
• Lesson 5 Money Identification Dollar- Bills
• Lesson 6 Money Identification- Coins
• Lesson 9 Introduction to Banking

Intermediate:

• Introduction to Money: Making Change
• Your Paycheck Level 2_3
• Creating a Budget Level 2_3 (Record the names of the students who created a budget in class)
Example Scenario of evaluation start-to-finish
Sarah is a new student with ESLC. She will be receiving the Intermediate Level Curriculum which means she’ll receive the Intermediate pre-test.

Sarah arrived at her first Level 2 ESLC class. Michelle is her teacher. Michelle taught her some general English and one day she decided to teach some financial literacy. Michelle took attendance that day, and double-checked the attendance sheet for the students’ special identifiers. She gave her the Intermediate pre-test at the start of class that day. Michelle is also keeping track of how many hours of financial literacy she is teaching. Today she taught one hour, so she made a mark on a piece of paper she’ll keep with her. After a few weeks, Michelle realized she had taught 3 hours of financial literacy, and has to remember to teach 3 of the core concepts before she hits 10 hours (because when she teaches 10 hours of financial literacy, she has to give the students a test). So, she decided to get those core concepts out of the way and made the next lesson “Your Paycheck.” The following week she taught, “What Documents Should we Carry With Us.” The next week she taught, “How to Create a Budget.” In the class where the students developed a budget, Michelle was sure to write down all the students’ names and ID numbers who were in the class that day so we know who developed budgets. She gave this list of budget-makers to ESLC.

After teaching her 3 core concepts, Michelle noticed she had taught around 6 hours of financial literacy. Michelle kept teaching, adding financial literacy to her lessons, choosing lessons that fit her class, until one day she realized, “Today will make 10 hours of teaching financial literacy!” So, Michelle got materials together during class: attendance sheet with identifiers & Intermediate tests for each student.

Michelle distributed the test to all students in her classroom that day. When she placed a test in front of a student, she asked the student’s name, looked on her attendance sheet to find the correct identifier for that student, and wrote that identifier on the student’s test. For example, she placed a test in front of a woman and asked, “What is your name?” The woman responded, “Saida Mohamed.” Michelle said, “Thank You,” glanced at her attendance sheet, found Saida Mohamed, and found an identifier next to her name of “SM123.” Michelle wrote SM123 at the top of Saida’s test. She went around the room and recorded all of the students’ identifiers like this. When the students were done taking their tests, they gave the tests to Michelle. Michelle then brought the tests to ESLC so the folks at ESLC could write down all of the scores.

Assessment Instructor Tips
- Keep track of how many hours of financial literacy training is provided to students.
- Pre-tests are given before you begin the financial literacy curriculum.
- Post-tests are administered after 10 hours of financial literacy training is provided.
- Teachers agree to teach at least 3 core concepts from the lists below between post-tests.
- Take attendance when teaching financial literacy (student’s names/ID’s)

Assessment
- Administer the correct pre/post test. Students receiving beginner curriculum will receive the beginner pre/post test. Students receiving intermediate or advanced curriculum will receive the beginner/advanced pre/post test.
- Be sure to keep a record of the students’ names with identifiers linking them to the pre/posttests.
- Record the identifier on each pre and posttest, to ensure pre/posttest is linked.
- Post-tests are administered after 10 hours of financial literacy training is provided.
- When students develop a budget in class, please record the names of the students who created a budget in class. (You may utilize the provided tracking sheet.)
- Grade and record scores in the tracking sheet.

Core Concepts: Teach 3 Core Concepts during 10 hours of financial literacy training
Level 1:
- Lessons 1-4 Numeracy
- Lesson 5 Money Identification Dollar- Bills
- Lesson 6 Money Identification- Coins
- Lesson 9 Introduction to Banking
Level 2:
- Introduction to Money: Making Change
- Your Paycheck Level 2_3
- Creating a Budget Level 2_3 (Please record the names of the students who created a budget in class)
- Banking Introduction: Lesson_Banking_savedepositswithdraw_Level 2_3
- Writing a Check
- What Documents Should We Carry With Us?

Level 3:
- Understanding Your Credit Report
- Understanding Types of Loans
- Financial Goals
- Understanding Rental Lease Agreements

**Evaluation A: Students Receiving Beginner Curriculum**

**Test Administration**
Sample: This is a pre/post-test for individuals who receive Beginner curriculum.

When: This test will be administered to students prior to receiving Beginner curriculum and after they receive the Beginner curriculum.

How: The logistics....

- Pre-test will be administered to students prior to receiving the Beginner Curriculum, perhaps at the start of the Financial Literacy Curriculum unit. Pre-test administrator will record the students name and assign them a case ID. Case ID's and name will be recorded and distributed to ESL teachers.
- Teachers will track how many hours of financial literacy instruction they are providing.
- In a 10-hour period, teachers should provide at least 3 hours of financial literacy training on the concepts covered in this evaluation (see Core Concepts list).
- Post-test will be administered after 10 hours of financial literacy instruction, for classes with open enrollment. Post-test administrator will record the students case ID on the test and input student scores into spreadsheet.

**General Initial Outcome**
Participant's understanding of basic financial literacy

- Method & Indicator
  - Pre/Post Test
  - # of Participants who increase in scores on knowledge test

**Specific Outcomes**
- Participants’ ability to:
  - Identify money and understand values
  - Count money
  - Recognize money values
  - Understand pricings in stores/weights
  - Understand basic banking/savings
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<td>Example</td>
<td>Dialogue</td>
<td>Correct</td>
<td>Incorrect</td>
</tr>
</tbody>
</table>
E1.

\$3.24

E.2

\$4.32

1.

\$5.37
2. $5.00
$20.00
4.
Evaluation B: Students Receiving Beginner Curriculum

Test Administration
Sample: This is a pre/post-test for individuals who receive Beginner curriculum.

When: This test will be administered to students prior to receiving Beginner curriculum and after they receive the Beginner curriculum.

How: The logistics:

- Pre-test will be administered to students prior to receiving the Beginner Curriculum, perhaps at the start of the Financial Literacy Curriculum unit. Pre-test administrator will record the students name and assign them a case ID. Case ID's and name will be recorded and distributed to ESL teachers.
- Teachers will track how many hours of financial literacy instruction they are providing.
- In a 10-hour period, teachers should provide at least 3 hours of financial literacy training on the concepts covered in this evaluation (see Core Concepts list).
- Post-test will be administered after 10 hours of financial literacy instruction, for classes with open enrollment. Post-test administrator will record the students case ID on the test and input student scores into spreadsheet.

General Initial Outcome
Participant's understanding of basic financial literacy

Method & Indicator
- Pre/Post Test
- # of Participants who increase in scores on knowledge test

Specific Outcomes
- Participants' ability to:
  - Identify money and understand values
  - Count money
  - Recognize money values
  - Understand pricings in stores/weights
  - Understand basic banking/savings
<table>
<thead>
<tr>
<th>Case ID</th>
<th>Ethnic/Racial Background (Circle One)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>White</td>
</tr>
<tr>
<td></td>
<td>Black or African American</td>
</tr>
<tr>
<td></td>
<td>Asian</td>
</tr>
<tr>
<td></td>
<td>Native Hawaiian or other Pacific Islander</td>
</tr>
<tr>
<td></td>
<td>American Indian and Alaska Native Hispanic</td>
</tr>
</tbody>
</table>

### Counting Money

<table>
<thead>
<tr>
<th>Example</th>
<th>Dialogue</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Example</th>
<th>Dialogue</th>
</tr>
</thead>
<tbody>
<tr>
<td>E2</td>
<td>Point to $4.32. Say, “$4.32.” Count out 4 dollars and 32 cents. “One, two, three, four dollars and 32 cents.”</td>
</tr>
</tbody>
</table>

### “Matching” Money

<table>
<thead>
<tr>
<th>Example</th>
<th>Dialogue</th>
</tr>
</thead>
<tbody>
<tr>
<td>E3</td>
<td>Say, “Same, same.” Move your finger in front of all the images below the line to indicate the student should point to the same image below. Say, “Same, same.” Using one hand moving from the amount at the top of the page to each of the currencies below, point to each number and ask, “Same, same? No.” as you point to each number until you arrive at the $1. Then say, “Same, same.” and point to number and $1 bill.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>#</th>
<th>Dialogue</th>
<th>Correct</th>
<th>Incorrect</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Say “Same, same.” Use gestures to indicate that the student should find the matching currency below. ($5.00)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Say “Same, same. Use gestures to indicate that the student should find the matching currency below. ($20.00)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Money Identification

<table>
<thead>
<tr>
<th>Example</th>
<th>Dialogue</th>
</tr>
</thead>
<tbody>
<tr>
<td>E4</td>
<td>Say, “$5.00” Indicate that the student should point to the correct response.</td>
</tr>
</tbody>
</table>

- If the student does not understand, say, “$5.00?” Point to each of the answers saying “yes” and “no” as appropriate
- Say, “$5.00” but do not point. Indicate for the student to point to the correct response.

<table>
<thead>
<tr>
<th>#</th>
<th>Dialogue</th>
<th>Correct</th>
<th>Incorrect</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Say “$10.00”</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Say “$20.00”</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Basic Banking

<table>
<thead>
<tr>
<th>#</th>
<th>Dialogue</th>
<th>Correct</th>
<th>Incorrect</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Say, “What are two kinds of bank accounts?”</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Savings
- Checking
E1.

$3.24

E2.

$4.32

1.

$5.37
$1.00
2. $5.00
$20.00
E4.
4.
Evaluation A: Students Receiving Intermediate & Advanced Curriculum

Instructor Note: This test is administered in English. Please read through the survey with participants. Read each question exactly as it appears on the sheet of paper. Read slowly.

Test Administration
Who: This is a pre/post-test for individuals who receive Intermediate & Advanced curricula.

When: This test will be administered to students BEFORE they receive Intermediate or Advanced curriculum and AFTER they receive the curriculum.

How: The logistics....

• Pre-test will be administered to students BEFORE they begin the Financial Literacy units. Pre-test administrator will record the students name and assign them a case ID. Case ID’s and name will be recorded and distributed to ESL teachers, if they do not already have them.

• Teachers will track how many hours of financial literacy instruction they are providing.

• In a 10-hour period, teachers should provide at least 3 hours of financial literacy training on the concepts covered in this evaluation (see list).

• Post-test will be administered after 10 hours of financial literacy instruction, for classes with open enrollment. Post-test administrator will record the students case ID on the test and input student scores into spreadsheet.

General Initial Outcome
• Participant’s ability to prepare a household budget
  • Method & Indicator
  • Observation
  • Increase in # of participants who prepare a simple household budget
  • Pre/Post Test
  • # of participants who increase in scores on knowledge test

• Participant’s awareness of predatory lending strategies
  • Method and Indicator
  • Pre/Post Test
  • Increase in # of participants who increase in scores on knowledge test

• Participant’s value of basic financial literacy
  • Method and Indicator
  • Pre/Post Test
  • Increase in # of participants who increase in scores on knowledge test

• Participant feelings of control over their finances
  • Method and Indicator
  • Pre/Post Test
  • Increase in # of participants who increase in scores on feeling question

Specific Outcomes
Participants’ ability to:

• Identify money and understand values
• Count money
• Recognize money values
• Understand budgeting basics
• Shop and make purchases
• Understand basic banking/savings
• Access their money
1) At a restaurant, your check costs $6.00. You give them $10.00. How much change should you receive?
   a. $1.00
   b. $5.00
   c. $6.00
   d. $4.00
   e. Don’t Know

2) What does a budget include?
   a. Expenses
   b. Income
   c. Savings
   d. All of these
   e. Don’t Know

3) How much did money did this person receive this week?
   a. $1451.28
   b. $1000.00
   c. $709.74
   e. Don’t Know
   d. $159.50

<table>
<thead>
<tr>
<th>EMPLOYEE NAME</th>
<th>SOCIAL SEC. ID</th>
<th>EMPLOYEE ID</th>
<th>CHECK No.</th>
<th>PAY PERIOD</th>
<th>PAY DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Robert</td>
<td>XXX-XX-8585</td>
<td>45-4545</td>
<td>259248</td>
<td>01/23/14</td>
<td>01/31/14</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INCOME</th>
<th>RATE</th>
<th>HOURS</th>
<th>CURRENT TOTAL</th>
<th>DEDUCTIONS</th>
<th>CURRENT TOTAL</th>
<th>YEAR-TO-DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS WAGES</td>
<td>1,000.00</td>
<td></td>
<td></td>
<td>FICA MED TAX</td>
<td>14.50</td>
<td>72.50</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>FICA SS TAX</td>
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<td>310.00</td>
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<td>CA ST TAX</td>
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<td>221.31</td>
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<td>SDI</td>
<td>10.00</td>
<td>50.00</td>
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<tr>
<th>YTD GROSS</th>
<th>YTD DEDUCTIONS</th>
<th>YTD NET PAY</th>
<th>TOTAL</th>
<th>DEDUCTIONS</th>
<th>NET PAY</th>
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<tbody>
<tr>
<td>5,000.00</td>
<td>1,451.28</td>
<td>3,548.72</td>
<td>1,000.00</td>
<td>290.26</td>
<td>709.74</td>
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</tbody>
</table>
4) When I put money into my bank account, this is a…
   a. Deposit
   b. Withdrawal
   c. Credit Union
   d. Credit card
   e. Don’t Know

5) I should keep this document in a safe place, NOT in my wallet.
   a. Driver’s License
   b. Green card
   c. Social Security card/Passport
   d. Don’t Know

6) Properly write a check for $300.64.
   (Note: Must be completely correct for point.)

7) Understanding Money is important to my family and me.
   Agree     Disagree     I don’t know.
Part 2

8) To keep good credit, I should
   a. Pay bills on time
   b. Keep balance on credit card low
   c. Check my credit score
   d. All of the above
   e. Don’t Know

9) Circle the 3 most common loans:
   a. Home
   b. Buying a car
   c. Personal
   d. Clothing
   e. Don’t Know

10) Financial Goals are important to my family and me.
    Yes   No   Don’t Know

11) What contract will you sign when you move into an apartment?
    a. Lease
    b. Bank Statement
    c. Receipt
    d. Pay Stub
    e. Don’t Know
12) On a scale of 1-5, where 1= Not Important and 5= Very Important, circle how important you think financial literacy is.

1 2 3 4 5
1=Not Important 2 3 4 5=Very Important

13) I feel like I am in control over my finances.
   Agree               Disagree               I don’t know

14) How did you hear about the training?
Evaluation A Key: Students Receiving Intermediate & Advanced Curriculum

Instructor Note: This test is administered in English. Please read through the survey with participants. Read each question exactly as it appears on the sheet of paper. Read slowly.

Test Administration
Who: This is a pre/post-test for individuals who receive Intermediate & Advanced curricula.

When: This test will be administered to students BEFORE they receive Intermediate or Advanced curriculum and AFTER they receive the curriculum.

How: The logistics….

- Pre-test will be administered to students BEFORE they begin the Financial Literacy units. Pre-test administrator will record the students name and assign them a case ID. Case ID’s and name will be recorded and distributed to ESL teachers, if they do not already have them.
- Teachers will track how many hours of financial literacy instruction they are providing.
- In a 10-hour period, teachers should provide at least 3 hours of financial literacy training on the concepts covered in this evaluation (see list).
- Post-test will be administered after 10 hours of financial literacy instruction, for classes with open enrollment. Post-test administrator will record the students case ID on the test and input student scores into spreadsheet.

General Initial Outcome
- Participant’s ability to prepare a household budget
  - Method & Indicator
    - Observation
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    - # of participants who increase in scores on knowledge test
- Participant’s awareness of predatory lending strategies
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on knowledge test
- Participant’s value of basic financial literacy
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on knowledge test
- Participant feelings of control over their finances
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on feeling question

Specific Outcomes
Participants’ ability to:
- Identify money and understand values
- Count money
- Recognize money values
- Understand budgeting basics
- Shop and make purchases
- Understand basic banking/savings
- Access their money
Case ID

Adult/Youth

Gender

Ethnic/Racial Background (Circle One)

Native Hawaiian or other Pacific Islander
American Indian and Alaska Native Hispanic

White
Black or African American
Asian

1) At a restaurant, your check costs $6.00. You give them $10.00. How much change should you receive?
a. $1.00  b. $5.00  c. $6.00  d. $4.00  e. Don’t Know

2) What does a budget include?
   a. Expenses  b. Income  c. Savings  d. All of these  e. Don’t Know

3) How much did money did this person receive this week?
a. $1451.28  c. $709.74  e. Don’t Know  b. $1000.00  d. $159.50
4) When I put money into my bank account, this is a…
   a. Deposit  
b. Withdrawal  
c. Credit Union  
d. Credit card  
e. Don’t Know

5) I should keep this document in a safe place, NOT in my wallet.
   a. Driver’s License  
b. Green card  
c. Social Security card/Passport  
d. Don’t Know

6) Properly write a check for $300.64.

   (Note: Must be completely correct for point.)

7) Understanding money is important to my family and me.

   Agree          Disagree          I don’t know.
Part 2

8) To keep good credit, I should
   a. Pay bills on time
   b. Keep balance on credit card low
   c. Check my credit score
   d. All of the above
   e. Don’t Know

9) Circle the 3 most common loans:
   a. Home
   b. Buying a car
   c. Personal
   d. Clothing
   e. Don’t Know

10) Financial Goals are important to my family and me.
    Yes           No                I Don’t Know

11) What contract will you sign when you move into an apartment?
    a. Lease
    b. Bank Statement
    c. Receipt
    d. Pay Stub
    e. Don’t Know
12) On a scale of 1-5, where 1= Not Important and 5= Very Important, circle how important you think financial literacy is.

1=Not Important  2  3  4  5=Very Important

13) I feel like I am in control over my finances.

Agree  Disagree  I don’t know

14) How did you hear about the training?
Evaluation B: Students Receiving Intermediate & Advanced Curriculum

**Instructor Note:** This test is administered in English. Please read through the survey with participants. Read each question exactly as it appears on the sheet of paper. Read slowly.

**Test Administration**

**Who:** This is a pre/post-test for individuals who receive Intermediate & Advanced curricula.

**When:** This test will be administered to students BEFORE they receive Intermediate or Advanced curriculum and AFTER they receive the curriculum.

**How:** The logistics:

- Pre-test will be administered to students BEFORE they begin the Financial Literacy units. Pre-test administrator will record the students' name and assign them a case ID. Case ID’s and name will be recorded and distributed to ESL teachers, if they do not already have them.
- Teachers will track how many hours of financial literacy instruction they are providing.
- In a 10-hour period, teachers should provide at least 3 hours of financial literacy training on the concepts covered in this evaluation (see list).
- Post-test will be administered after 10 hours of financial literacy instruction, for classes with open enrollment. Post-test administrator will record the students' case ID on the test and input student scores into spreadsheet.

**General Initial Outcome**

- Participant's ability to prepare a household budget
  - Method & Indicator
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    - Increase in # of participants who prepare a simple household budget
    - Pre/Post Test
    - # of participants who increase in scores on knowledge test
- Participant's awareness of predatory lending strategies
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on knowledge test
- Participant's value of basic financial literacy
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on knowledge test
- Participant feelings of control over their finances
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on feeling question

**Specific Outcomes**

Participants’ ability to:

- Identify money and understand values
- Count money
- Recognize money values
- Understand budgeting basics
- Shop and make purchases
- Understand basic banking/savings
- Access their money
Case ID

<table>
<thead>
<tr>
<th>Adult/Youth</th>
<th>Ethnic/Racial Background (Circle One)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>White</td>
</tr>
<tr>
<td></td>
<td>Black or African American</td>
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<tr>
<td></td>
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<td>American Indian and Alaska Native Hispanic</td>
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1) What does a budget include?
   a. Expenses
   b. Income
   c. Savings
   d. All of these
   e. Don’t Know

2) When I put money into my bank account, this is a...
   a. Deposit
   b. Withdrawal
   c. Credit Union
   d. Credit card
   e. Don’t Know

3) How much money did this person receive this week?
   a. $709.74
   b. $1000.00
   c. $1451.22
   d. $159.50
   e. Don’t Know

Sample Company Name, Sample Company Address, 96220

<table>
<thead>
<tr>
<th>EMPLOYEE NAME</th>
<th>SOCIAL SEC.ID</th>
<th>EMPLOYEE ID</th>
<th>CHECK No.</th>
<th>PAY PERIOD</th>
<th>PAY DATE</th>
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</thead>
<tbody>
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<th>TOTAL</th>
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4) I should keep this document in a safe place, NOT in my wallet.
   a. Social Security card/Passport
   b. Driver’s License
   c. Green card
   d. Don’t Know

5) Properly write a check for $300.64.
   (Note: Must be completely correct for point.)

   ![Check Image]

6) At a restaurant, your check costs $6.00. You give them $10.00. How much change should you receive?
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7) Understanding money is important to my family and me.

   Agree                Disagree                I don’t know
Part 2

8) To keep good credit, I should

   a. Pay bills on time
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9) Circle the 3 most common loans:

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   b. Buying a car
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10) Financial Goals are important to my family and me.

    Yes          No          I don’t know

11) What contract will you sign when you move into an apartment?

    a. Receipt
    b. Lease
    c. Bank Statement
    d. Pay Stub
    e. Don’t Know
12) On a scale of 1-5, where 1 = Not Important and 5 = Very Important, circle how important you think financial literacy is.

1 = Not Important  
2
3
4
5 = Very Important

13) I feel like I am in control over my finances.

Agree       Disagree       I don’t know

14) How did you hear about the training?
Evaluation B Key: Students Receiving Intermediate & Advanced Curriculum

**Instructor Note:** This test is administered in English. Please read through the survey with participants. Read each question exactly as it appears on the sheet of paper. Read slowly.

**Test Administration**

Who: This is a pre/post-test for individuals who receive Intermediate & Advanced curricula.

When: This test will be administered to students BEFORE they receive Intermediate or Advanced curriculum and AFTER they receive the curriculum.

How: The logistics....

- Pre-test will be administered to students BEFORE they begin the Financial Literacy units. Pre-test administrator will record the students name and assign them a case ID. Case ID’s and name will be recorded and distributed to ESL teachers, if they do not already have them.
- Teachers will track how many hours of financial literacy instruction they are providing.
- In a 10-hour period, teachers should provide at least 3 hours of financial literacy training on the concepts covered in this evaluation (see list).
- Post-test will be administered after 10 hours of financial literacy instruction, for classes with open enrollment. Post-test administrator will record the students case ID on the test and input student scores into spreadsheet.

**General Initial Outcome**

- Participant’s ability to prepare a household budget
  - Method & Indicator
    - Observation
    - Increase in # of participants who prepare a simple household budget
    - Pre/Post Test
    - # of participants who increase in scores on knowledge test
- Participant’s awareness of predatory lending strategies
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on knowledge test
- Participant’s value of basic financial literacy
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on knowledge test
- Participant feelings of control over their finances
  - Method and Indicator
    - Pre/Post Test
    - Increase in # of participants who increase in scores on feeling question

**Specific Outcomes**

Participants’ ability to:

- Identify money and understand values
- Count money
- Recognize money values
- Understand budgeting basics
- Shop and make purchases
- Understand basic banking/savings
- Access their money
1) What does a budget include?
   a. Expenses
   b. Income
   c. Savings
   d. All of these
   e. Don’t Know

2) When I put money into my bank account, this is a...
   a. Deposit
   b. Withdrawal
   c. Credit Union
   d. Credit card
   e. Don’t Know

3) How much money did this person receive this week?
   a. $709.74  c. $1451.22  e. Don’t Know
   b. $1000.00  d. $159.50

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Sample Company Name, Sample Company Address, 95220

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<th>EMPLOYEE NAME</th>
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**INCOME**

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